Datastat Research
Building Capacity in Training and Research

DATASTAT TRAINING IN

OFFICIAL COURSE PROSPECTUS

Center for Advanced Research & Professional Development

Nairobi Training Center • Global Virtual Academy • Corporate On-Site

ACCOUNTING AND FINANCE

Microcredit Portfolio Risk Assessment and Loan Recovery Training Course

Comprehensive Course Syllabus, Practical Modules & Upcoming Schedules

PROGRAM SPECIFICATIONS & HIGHLIGHTS

DURATION
5 Days Practical Hands-on

DELIVERY MODES
In-Person Class & Live Virtual

CERTIFICATION
Accredited Certificate of Completion

INTAKES / DATES
Multiple Cohort Schedules Included

PREPARED FOR:

Valued Participant

Email: training@datastatresearch.org | Issued: November 25, 2026

Academic & Professional Training Year: 2026

DATASTAT TRAINING INSTITUTE

P.O. Box 102802-00101, Nairobi, Kenya

Training Centers: Nairobi • Mombasa • Kigali • Dubai • Live Virtual Academy

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www.datastatresearch.org

Microcredit Portfolio Risk Assessment and Loan Recovery Training Course

Accounting and Finance • 5 Days Intensive • Accredited Certification

Course Overview

Microcredit Portfolio Risk Assessment and Loan Recovery Training Course equips participants with practical knowledge and advanced skills in credit risk management, loan portfolio monitoring, borrower creditworthiness assessment, delinquency management, and financial risk mitigation.

Key Skills & Software Tools Covered

MS Word • Microsoft Excel • Mambu • and Musoni System

Upcoming Training Schedules

Confirmed cohort intakes and venues. Both physical in-person classroom and live virtual online seats are available.

TRAINING DATES	LOCATION / VENUE	FORMAT / DURATION	INVESTMENT (FEE)
30 Nov 2026 – 4 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
7 Dec 2026 – 11 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
14 Dec 2026 – 18 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
21 Dec 2026 – 25 Dec 2026	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
28 Dec 2026 – 1 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
4 Jan 2027 – 8 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
11 Jan 2027 – 15 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
18 Jan 2027 – 22 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
25 Jan 2027 – 29 Jan 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
1 Feb 2027 – 5 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
8 Feb 2027 – 12 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
15 Feb 2027 – 19 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
22 Feb 2027 – 26 Feb 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
1 Mar 2027 – 5 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
8 Mar 2027 – 12 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
15 Mar 2027 – 19 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
22 Mar 2027 – 26 Mar 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
29 Mar 2027 – 2 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
5 Apr 2027 – 9 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
12 Apr 2027 – 16 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
19 Apr 2027 – 23 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
26 Apr 2027 – 30 Apr 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**

3 May 2027 – 7 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
10 May 2027 – 14 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
17 May 2027 – 21 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
24 May 2027 – 28 May 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
31 May 2027 – 4 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
7 Jun 2027 – 11 Jun 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
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2 Aug 2027 – 6 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
9 Aug 2027 – 13 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
16 Aug 2027 – 20 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
23 Aug 2027 – 27 Aug 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
30 Aug 2027 – 3 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
6 Sep 2027 – 10 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
13 Sep 2027 – 17 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
20 Sep 2027 – 24 Sep 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
27 Sep 2027 – 1 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
4 Oct 2027 – 8 Oct 2027	Nairobi	Classroom / 5d	**$1,500 USD / KES 110,000**
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* Corporate discounts and customized cohort scheduling are available for teams of 3 or more participants.

Course Curriculum & Modules

Microcredit Portfolio Risk Assessment and Loan Recovery Training Course

Introduction

Microcredit institutions play a critical role in promoting financial inclusion, supporting small businesses, and empowering underserved communities through accessible lending solutions. However, increasing credit exposure, borrower defaults, economic uncertainties, and operational inefficiencies make effective microcredit portfolio risk assessment essential for sustainable financial performance. Microcredit Portfolio Risk Assessment and Loan Recovery Training Course equips participants with practical knowledge and advanced skills in credit risk management, loan portfolio monitoring, borrower creditworthiness assessment, delinquency management, and financial risk mitigation. It explores modern microfinance practices, data-driven credit scoring, portfolio quality indicators, predictive risk analytics, and responsible lending strategies.

The course also focuses on strengthening loan recovery frameworks through effective debt collection strategies, loan restructuring, borrower engagement, repayment monitoring, and non-performing loan management. Participants will explore international microfinance case studies, digital lending technologies, regulatory compliance, and innovative approaches to improving repayment rates while maintaining positive customer relationships. By integrating practical portfolio analysis, risk-based decision-making, and ethical recovery practices, organizations can minimize credit losses, improve operational efficiency, enhance liquidity, and achieve long-term microcredit portfolio sustainability.

Course Objectives

By the end of this course, participants will be able to:

- Understand microcredit portfolio risk management principles and frameworks.
- Evaluate borrower creditworthiness using modern credit assessment techniques.
- Identify, measure, and mitigate microfinance credit risks.
- Analyze portfolio quality using key performance indicators.
- Apply predictive analytics and data-driven credit scoring.
- Strengthen loan monitoring and delinquency prevention systems.
- Develop effective loan recovery and debt collection strategies.
- Manage non-performing loans and default risks.
- Apply loan restructuring and repayment optimization techniques.
- Improve portfolio diversification and risk concentration management.
- Strengthen regulatory compliance and responsible lending practices.
- Utilize digital lending technologies for portfolio monitoring.
- Develop sustainable microcredit risk management strategies.

Organizational Benefits

- Reduced loan defaults and credit losses.
- Improved portfolio quality and repayment performance.
- Stronger credit risk identification and mitigation.
- Increased loan recovery efficiency.
- Enhanced financial sustainability and institutional profitability.
- Improved borrower screening and creditworthiness assessment.
- Better regulatory compliance and governance.
- Strengthened liquidity and cash flow management.
- Improved operational efficiency and accountability.
- Increased borrower satisfaction and customer retention.

Target Audiences

- Microfinance institution managers and executives.
- Credit risk and portfolio management officers.
- Loan officers and credit analysts.

- Microcredit and community lending practitioners.
- Debt collection and loan recovery specialists.
- Financial inclusion and development professionals.
- Banking and non-bank financial institution personnel.
- Internal auditors and compliance officers.

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Microcredit Portfolio Risk Management

- Microcredit principles, lending models, and portfolio structures.
- Understanding credit risk exposure and institutional vulnerabilities.
- Microfinance portfolio lifecycle and risk management frameworks.
- Global case study: Grameen Bank's group lending and credit risk management model.
- Identifying portfolio weaknesses and emerging credit risks.
- Developing institutional portfolio risk management policies.

Module 2: Borrower Creditworthiness and Loan Assessment

- Borrower financial profiling and repayment capacity analysis.
- Credit scoring models and alternative credit assessment.
- Evaluating collateral, guarantees, and borrower cash flows.
- Global case study: M-PESA-based alternative credit assessment in Kenya.
- Assessing informal businesses and underserved borrowers.
- Responsible lending and affordability assessment techniques.

Module 3: Microcredit Portfolio Quality Assessment

- Portfolio at Risk (PAR) measurement and interpretation.
- Understanding arrears, default rates, and write-off ratios.
- Portfolio quality indicators and performance benchmarking.
- Global case study: BRAC Bangladesh's microfinance portfolio monitoring practices.
- Loan concentration and portfolio diversification analysis.
- Developing portfolio quality improvement strategies.

Module 4: Credit Risk Identification and Predictive Analytics

- Identifying borrower, sectoral, geographical, and operational risks.
- Credit risk modelling and probability of default assessment.
- Early warning systems and predictive risk analytics.
- Global case study: BancoSol Bolivia's microfinance risk management experience.
- Stress testing and scenario-based portfolio assessment.
- Using digital tools to strengthen risk forecasting.

Module 5: Loan Monitoring and Delinquency Prevention

- Loan disbursement controls and repayment monitoring.
- Early identification of overdue accounts and warning signals.
- Borrower follow-ups and repayment behaviour analysis.
- Global case study: FINCA International's microfinance monitoring approaches.
- Designing effective delinquency prevention systems.
- Strengthening loan officer accountability and performance.

Module 6: Loan Recovery and Debt Collection Strategies

- Effective debt collection policies and recovery procedures.
- Negotiation, communication, and borrower engagement techniques.
- Managing overdue loans and persistent defaulters.
- Global case study: SKS Microfinance in India and responsible collection practices.

- Ethical debt recovery and customer protection.
- Developing structured loan recovery action plans.

Module 7: Loan Restructuring and Non-Performing Loan Management

- Identifying and classifying non-performing loans.
- Loan rescheduling, restructuring, and repayment adjustments.
- Managing distressed borrowers and financial hardship.
- Global case study: Banco Compartamos Mexico's microfinance lending experience.
- Loan provisioning, write-offs, and recovery accounting.
- Strategies for reducing non-performing loan exposure.

Module 8: Digital Microcredit Risk Management and Institutional Sustainability

- Digital lending platforms and automated portfolio monitoring.
- Data analytics, artificial intelligence, and credit risk dashboards.
- Regulatory compliance, governance, and consumer protection.
- Global case study: Kiva's digital microfinance and international lending model.
- Integrating risk management with institutional performance.
- Developing sustainable microcredit portfolio and loan recovery strategies.

Training Methodology

- Interactive presentations and expert-led discussions.
- Practical microcredit portfolio assessment exercises.
- International case studies and institutional benchmarking.
- Group discussions and collaborative problem-solving.
- Loan recovery simulations and borrower negotiation exercises.
- Practical credit risk analysis and portfolio monitoring assignments.
- Digital lending demonstrations and analytical exercises.
- Knowledge assessments and individual action planning.

Register as a group from 3 participants for a Discount

Send us an email: info@datastatresearch.org or call +254724527104

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to DATASTAT CONSULTANCY LTD account, as indicated in the invoice so as to enable us prepare better for you.

Certification & Learning Methodology

- Hands-on practical delivery with real-world datasets, case studies, and lab exercises.
- Post-training mentorship, access to class resources, and customized follow-up support.
- Participants who successfully complete the course receive an accredited Datastat Certificate of Completion.

How to Enroll & Reserve Your Seat

1. Online Registration: Visit https://datastatresearch.org/courses/microcredit-portfolio-risk-assessment-and-loan-recovery-training-course to register online.
2. Email Booking: Send participant details to training@datastatresearch.org for official invoice & reservation.
3. Support & Assistance: Inquire via phone +254 724 527 104 | +254 734 969 612.