

Microfinance & Affordable Housing Finance Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	Duration	5 Days
Base Fee	\$1,500 USD	Delivery Mode	Online / On-site Hybrid

Course Introduction

Affordable housing finance is an essential tool for promoting inclusive growth and addressing housing needs among low-income populations. Microfinance institutions (MFIs) play a crucial role in providing accessible credit solutions that enable families to acquire, build, or improve their homes. Innovative microcredit products for housing help bridge the gap between limited household savings and the cost of safe, quality housing. By integrating housing finance into their portfolios, MFIs strengthen both social impact and long-term sustainability. Microfinance & Affordable Housing Finance Training Course explores the principles, models, and strategies that underpin successful housing finance initiatives for underserved communities.

Participants will gain practical knowledge of designing, implementing, and managing housing microfinance products. The course emphasizes partnerships with government agencies, NGOs, and private developers to enhance reach and effectiveness. Learners will also explore risk mitigation techniques, regulatory considerations, and digital tools for housing finance delivery. Through case studies and hands-on exercises, participants will develop skills to assess demand, structure loans, and monitor performance effectively. By the end of the program, attendees will be equipped to deliver scalable and sustainable housing finance solutions.

Programme Curriculum

Microfinance & Affordable Housing Finance Training Course

Introduction

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Course objectives

1. Understand the principles of affordable housing finance for low-income populations.
2. Analyze housing microfinance models and product design strategies.
3. Develop home improvement and construction loan products.
4. Explore mortgage and incremental housing financing options.
5. Build strategic partnerships with government, NGOs, and developers.
6. Apply impact measurement tools for housing finance programs.
7. Strengthen digital solutions for loan disbursement and monitoring.
8. Identify regulatory requirements and compliance issues in housing finance.
9. Implement risk management frameworks for housing loan portfolios.
10. Use data analytics to improve product design and client targeting.
11. Support financial literacy programs for borrowers.
12. Enhance institutional capacity for managing housing finance operations.
13. Develop sustainable and scalable housing finance strategies.

Organizational benefits

- Improved access to housing finance for low-income clients
- Enhanced institutional reputation in social impact lending
- Increased portfolio diversification through housing products
- Stronger partnerships with government, NGOs, and developers
- Improved loan portfolio quality and repayment rates
- Strengthened capacity for product design and delivery
- Greater efficiency through digital tools and analytics
- Enhanced monitoring and reporting frameworks for donors and regulators
- Increased staff expertise in housing finance management
- Greater long-term sustainability and growth of microfinance operations

Target audience

1. Microfinance practitioners
2. Housing finance managers

3. NGO and development agency staff
4. Donors and investors in housing programs
5. Government housing officers
6. Community housing developers
7. Financial inclusion consultants
8. MFI operational and risk managers

Course Duration: 5 days

Course Modules

Module 1: Understanding affordable housing finance

- Global trends in housing microfinance
- Housing needs assessment for low-income populations
- Role of MFIs in housing finance
- Challenges and barriers to affordable housing
- Identifying demand and market gaps
- Case Study: Kenya incremental housing finance program

Module 2: Designing housing microfinance products

- Home improvement loans
- Incremental housing credit
- Mortgage-linked microfinance solutions
- Flexible repayment and grace period structures
- Risk assessment for housing loan portfolios
- Case Study: India MFI housing loan design

Module 3: Partnership strategies for housing finance

- Collaborating with government housing programs
- NGO and development agency partnerships
- Private developers and construction firms
- Structuring partnership agreements
- Blended financing and donor support models
- Case Study: Public-private housing finance partnership in Latin America

Module 4: Digital solutions in housing finance

- Digital onboarding and KYC
- Mobile loan application and disbursement
- E-payment solutions for housing loans

- Loan portfolio management dashboards
- Data analytics for client targeting
- Case Study: Mobile-enabled housing loan system in Africa

Module 5: Risk management in housing microfinance

- Credit risk assessment techniques
- Portfolio diversification strategies
- Monitoring and controlling repayment risk
- Fraud prevention in housing loans
- Loan restructuring and early warning systems
- Case Study: Risk mitigation in MFI housing portfolio

Module 6: Monitoring, evaluation and impact measurement

- Key performance indicators for housing finance
- Tracking loan outcomes and client impact
- Housing finance portfolio performance analysis
- Social impact measurement tools
- Donor and investor reporting frameworks
- Case Study: Housing microfinance impact evaluation in Asia

Module 7: Regulatory compliance and legal frameworks

- Legal requirements for housing finance
- Regulatory considerations for MFIs
- Licensing, reporting, and consumer protection
- Compliance monitoring tools
- Risk mitigation through legal frameworks
- Case Study: Regulatory compliance in housing finance in Africa

Module 8: Scaling and sustainability strategies

- Institutional capacity building for housing finance
- Sustainability of housing finance programs
- Revenue diversification strategies
- Strengthening governance for housing finance operations
- Long-term planning and scaling models
- Case Study: Scalable housing finance program in Latin America

Training methodology

- Expert-led presentations
- Group discussions and collaborative learning
- Practical product design workshops
- Case study analysis
- Real-world problem-solving exercises
- Final project: Designing a housing finance product for low-income clients

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call +254769199797

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 Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	\$1,000
21 Sep 2026	25 Sep 2026	Physical	\$1,500

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0
21 Sep 2026	25 Sep 2026	Physical	\$0

Ready to enroll or request a customized program? Book online or contact us:

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