



About us

The Microfinance Centre is a regional microfinance resource center and a network of 104 members, including 79 MFIs, in 28 countries of Europe and Central Asia, and serving over 800,000 low-income clients.

We promote client-centered and responsible financial inclusion through our work on:

Know-how: Building capacity for more balanced and effective microfinance.

Innovation: Creating practical solutions for MFIs to improve financial education, social performance management and client protection.

Policy: Using research to map the regional landscape of access to finance, over-indebtedness and entrepreneurship.

Knowledge management: Creating dialogue among practitioners and sharing lessons learned through publications and annual conferences.

Debt Management

Audience Customer service staff and trainers. It can be delivered to individual MFI or groups of MFIs and other stakeholders, as required.

Duration 4-5 days for the Training of Trainers (TOT) workshop

Objectives The Debt Management Module aims to improve the financial capability and practices of low-income households, helping them to understand the benefits and risks related to borrowing, learn how to use credit responsibly and prevent over-indebtedness. It course helps low-income families to calculate their own safe level of debt, identify the costs associated with credit products, and apply practical tools keep their repayments on track, all of which promotes sound borrowing.

Details The module contains seven learning sessions:

- Smart borrowing and types of loans
- The costs of borrowing
- How much debt can you afford?
- Delinquency: What is it and how does it happen?
- The dangers of over-indebtedness and default
- More dangers of default
- Taking control of your debt.

This 8-hour client workshop can be delivered through training or through individual counseling. The content is flexible and scalable, meaning that organizations can chose what to deliver and how (through a full one-day workshop, brief individual counseling sessions, or a series of shorter group sessions). The practical exercises include case-study analysis, calculation exercises, group work, quizzes and role plays which actively engage beneficiaries in the learning process.

Facts Since 2007, the Debt Management module has been delivered in 9 countries. We have trained nearly 300 trainers, who have reached out to 4,000 beneficiaries through workshops and individual counseling.

Contact For more information please contact the Responsible Finance Team: ewa@mfc.org.pl

