



Lending to MSMEs in Ghana

Understanding, Appraising, Structuring, and Managing MSME Credit

Practical skills for stronger MSME lending and better portfolio quality



1 Why this course



Ghana has about 1.87 million business establishments. Most are micro and small firms. Many keep weak records, face uneven cash flow, and offer limited fixed assets. Lenders need a method that fits this market. This course gives teams a practical way to screen, appraise, structure, and monitor MSME loans with more confidence and control.

2 Who should attend



- Relationship managers
- Loan officers
- Credit analysts
- Branch managers
- Risk officers
- Recovery staff
- MSME unit heads
- Product managers
- Community bank teams
- Savings and loans teams
- Microfinance institution teams
- DFI staff with MSME lending mandates

3 What participants will learn



- Read MSME business models and cash cycles
- Gather and verify borrower data from weak or incomplete records
- Use cash flow analysis to support sound credit decisions
- Match facility type, tenor, and repayment to business cash flow
- Use movable collateral, credit reports, and registry tools well
- Write clear credit memos
- Spot early warning signs
- Manage MSME loans with tighter follow-up

4 What the course covers



The Ghana MSME market and key borrower segments

- MSME business models in trade, agribusiness, manufacturing, transport, and services
- Client interview methods and borrower verification
- Cash flow based appraisal
- Working capital, asset finance, and trade linked loan structures
- Movable collateral and registry use
- Credit memo writing and decision standards
- Portfolio monitoring, early warning, collections, and recovery
- Digital tools, alternative data, and fintech links

5 How the course runs



- 3-day in-person programme
- Real Ghana case studies
- Group exercises
- Cash flow build-up practice
- Full credit appraisal simulation
- Credit committee simulation
- 30-day action plan
- Post-course review session
- Certificate of completion

6 What makes this course different



- Built for Ghana
- Based on local lender issues and borrower realities
- Trains business, credit, and risk teams together
- Uses practical tools, not slides alone
- Links growth, risk control, structuring, and recovery in one programme
- Includes follow-up support after the workshop

7 What your institution gains



- Better MSME screening
- Better structuring choices
- Better credit memo quality
- Stronger early warning habits
- Clearer appraisal standards across teams
- A practical action plan for MSME portfolio growth



8 Delivery options



- Open enrolment public cohort
- In-house delivery for one institution
- Tailored delivery linked to your products, policies, and risk appetite
- Follow-on coaching for branches or MSME units

Training Details



Training Dates:
18–20 August 2026
Venue: TBC



Enrolment:
Email Edinam at
fst@cdconsult.org

Fees:

- GHS 1,950 for 1 participant
- GHS 3,500 for 2 participants from the same institution
- GHS 4,500 for 3 participants from the same institution



Open enrolment
public cohort
available



CONTACT
Financial Sector Training (FST)
CDC Consult



fst@cdconsult.org
www.cdconsult.org
Accra, Ghana



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