IMPROVING YOUR CREDIT RISK MANAGEMENT

Through the incorporation of credit bureau solutions

16th-17th February 2016

Nairobi, Kenya

Venue:	Southern Sun Mayfair Hotel, Parklands Rd, Nairobi, Kenya
Seminar Fee:	800 USD

10% early bird discount for non-refundable deposit
29th January 2016

Introduction

Credit risk management is a backbone of any organization. This is where you decide how to differentiate good payers from bad ones, how to monitor the loan performance and finally: review, follow up and structure your collections process.

This two day interactive seminar is designed for all professionals responsible for top quality loan portfolios, identifying risk management opportunities and designing financial solutions for clients in a new and evolving international credit environment.

Financial Institutions that improve their assessment will find that it leads to higher loan application acceptance rate and higher revenue.

Do you want to increase the profitability of your business by improving your credit risk management?

If the answer is YES

– this is the perfect solution for you and your teams.

Course Overview

There is widespread agreement particularly amongst regulators that financial institutions need to rethink credit policies, procedures, and risks they are taking.

This interactive workshop will provide knowledge and support to members of credit risk and operational management team to better understand the developments in Kenya with the credit information sharing initiative.

This workshop will cover the concepts behind credit bureaus, and how businesses can use this data to improve the quality of lending, both in terms of efficiency and quality. The workshop will also cover the fundamental concepts of application processing and utilzation of the credit bureau reports.

It will also present an excellent networking opportunity for attendees to share ideas about their own challenges and best practice.

What will you learn?

At the end of this two day workshop you will be in position to:

- Enhance your internal credit risk management process

- Incorporate the innovative credit bureau tools

- Differentiate good from bad credit clients through informed decisions

- Monitor your portfolios in more efficient way

- Apply scoring into your daily routines

- Save money through innovative automation of business processes

Course structure

Session 1

Introduction & Overview of Credit Risk Management

- Overview - credit bureau environment in Kenya
- Fundamentals of Credit Risk Management
- Using Credit Reports for credit risk management
- Credit Report – understanding the data
- Practical assessment session

Session 2

An introduction to Credit Scoring providing a complete understanding of this tried and tested credit risk management practice

- What is scoring?
- Development overview
- Creditinfo Predictor - CIP
- Various scoring models

Session 3

A practical guide how to make your systems more efficient through automation and value added products

- Risk based pricing
- Benefits of Automation – Loan origination & underwriting
- Decision Strategies & Business Rules
- Benchmarking
- Monitoring of individuals and changes in risks
- Application Processing in daily live - interactive session

How much does it cost?

Course fee:	US$800 per participant
Early bird discount:	US$ 720 non refundable deposit received before 29th January 2016

Who shall attend?

Anyone who is involved in managing risk associated to the customer management lifecycle (prospecting, evaluation, monitoring and debt management) will benefit from this course.

This course provides background behind the principles of granting credit and is suitable even for the new personnel. The course will also explain why the credit bureau brings more benefits in the decision-making process and how to utilize the credit bureau information.

What are the benefits?

- Providing knowledge and skills necessary for the transition to using external data from credit bureau within the credit granting process showing the data available and its optimal use.

- Tools and techniques can be immediately applied to improve credit risk management and overall business performance.

- Knowledge of credit score card, how it is developed and how it is applied in the credit granting environment.

- Greater awareness of the different deployment environments and methods that can be used to host a decision system as well as a better understanding of the credit industry in Kenya and benchmark with best practices worldwide.

- Full course notes

- Certificate of attendance

Pre Course Questionnaire

Pre Course Questionnaire

In order to clarify your learning objectives and ensure you get the most out of this training, you will need to complete a Pre-Course Questionnaire stating your knowledge of the subject, level of experience and other relevant issues.

The course leader will analyse this information to ensure that the course covers your needs accordingly. We will email you a link upon registration to complete the online questionnaire.

Attendance is of particular benefit to:

- Credit Managers, Analysts & Controllers
- Relationship Managers
- Risk and Financial Analysts / Managers
- Branch and Operational Managers
- Business Analysts
- Business Support / Collection Specialists
- Corporate and Investment Bankers
- Portfolio Managers
- Credit Officers
- IT staff in charge of credit control
- CRB champions

Agata Szydlowska — Trainer Biography

| Head of Financial Inclusion & CRB Awareness Africa | Creditinfo Credit Bureau Expansion Team |

Agata Szydlowska, has over 15 years experience working with financial infrastructure frameworks and credit risk management within emerging markets concept, with a broad expertise in credit information sharing mechanisms.

Prior to joining CreditInfo, her professional experience included working for one of the first credit bureaus in Africa Region – Credit Reference Bureau Africa Limited (currently part of TransUnion), where as a General Manager she launched its operations in Tanzania. This experience has been enriched by many years of being involved with international private sector at various finance and credit risk management positions, like the one working for international petrol company based in Geneva, Switzerland, overlooking Africa region.

More recently Agata held the position of Financial Specialist Financial Infrastructure, Advisory Services at International Finance Corporation - IFC (part of World Bank Group), based in Nairobi, Kenya. As IFC Specialist she was responsible for complex credit bureau projects in Sub-Saharan Africa region, which provided her with additional credit information sharing and financial inclusion background.

Throughout her whole career she has been exposed to Sub-Saharan Africa region visiting countries from West, East and Southern Africa and gaining valuable understanding of the regional demographics.

Agata holds Masters in Economics and Management and Engineer degrees and she is certified Project Management Professional with the US Project Management Institute. She speaks English, French and Polish.

Radek Bittner

Business Consultant for Credit Bureau Projects | **Creditinfo Solutions**

Having worked for Creditinfo for more than a decade in management roles of progressive responsibility, Radek Bittner, an experienced project and product management professional, possesses a broad background of knowledge and expertise in leading, guiding and participating in Credit Bureau projects worldwide.

Working with clients across the globe, he serves as a highly effective bridge supporting clients in pre-sales activities through to the point of sale and often thereafter. In addition to preparing proposals for international tenders and contract management, he has collaborated on a variety of product development projects from ideation through to market introduction.

Prior to joining Creditinfo, Radek worked for 5 years as an IT Manager at the Czech Banking Credit Bureau. His combination of insightful technical understanding, along with business and market knowledge, presents Radek with the capability to provide unique contributions and transfer know-how in all aspects of the project and/or tender process.

He gained a Masters degree in Information Technology and Philosophy from the University of Economics (VSE) in Prague, Czech Republic. He is fluent in Czech and English

Alexandra Aproiants **Trainer Biography**

Senior Business Consultant | **Creditinfo Solutions**

Alexandra joined Creditinfo Solutions in July 2015 as the Senior Business Consultant. She is a highly experienced and versatile risk professional with extensive knowledge of credit industry. Before joining Creditinfo, Alexandra worked for the Home Credit Group, a global consumer finance company, in various locations in Europe and Asia. From her beginnings in Home Credit Ukraine as a risk analyst she successively moved through the positions of Head of Scoring Development, Project Manager (Risk) and finally the Head of Process Development on locations in Kazakhstan, India, the Philippines, and Vietnam.

Through her hands-on experience with well-established retail banks as well as green field MFI start-ups Alexandra can appreciate the value of good data for business decision making hence she was assigned the leading role in the development of the Benchmarking Product.

Benchmarking is a CBS5 VAP which uses the CB's data and provides external benchmarks of the performance of any CB's Subscriber relative to the overall industry performance along with general market trends.

Dmitry Borodin

Trainer Biography

Risk Analyst Team Leader	Creditinfo Solutions

Joining Creditinfo Solutions as a Risk Analyst in May 2013 has presented Dmitry Borodin with the opportunity to work on multiple projects in Africa, South East Asia, Central Asia and Europe. He has assisted in the successful design, development and implementation of multiple scorecards for banking, MFI and credit bureaus in these regions. Dmitry's responsibilities tap in to his expertise in financial, econometric and mathematical modelling. He cultivates and leads the team, collaborating on projects designing models to manage credit risks, to optimise collections processes, to identify propensity to new credit and for anti-fraud solutions. Dmitry has delivered related training and workshops worldwide.

He studied Statistics at the University of Economics (VSE) in Prague, Czech Republic and is fluent in Russian, English and Czech languages.

Dmitry Batygin

Trainer Biography

Product Manager	Creditinfo Solutions

Dmitry, often called Dima, is key to driving the overall product strategy and roadmap to develop innovative Credit Bureau Solutions for Creditinfo Solutions. Dmitry is responsible for product definition and technical implementation, ensuring effective, long-term support arrangements are planned, implemented, and sustained for the life cycle of the Creditinfo credit bureau products and services.

Based at the Prague office of Creditinfo Solutions, Dmitry generally works remotely at client locations to better define their complete business requirements for their customised projects, including detailed system analysis, technical software design, functionaly testing, through to business & software documentation creation for the users of the systems. Dmitry delivers client presentations and workshops worldwide, speaking Czech, Russian and English fluently.

Prior to joining Creditinfo in September 2008, Dmitry worked for TH Diesel MTS, managing the overall systems installations, maintenance and user support for the 150+ stations network.

Dmitry holds a Masters degree from Yaroslavl Demidov Sate University in Computer and Information Systems Security/Information Assurance.

Agenda

Day 1

08.00	Welcome Coffee Break & Registrations
09.00	Overview - credit bureau environment in Kenya
09.30	Fundamentals of Credit Risk Management
10.00	Credit Reports - Using Credit Reports for credit risk management
11.00	Break and coffee
11.30	Practical assessment session
12.30	Break – Lunch
13.30	• Introduction and Rationale Behind Scoring • Credit Scoring Development Overview • CIP Credit Bureau Score
15.00	Break and coffee
15.30	• Ways to Boost Credit Scoring Models • Credit Models Models that improve business processes • Modelling Challenges and How to Approach Them
17.00	Summary & End of the Days Remarks
17:15	Close

Day 2

08.00	Welcome Coffee Break
09.00	• Risk-based pricing - right balance between the risk and product profitability • What is Application Processing System? (Loan Origination/Underwriting) • Benefits of Automation (loan origination automation) • Decision Strategies (Business Evaluation Engine)
11.00	Break and coffee
11.30	• Business Rules • Use of Multiple Data Sources • Automated Use of Score • Analytical Database/Reporting • Policy rules - how to implement them to improve your business processes
13.00	Break – Lunch
14.00	Benchmarking - why is it useful and how to apply it into your business decisions?
15.00	Break and coffee
15.30	Monitoring
15.45	Application Processing in daily live - interactive session
16.45	Closing Remarks & Presentation of certificates
17:15	Close

Course Venue

This programme takes place on a non-residential basis at Southern Sun Mayfair Hotel, Parklands Rd, Nairobi, Kenya. Non-residential course fees include training facilities, documentation, lunches and refreshments for the duration of the programme. Delegates are responsible for arranging their own accommodation, however, a list of convenient hotels (many at specially negotiated rates) is available upon registration.

How do I register?

To register, please send an email to **cikinfo@creditinfo.co.ke** with details of attendees' names and we will respond to you.

About us

Creditinfo CRB Kenya Ltd (CIK) received its operational license from the Central Bank of Kenya in April 2015. Our mandate is to collect, process and disseminate credit information.

We help individuals, businesses and organizations to connect in a trusted way, enabling them and the economy to prosper.

An information gap exists between individuals, businesses and organizations. This gap grows as people increasingly interact with the world, creating more and more data about themselves and how they behave.

We help to bridge that gap by creating an environment in which information, held securely and managed properly, provides a better insight into how people manage their finances and their behavior to honor their financial obligations.

Our primary objective is to support our clients to execute business strategy by building on existing credit risk management processes through integrating credit reference bureau data into the process of evaluating prospective customers. This enables institutions to make smarter, faster and more informed credit granting decisions to benefit their consumers and at the same time mitigating the risk taken. Sources of our data assets include CBK regulated banks and financial institutions, registrar of companies, non-regulated microfinance institutions and Savings and Credit Cooperative Societies.

Creditinfo Academy, a part of Creditinfo Group, is a skills development and training provider that delivers accredited, generic and customized training services related to credit lifecycle management.

The focus at Creditinfo Academy is to provide training for clients in need of skills development interventions to improve operational efficiency and overall business performance.

> **I learnt a lot from the day about credit bureaus and the services and systems that they use and how these can assist my bank make smarter lending decisions, including how to grade the borrowers by using Creditinfo's credit score, Creditinfo Predictor.**

CRDB Bank Plc - Past Delegate

> **Excellent! Incredibly knowledgeable trainer who was engaging and inspirational in his delivery. Very practical course**

NMB Plc - Past Delegate

Contact Information

Creditinfo Kenya
Park Suites Office 12, Second Floor
Parklands Road
Parklands,
Nairobi
Kenya
Tel: +25 720 529 0400
Email: cikinfo@creditinfo.co.ke
www.creditinfo.co.ke

> **Great opportunity to learn something new, reinforce existing knowledge and establish new peer opportunities**

Barclays Bank Tanzania - Past Delegate

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