Alternative Data & Credit Bureaus for Financial Inclusion Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Access to credit remains a major challenge for underserved populations, but leveraging alternative data alongside traditional credit bureau information offers innovative solutions for financial inclusion. Alternative data—such as utility payments, mobile money transactions, and behavioral information—enhances credit assessment for clients who lack formal credit histories. Alternative Data & Credit Bureaus for Financial Inclusion Training Course equips participants with practical knowledge on integrating alternative data with credit bureau reporting to improve lending decisions and reduce default risk. Participants will examine real-world case studies demonstrating how alternative data improves credit access, supports responsible lending, and strengthens risk management.

The program emphasizes operational integration, regulatory compliance, and ethical considerations when using alternative data. Participants will learn to design data collection frameworks, interpret alternative data alongside credit bureau reports, and implement analytics-driven credit decision models. Focus is given to balancing financial inclusion objectives with risk mitigation and consumer protection. By the end of the course, participants will be capable of deploying data-driven credit strategies that expand access to financial services while maintaining institutional and client safety.

Programme Curriculum

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Course Objectives

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

- Understand the role of alternative data in financial inclusion
- Integrate alternative data with credit bureau information
- Enhance credit assessment for clients without formal credit history
- Design operational processes for data collection and reporting
- Apply regulatory and compliance standards for credit and alternative data
- Reduce loan defaults using data-driven insights
- Develop policies for responsible data usage
- Train staff on interpreting alternative data for credit decisions
- Monitor and evaluate credit performance and portfolio risk
- Manage vendor and third-party data providers
- Leverage technology and analytics for credit scoring
- Align credit assessment with financial inclusion objectives
- Promote ethical practices and client protection
- Implement continuous improvement in credit assessment
- Integrate alternative data strategies into institutional lending frameworks

Organizational Benefits

- Expanded access to credit for underserved clients
- Improved portfolio quality and reduced defaults
- Data-driven and evidence-based credit decisions
- Strengthened regulatory compliance and reporting
- Increased operational efficiency and decision-making
- Enhanced customer trust and satisfaction
- Optimized use of credit bureau and alternative data
- Staff capacity development in data-driven credit
- Better risk management and mitigation strategies
- Support for sustainable financial inclusion initiatives

Target Audience

- Microfinance institutions (MFIs) and banks
- Fintech lenders using alternative data
- Credit bureau staff and data analysts
- Compliance, risk, and internal audit teams
- Regulatory authorities overseeing digital finance and credit reporting
- Development finance institutions (DFIs)
- NGOs supporting financial literacy and inclusion
- Data science and analytics teams in financial institutions

Course Duration: 10 days

Course Modules

Module 1: Introduction to Alternative Data and Credit Bureaus

- Overview of alternative data types and sources
- Functions and role of credit bureaus
- Benefits of integrating alternative data with credit reporting
- Challenges and considerations for low-income clients
- Regulatory environment and ethical use of data
- *Case study: Integration of mobile money data with credit bureaus in Kenya*

Module 2: Regulatory and Compliance Frameworks

- National and international regulations for credit reporting
- Compliance requirements for alternative data usage
- Data privacy, protection, and ethical considerations
- Customer consent and transparency
- Reporting obligations and audits
- *Case study: Regulatory compliance in African fintechs*

Module 3: Credit Assessment Using Alternative Data

- Credit scoring models incorporating alternative data
- Behavioral and transactional data for risk assessment
- Profiling clients with limited credit histories
- Risk segmentation and portfolio management
- Tools and analytics for decision support
- *Case study: Credit scoring using mobile payment data in India*

Module 4: Integrating Credit Bureau Data

- Operational frameworks for integrating credit bureau information
- Workflow design and automation
- System interoperability and API integration
- Data quality, validation, and reporting
- Monitoring and evaluation of integration processes
- *Case study: Credit bureau integration in Nigerian MFIs*

Module 5: Fraud Prevention and Risk Management

- Identifying and mitigating fraud risks using data
- Monitoring anomalies and suspicious patterns
- Anti-money laundering (AML) considerations
- Staff training for fraud detection
- Developing risk dashboards and alerts
- *Case study: Fraud mitigation in digital lending using alternative data*

Module 6: Technology and Analytics Platforms

- Digital tools for alternative data collection and analysis
- Integration with core banking or loan management systems
- Predictive analytics and AI in credit scoring
- Dashboard design and monitoring tools
- Data visualization and decision support
- *Case study: Technology-enabled credit assessment in Kenya*

Module 7: Operationalizing Data-Driven Credit

- Mapping operational processes for alternative data usage
- Roles and responsibilities of staff
- Automation of data collection and decision-making
- Workflow optimization and efficiency
- Internal controls and audit mechanisms
- *Case study: Operationalizing alternative data in Tanzanian MFIs*

Module 8: Consumer Protection and Ethical Lending

- Protecting clients' data and privacy
- Transparent communication of credit decisions
- Responsible lending practices
- Handling disputes and complaints
- Building trust among low-income clients
- *Case study: Ethical use of alternative data in digital lending in India*

Module 9: Vendor and Third-Party Management

- Engaging and monitoring third-party data providers
- Contractual agreements and service-level expectations
- Integration with institutional policies
- Risk assessment for external data sources
- Continuous performance monitoring
- *Case study: Vendor management for alternative data in Nigerian fintechs*

Module 10: Portfolio Monitoring and Reporting

- Developing dashboards and key risk indicators
- Continuous monitoring of credit portfolio performance
- Reporting frameworks for management and regulators
- Evaluation of risk-adjusted performance
- Continuous improvement of processes
- *Case study: Portfolio monitoring with alternative data in East Africa*

Module 11: Staff Training and Capacity Building

- Role-based learning for credit assessment staff
- Training modules for alternative data interpretation
- Mentoring and coaching for continuous improvement
- Evaluating training effectiveness
- Reinforcing ethical and responsible practices
- *Case study: Staff capacity building in Indian MFIs*

Module 12: Strategic Decision-Making

- Using alternative data insights for strategic lending decisions
- Aligning credit assessment with institutional objectives
- Risk-adjusted growth strategies
- Scenario planning and forecasting
- Scaling alternative data usage responsibly
- *Case study: Strategic decisions using alternative data in Kenyan MFIs*

Module 13: Emerging Trends and Innovations

- AI and machine learning for credit assessment
- New data sources for low-income clients
- Fintech innovations and global trends

- Regulatory and ethical considerations for emerging technologies
- Adapting strategies for evolving client needs
- *Case study: Innovative credit solutions in Southeast Asia*

Module 14: Integration with Financial Inclusion Goals

- Aligning alternative data strategies with inclusion objectives
- Expanding access while managing risk
- Protecting vulnerable clients
- Policy and operational recommendations
- Sustainability of data-driven credit assessment
- *Case study: Inclusive lending using alternative data in India*

Module 15: Continuous Improvement and Future Strategies

- Monitoring effectiveness of credit bureau and alternative data integration
- Feedback loops and process improvement
- Adapting to evolving regulatory and technological environments
- Lessons learned and best practices
- Scaling frameworks for long-term success
- *Case study: Continuous improvement in alternative data-driven lending in Africa*

Training Methodology

- Expert-led presentations and discussions
- Case study analysis from global and regional financial institutions
- Hands-on exercises in credit assessment and data integration
- Peer learning and scenario-based simulations
- Technology demonstrations and workflow exercises
- Practical templates for monitoring, reporting, and risk management
- Strategic workshops on alternative data integration

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com 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
07 Sep 2026	18 Sep 2026	Physical	$3,000
14 Sep 2026	25 Sep 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
28 Sep 2026	09 Oct 2026	Physical	$3,000
05 Oct 2026	16 Oct 2026	Physical	$3,000
12 Oct 2026	23 Oct 2026	Physical	$3,000
19 Oct 2026	30 Oct 2026	Physical	$3,000
26 Oct 2026	06 Nov 2026	Physical	$3,000

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