Building Credit Histories for Unbanked Populations 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

Many unbanked populations face challenges accessing financial services due to the lack of formal credit histories. Building credit histories is a critical step toward financial inclusion, enabling individuals to access loans, savings, and other financial products responsibly. Building Credit Histories for Unbanked Populations Training Course provides participants with practical knowledge on designing, implementing, and monitoring strategies to help unbanked clients establish credit records. Participants will explore real-world case studies demonstrating successful approaches to collecting alternative data, reporting transactions, and creating credit profiles for underserved populations.

The course emphasizes operational frameworks, data collection, and regulatory compliance to ensure ethical and sustainable credit history building. Participants will learn how to leverage alternative data sources, integrate with credit bureaus, and educate clients on responsible borrowing. Focus is placed on protecting clients while supporting institutional growth and promoting inclusive financial practices. By the end of the course, participants will be capable of developing effective programs that enable unbanked populations to build reliable credit histories.

Programme Curriculum

Building Credit Histories for Unbanked Populations Training Course

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Course Objectives

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

- Understand the importance of credit histories for unbanked populations
- Design programs to help clients establish credit records
- Leverage alternative data for credit assessment
- Integrate client data with credit bureaus
- Promote responsible borrowing and client education
- Develop operational processes for credit history building
- Ensure regulatory compliance and consumer protection
- Monitor and evaluate program effectiveness
- Reduce financial exclusion for underserved populations
- Train staff on credit history creation and management
- Implement technology solutions for credit reporting
- Improve loan portfolio quality through informed lending
- Align credit history initiatives with financial inclusion goals

Organizational Benefits

- Expanded access to financial services for unbanked clients
- Improved client creditworthiness and portfolio quality
- Data-driven decision-making in lending
- Strengthened compliance and governance
- Enhanced staff capacity in credit history programs
- Increased institutional credibility and client trust
- Reduced default rates through informed lending
- Optimized use of alternative data and reporting systems
- Support for sustainable financial inclusion initiatives
- Effective client education on responsible borrowing

Target Audience

- Microfinance institutions (MFIs) and banks
- Credit bureaus and reporting agencies
- Fintech companies targeting unbanked populations

- Compliance, risk, and internal audit teams
- Development finance institutions (DFIs)
- NGOs supporting financial literacy and inclusion
- Staff responsible for client onboarding and credit assessment
- Data and analytics teams in financial institutions

Course Duration: 5 days

Course Modules

Module 1: Introduction to Credit Histories

- Importance of credit histories for unbanked populations
- Overview of credit reporting and credit bureaus
- Benefits for financial institutions and clients
- Challenges in building credit for underserved clients
- Key stakeholders and partnerships
- *Case study: Building credit histories in Kenyan MFIs*

Module 2: Regulatory and Compliance Considerations

- National and international credit reporting regulations
- Compliance requirements for alternative data usage
- Data privacy and protection obligations
- Consumer protection and dispute resolution
- Reporting accuracy and audit requirements
- *Case study: Regulatory compliance in East African micro-lenders*

Module 3: Alternative Data for Credit Assessment

- Types of alternative data sources (utilities, mobile payments, etc.)
- Integrating alternative data into credit scoring
- Risk segmentation and client profiling
- Tools for data validation and verification
- Ensuring ethical and responsible data use
- *Case study: Using mobile transaction data for credit scoring in India*

Module 4: Operational Frameworks

- Designing processes for credit history creation
- Workflow and staff roles in data collection
- Integration with loan management systems
- Automation and efficiency in reporting

- Monitoring and evaluation of operational processes
- *Case study: Operationalizing credit history programs in Tanzania*

Module 5: Client Education and Awareness

- Educating clients on responsible borrowing
- Explaining the benefits of maintaining credit histories
- Tools for client engagement and literacy
- Monitoring behavioral change and uptake
- Feedback and continuous improvement
- *Case study: Client education programs in Nigerian MFIs*

Module 6: Monitoring and Evaluation

- Developing KPIs for credit history programs
- Tracking progress and portfolio performance
- Reporting frameworks for management and regulators
- Continuous program improvement
- Case analysis and lessons learned
- *Case study: Monitoring credit building programs in Kenya*

Module 7: Technology and Data Integration

- Digital tools for managing client data
- Integration with credit bureaus and alternative data sources
- Data security and encryption best practices
- Dashboards and analytics for decision-making
- Automation for efficiency and accuracy
- *Case study: Technology-enabled credit history tracking in Tanzania*

Module 8: Strategic Planning and Scaling

- Scaling credit history initiatives sustainably
- Aligning with financial inclusion objectives
- Strategic decision-making and risk management
- Policy recommendations for institutional adoption
- Long-term sustainability and innovation
- *Case study: Scaling credit history programs in East Africa*

Training Methodology

- Expert-led presentations and interactive discussions
- Case study analysis of real-world credit history programs
- Hands-on exercises in data collection, reporting, and credit scoring
- Peer-to-peer learning and scenario-based simulations
- Technology demonstrations and workflow exercises
- Practical templates for monitoring and evaluation
- Strategic workshops for scaling credit history initiatives

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	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$1,500

Start Date	End Date	Location	Price
28 Sep 2026	02 Oct 2026	Physical	$1,500
05 Oct 2026	09 Oct 2026	Physical	$1,500
12 Oct 2026	16 Oct 2026	Physical	$1,500
19 Oct 2026	23 Oct 2026	Physical	$1,500
26 Oct 2026	30 Oct 2026	Physical	$1,500

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