



FACE 2 FACE TRAINING



Credit Risk Management Professional Course (Digital Lending & Microfinance Programs)

14 - 16 Aug, 2024 - Giraffe Beach Hotel, Dar es Salaam, TZ

English Intermediate

Channeling Skills @ [opexft.com](https://www.opexft.com)

OPEXft Consulting Ltd.
Phone: +255 765 744 832

Website: www.opexft.com
Email: enquiries@opexft.com



David Lusala J. MBA

Senior Expert/CEO

TRAINER BIOGRAPHY

David has extensive experience in all aspects of Credit Risk Management. He has a particular specialism in the identification and management of problem loans & debt management strategies. David's experience has been derived from front-line and various leadership roles in financial services that span some 15+ years. He initially worked in loan origination and acquisition, then moved to spend two+ years in a specialized management trainee program that saw him gain rounded hands-on experience across the banking organization, spending time in key departments such as Trade Finance, Treasury, and Banking Operations. David later moved into various risk management roles with a focus on Credit Risk oversight, responsible for the establishment and management of a centralized risk function across multiple countries in East Africa for a leading commercial bank. He pioneered the use of smart technology solutions to monitor the institution's risk management profile, including credit risk to effectively and timely identify and respond to downside risks. David subsequently moved to become the Chief Operating Officer for a regional commercial bank responsible for a number of the bank's key divisions including Technology and Digital banking. He was appointed as a Member of the Board of Directors for a mortgage refinancing company chairing the company's Board Audit and Risk Committee for 6+ years dealing with setting strategy and guiding key decisions related to loan book risk optimization structures, and other key credit risk strategic initiatives. Since 2021, David has been involved in various risk management consultancy projects in areas of MSME credit, structuring digital lending programs, as well as the design and delivery of training and skills development services.

COURSE OVERVIEW

This Credit Risk Management Professional Training is a comprehensive 3-day professional program designed to provide participants with a deep understanding of credit risk management in Digital Lending & Microfinance Programs. This course blends global best practices with applying credit risk principles in the local context of digital innovations and MSME Lending, guaranteed to provide participants with a well-rounded and practical skills enhancement in Digital credit risk management.

KEY TAKEAWAYS

- ① Demonstrate a comprehensive understanding of credit risk concepts, including best practices, regulatory frameworks and Digital credit risk models.
- ② Understand & Apply diverse Digital credit risk assessment techniques to evaluate borrower creditworthiness, and enable informed innovations in Digital Credit underwriting models.
- ③ Analyze credit risk within Digital Credit portfolio contexts and formulate strategies for risk mitigation such as **diversification** etc. & Strategies for Portfolio resilience.
- ④ Define optimal loan acquisition & monitoring criteria for Digital Lending programs. Develop techniques for timely identification of portfolio vulnerabilities.
- ⑤ Build capacity for practical and effective Senior Management & Board oversight over Digital Credit portfolios, from acquisition and throughout the credit life cycle.
- ⑥ Apply knowledge of local, regional and international guidelines impacting Digital Lending & Microfinance Programs, including Best Practices to drive operational prudence & regulatory compliance within Digital Lending firms.

ABOUT OPEXFT CONSULTING

We are an East African Governance, Risk & Compliance (GRC) consulting firm. We support our clients in the financial services sector to navigate the many challenges in today's business environment. We find innovative solutions to build practical governance structures, business policies, and processes, advise on effective and practical digital transformation strategies, and support structures and processes that ensure integrity in regulatory and statutory compliances. In addition to our GRC consulting solutions, we work with our clients to design and run bespoke training programs with a proven impact on building a powerful work culture and employee resilience. We boast a team of experts with extensive experience in Digital Lending & MSME financing in the local, regional, and international markets. We pride ourselves on being 'beyond consultants' as we ensure that our solutions, advisory, and training services equip your team(s) with the skills, knowledge, and exposure to take your organization to levels far beyond your expectations. WWW.OPEXFT.COM.

WHO SHOULD ATTEND?

- Credit Risk Professionals:** Credit risk analysts, credit risk managers, and professionals directly involved in credit risk assessment and management roles should attend to deepen their expertise in the field.
- Risk Management Practitioners:** Individuals responsible for risk management within Digital Lending firms & Microfinance Institutions, including risk officers and risk managers, will benefit from specialized knowledge in credit risk.
- Business Leaders in Microfinance & Digital Lending institutions:** Individuals responsible for setting Lending policies and seeking to improve their understanding and skills in defining practical credit risk parameters for policy setting and oversight should attend.
- Compliance and Regulatory Experts:** Compliance officers and regulatory personnel can enhance their understanding of credit risk practices to ensure alignment with respective regulatory requirements and best practices.
- Aspiring Credit Risk Professionals:** Those aspiring for a career in the Digital Credit industry, such as career changers, particularly in area of Digital Lending to MSMEs will find the course valuable as it provides a solid foundation toward practical application of Credit Risk principles.

IN-HOUSE

If Interested To Run This Course In-House, or a Bespoke/Customised Version, Please Contact Us At:

Phone
+255 765 744 832

E-Mail
enquiries@opexft.com

PROGRAM TIMINGS, EVENT LOCATION & PRICING

Registration:	8:30	Lunch:	12:30 – 13:30
Morning Session:	9:00 – 12:30	Afternoon Session:	13:30 – 17:00
Coffee Break:	10:30 – 10:45	Coffee Break:	15:15 – 15:45

EVENT LOCATION & PRICING:

Giraffe Beach Hotel -

Plot 169, Jangwani Beach,
Dar es Salaam, Tanzania
27Km from JN International Airport, approx 50mnt by Taxi

\$675 Per Delegate (VAT Inclusive)

enquiries@opexft.com
+255 765 744 832

10% Early Bird Discount - to confirm 30 days prior program date

COURSE OUTLINES

- Introduction to Credit Risk: Understanding credit risk in the context of Digital Lending to MSMEs in developing markets
 - Role of Credit Risk Professionals: Exploring the responsibilities and key functions of credit risk professionals within Digital Lending Institutions.
 - Emerging Trends in Digital Lending: Exploring the latest developments and trends in the field, How to remain consistent, ahead of the curve.
 - Digitizing Microfinance: Examining the impact of Digital innovations on credit risk management in MSME Lending.
 - Contributing Factors: A deep dive into the various contributing factors that are driving the rise of Digital Lending to MSMEs in developing markets
 - Credit Risk Management in Digital Lending: Best practices and challenges in credit risk management within Digital Lending to Microfinance Programs .
 - Regulatory Framework: An overview of international and regional regulatory trends in Digital Lending to MSME
 - Digital Credit programs: What customers expect. Navigating customer expectations with practical limitations, such as infrastructure, regulatory limitations.
 - Legal Aspects to Digital Lending: Examining legal risk in Digital Lending - Digital contracts & enforcement in developing markets.
 - Digital Lending Models: A review of key Digital Lending models, applicability and viability for developing Digital Credit products to the Microfinance sector.
 - Digital Lending Products: Key credit risk factors
- driving the design, structure and pricing of digital credit products in the developing markets covering traditional and non-traditional risk factors such as climate risks to the Microfinance sector.
- Credit Risk Policy and Procedures: A deep dive into key considerations in developing credit risk policies and establishing procedures for Digital Lending to MSMEs
 - Credit Scoring and Credit Rating: Understanding how credit scores are designed and assigned, a detailed review of various credit scoring mechanisms, including the role of Credit rating agencies in Digital Lending
 - Credit Risk Assessment Techniques: Various methodologies for assessing credit risk with practical case studies, including Alternative Data Source (ADS) approaches for Microfinance Digital Lending programs, Integrating Scoring into Digital Lending decision
 - Portfolio Credit Risk: Understanding portfolio risk in MSME Digital Credit portfolios, define, analyse, and build strategies for risk parameters, thresholds and risk treatment.
 - Loan Portfolio Optimization: various techniques and approaches for Digital Credit Loan Portfolio Optimization, including measuring Risk/return in MSME Digital Loan portfolios to support Lending strategies.
 - Credit Risk Mitigation Techniques: Exploring techniques covering acquisition, monitoring & recovery. Understanding mechanisms such as credit enhancements, portfolio diversification, credit servicing, Digital collateral.
 - Stress Testing in Credit Risk: Conducting stress tests to assess MSME Digital Credit portfolio resilience under practical/adverse conditions.

And More..

Additional Benefits to Course participants:

- The Course will be complemented with practical case studies from regional and international MSME Digital Lending practices.
- Each and every concept covered in the course will be complemented by practical examples and computations where necessary to support in depth skills enhancement to the participants.
- After completion of the Course, Participants will have unlimited access to our Trainers and OPEXft Consulting resources for a reasonable duration, at least 30 days to seek support in developing in-house policies, credit risk tools and procedures related to Digital Credit Programs.

SALES CONTRACT

Please complete this form and send it back to:

E-Mail: sera@opexft.com

Phone : +255 765 744 832

1. Client/Delegate Identification Details

(Please complete form IN CAPITAL LETTERS)

Ms Mrs Mr

Name: _____

Surname: _____

Job Title: _____

Email & Phone: _____

Ms Mrs Mr

Name: _____

Surname: _____

Job Title: _____

Email & Phone: _____

Note: Add separate page for more delegates

2. Company/Organisation Details

Name: _____

VAT Number: _____

TIN Number: _____

Contact person: _____

Email: _____

City: _____

Phone: _____

Website: _____

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Payment Method;

Please remit funds to below bank account;

TIN: 156-439-649 VRN NO: 40314172D

Payee / Account Holder Name	OPEXft CONSULTING LTD.
Name of Bank	NATIONAL BANK OF COMMERCE LIMITED
Bank's Country	TANZANIA
Bank A/c Currency TZS	TZS A/C NO 074105001259
Bank A/c Currency USD	USD A/C NO 074105001259
Branch SWIFT Code	NLCBTZTX
Branch	VICTORIA BRANCH

Please use name of your organization or name of delegate as payment reference & email payment slip to: sera@opexft.com

Authorization and Acceptance of Sales Contract & Terms & Conditions

I hereby declare I am authorized to sign this contract and terms & conditions in the name of the company/organisation:

Name: _____ Date: _____

Signature: _____

Signature required for Booking confirmation

Price per Delegate USD675 (VAT INCLUSIVE)

Note: USD exchange rate in Tanzania @Tzs 2700/USD

Payment is required within 3 working days of invoice

In the name of Opexft Consulting Ltd. I hereby declare Opexft Consulting Ltd. will adhere to this sales contract & terms & conditions.

Seraphina R

Director - Training Programs

Terms and Conditions:

- Payment terms. Opexft consulting (hereinafter as "Opexft") requires the full payment of the invoiced amount within 3 working days from the issue date of the invoice. Opexft reserves the right to refuse entry to any client who does not pay the invoice in full and on time. The registration fee includes: training documentation, admission to all training sessions, lunches and refreshments, admission to networking social breaks during the event. The registration fee does not include: travel, hotel accommodation, transfers or insurance..
- The client has the right to cancel his/her participation in the event. Cancellation must be received by OPEXft in writing, by e-mail. If the client cancels with more than two weeks advance notice before the start of the event, OPEXft shall be entitled to retain and charge 30% of the amount payable for participation in the event. If the client cancels with one week's (or less) advance notice, or fails to attend the event, then the client shall not be entitled to any refund. Failure to attend an event shall not excuse a client from owing the full amount of the registration fee. A copy of the conference notes from the event will be sent to the client after the event is over in case of cancellation by the client.
- While every reasonable effort is made to adhere to the advertised program, circumstances can arise which may cause changes in the program, including but not limited to changes in the content, date(s), location or venue, or special features of the planned event. Such circumstances include but are not limited to acts of terrorism, war, extreme weather conditions, compliance with government requests, orders and legal requirements, failure of third party suppliers to timely deliver, and failure to register the minimum target amount of attendees for a given event. Opexft reserves the right to change the content, date(s), location or venue and/ or special features of an event, to merge the event with another event, or to postpone it or cancel it entirely as appropriate under the circumstances. Client agrees that OPEXft shall not be liable for any cost, damage or expense which may be incurred by client as a consequence of the event being so changed, merged, postponed or canceled and client agrees to hold OPEXft harmless and to indemnify OPEXft in case of liability caused by any such changes, mergers, postponements or cancellations.
- Cancellation of the event. In case OPEXft cancels an event, then OPEXft may offer the client a full credit up to the amount actually paid by the client to OPEXft. This credit shall be valid for up to one year from the issue date of the invoice to attend any Opexft-sponsored events. The client shall not be entitled to this credit as a contractual right.
- Client's identification information. By signing of this sales contract and these terms and conditions the client gives full right to OPEXft to share the client's identification information such as, but not limited to, client's name, address, email addresses, phone numbers and names of representatives with third parties, which participated on the same event as the client.
- Governing law. This contract shall be governed and construed in accordance with the laws of United Republic of Tanzania. Any disputes arising out of this contract shall be brought before the courts of the Tanzania situated in the city of Dar es Salaam. At its sole discretion, OPEXft may elect to bring any dispute arising under this contract to the jurisdiction of the courts in which the client's offices are located.
- Indemnification. To the fullest extent permitted by the law, you agree to protect, indemnify, defend and hold harmless OPEXft, its owners, managers, partners, subsidiaries, affiliates, officers, directors, employees and agents, from and against any and all claims, losses or damages to persons or property, governmental charges or fines, penalties, and costs (including reasonable attorney's fees) (collectively "the Claims"), in any way arising out of or relating to the event that is the subject of this contract, and regardless of negligence, included but not limited to, Claims arising out of the negligence, gross negligence or intentional misconduct of OPEXft employees, agents, contractors, and attendees; provided, however, that nothing in this indemnification shall require you to indemnify OPEXft.
- Other Conditions. Any terms or conditions contained in the client's acceptance which contradict or are different from the terms and conditions of this registration document shall not become part of the contract unless individually negotiated with OPEXft and expressly accepted by OPEXft.