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BASIC CREDIT SCORING TRAINING

“Experts insights into fundamentals of credit scoring”

BASIC CREDIT SCORING TRAINING

Venue Hotel Royal Orchid Azure, Westlands

Dates: 10th – 11th March 2016

TransUnion in Association with KCA University – Institute for Capacity Development, invites you to attend or nominate your Officers to attend a 2 days highly interactive **Basic Credit Scoring Training**. The training is aimed at helping banks, insurance companies and other credit providers have access to a faster, objective and more efficient ways of conducting credit assessments/appraisals. This is an open program but we are also running it as an in-house training with a huge discount upon request.

BACKGROUND

Credit reference bureaus are mostly known for providing clients with credit reports. However, we as TransUnion pride ourselves in being an Information solutions company, providing data and tools that enable businesses to make more objective credit risk decisions.

As TransUnion, we have evolved our business over the years to offer products and services for both businesses and consumers. For businesses, TransUnion has advanced from our traditional credit report offering to include trended data that helps predict consumer repayment and debt behavior as well as our credit score.

TransUnion Credit Score is a statistical value developed by experts using mathematical techniques on the Credit Reference Bureau data. What makes this score unique is that for the first time a statistically-based credit score has been developed exclusively for Kenya and solely from Kenyan data.

The introduction of TransUnion Credit scoring enables automation of credit approvals, thus reducing cost of credit while improving efficiency and increasing credit access to consumers. Knowing how to incorporate and use credit scoring tools and models in any business environment is vital. Credit Scorecards can also be aligned to the institution’s strategy.

“Expert insights into the fundamentals of Credit Scoring”

The way we offer credit to consumers and businesses is changing and competition is intensifying. In light of this, we as TransUnion in association with KCA University – Institute for Capacity Development are offering **Credit Scoring Training** to build capacity for credit providing professionals, leading to direct positive impact on the bottom line.

This training programme provides you with a comprehensive view of credit scoring enabling you to understand the basics of what scorecards are, how they are built and best used in your business environment.

2. Course Benefits:

The course will demonstrate and enable participants to;

- Enhance their understanding of scoring
- Create an awareness on the importance of scoring.
- Build on knowledge of scorecards and their application across the credit lifecycle. Understand the importance and techniques of scorecard monitoring.
- The training gives a 360 degree view of how scorecards apply in various industries enabling you to broaden your product bundling space
- If already using an off the shelf scorecard, this training will enable you and your team to ask the right questions to the vendor with regards to the functioning and monitoring of the scorecard and its strategic alignment

3. The training involves:

- Classroom-based learning
- Facilitated discussions
- Individual and group activities
- A final knowledge assessment
- Course Certification

4. Course Content:

- Overview of Credit Reference Bureaus, legislation, mandate, data sources, target market etc.
- Overview of scoring and the credit lifecycle
- Basic principles of credit scoring
- Why / when to use credit scoring
- The benefits and limitations of scorecards
- Where can scoring be used?
- Scoring and the Credit Lifecycle
- Data sources used within scorecards
- The output of scorecards
- Brief Introduction to types of scorecards

5. Targeted Participants:

The training is targeted at but not limited to:

Heads of Credit, Heads of Risk, Heads of Strategy, Heads of Business (e.g. Head of Retail, Head of Business/SME), Credit Managers (both in branch/customer facing and back office), Credit Appraisers, Credit Analysts, Product Managers/Developers, Underwriters, Risk managers and data analysts, Debt collection department, Internal Auditors, External Auditors.

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6. Duration:

The module takes 2 days

7. Facilitators:

The training course is conducted by Transunion Analytics and Decision experts who have years of experience in building, monitoring and testing scorecards across various industry sectors such as Banking/Financial services, Telecommunication sector, Insurance sector, Commercial sector, just to mention but a few.

8. Costs:

This basic module costs are KES.76, 000 inclusive of taxes.
The costs include the following:

- Training material
- Venue – Meals in the day i.e. lunch and breaks
- Course facilitation

MODE OF PAYMENT:

RTGS
Account Name: **Credit Reference Bureau Africa Ltd**
Bank Name : **NIC Bank**
Branch: **NIC House**
Account No : **1000131446**
Swift Code : **NINCKENA**

HOW TO REGISTER AND FURTHER INFORMATION:

Please kindly contact:

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