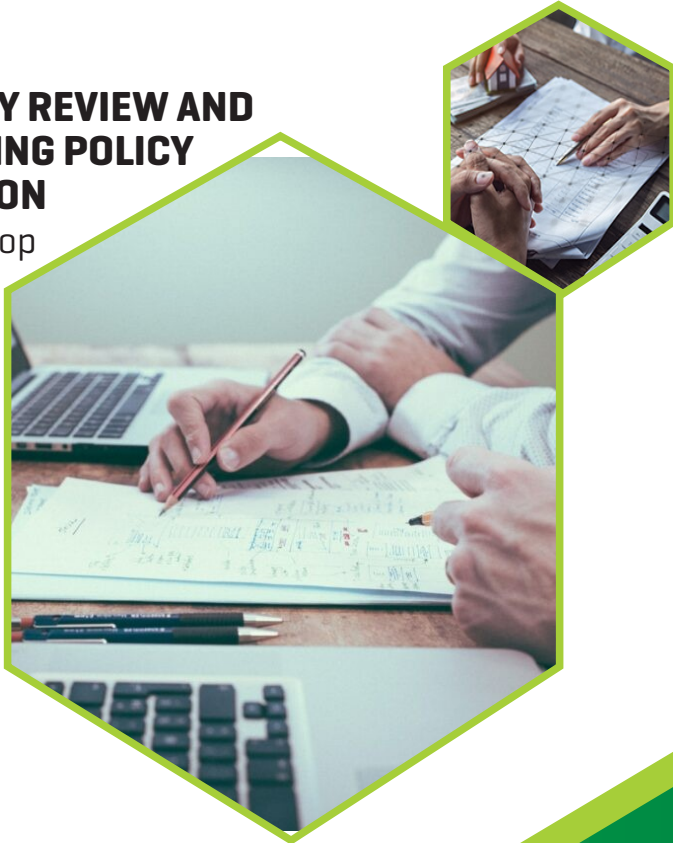# CREDIT POLICY REVIEW AND DIGITAL LENDING POLICY CONSIDERATION
Training Workshop

Protea Ryalls Hotel
Blantyre - Malawi

16- 18 July 2025
08:00AM-16:00PM

CELEBRATING
10 YEARS
PALGNET

**Registration Fees:
MK1, 200, 000.00
VAT Exclusive**

Introduction

The Credit Policy Review and Digital Lending Policy Consideration Workshop is a comprehensive 5-day training program aimed at equipping SACCO professionals with the skills and knowledge necessary to review and update their credit policies. The workshop will also address the growing importance of digital lending, and the considerations needed to integrate digital lending practices into existing credit policies. Participants will learn best practices in credit policy formulation, risk management, regulatory compliance, and the adoption of digital lending technologies.

Target Audience:

- Credit Managers
- Loan Officers
- Risk Managers
- Compliance Officers
- SACCO Executives
- Digital Lending Managers
- IT Managers

Course Objectives:

- Understand the fundamentals of credit policy formulation and review.
- Learn best practices for integrating digital lending into credit policies.
- Develop strategies for managing risks associated with digital lending.
- Ensure compliance with regulatory requirements for both traditional and digital lending.
- Enhance skills in credit analysis, monitoring, and policy implementation.

Methodology

The instructor-led trainings are delivered using a blended learning approach and comprise presentations, guided sessions of practical exercise, web-based tutorials, and group work. Our facilitators are seasoned industry experts with years of experience, working as professionals and trainers in these fields. All facilitation and course materials will be offered in English. The participants should be reasonably proficient in English.

Course Outline:

Fundamentals of Credit Policy Formulation and Review

- Introduction to credit policy formulation and review
- Key components of an effective credit policy
- Aligning credit policies with organizational objectives
- Importance of regular policy reviews and updates
- Case studies: Successful credit policy frameworks

Integrating Digital Lending into Credit Policies

- Overview of digital lending technologies and trends
- Benefits and challenges of digital lending
- Key considerations for digital lending policy integration
- Aligning digital lending practices with traditional credit policies
- Case studies: Integrating digital lending into SACCO operations

Risk Management in Digital Lending

- Identifying and evaluating risks in digital lending
- Techniques for mitigating digital lending risks
- Cybersecurity considerations for digital lending platforms
- Early warning signs and risk indicators in digital lending
- Case studies: Effective risk management in digital lending

Regulatory Compliance for Traditional and Digital Lending

- Overview of regulatory requirements for SACCOs
- Key compliance standards for traditional lending
- Regulatory considerations for digital lending
- Role of compliance officers in ensuring regulatory adherence
- Case studies: Navigating regulatory challenges in digital lending

Credit Monitoring, Analysis, and Policy Implementation

- Techniques for ongoing credit monitoring and analysis
- Reporting requirements and best practices
- Utilizing technology for credit policy implementation and monitoring
- Communicating and training staff on updated credit policies
- Case studies: Successful implementation of credit policies in SACCOs
- Related Courses

Certificates
On successful completion of this training course, PALGNET Certificate will be awarded to the delegates

Registration Fees:

MK1,200,000

Fee Includes
Training Materials
Meals & refreshments during the day

Fee Excludes
Dinner and Accommodation

CONTACTS

Pan African Learning and Growth Network (PALGNET)
P.O. Box 30247 | City Center
Plot No. 102, Area 14
Lilongwe - Malawi, Africa

Tel: + 265 212 278 897 |+265 886 797 782 | +265 998 429 138
Mobile: +265 999 295 659
Email: training@palgnet.com
Web: www.palgnet.com

PALGNET Professional Communities and Business Units:

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Women of Substance Awards: *www.wosa.palgnet.com*

Learning and Growth Resources: *www.lgr.palgnet.com*

Business Growth Community: *www.bgc.palgnet.com*

Training, Learning & Development Community: *www.tld.palgnet.com*

Institute of Security Professionals in Africa (ISPA)   *www.ispa.palgnet.com*