Gateway Academy is a digital learning platform focused on financial inclusion in Sub-Saharan Africa. It offers online and blended courses and cultivates communities of practice. Gateway Academy is partnering with financial service providers and leading training/content providers to identify knowledge gaps in the market and address them by offering relevant courses.

www.gateway.academy
Course providers

Accion
Accion is a global nonprofit committed to creating a financially inclusive world through its pioneering legacy in microfinance and fintech impact investing. Accion supports financial service providers to deliver high-quality, affordable solutions at scale for the three billion people who are left out of – or poorly served by – the financial sector. For more than 50 years, Accion has helped tens of millions of people through its work with more than 90 partners in 40 countries.

Bankerslab
BankersLab is a leader in learning innovation that specializes in building award-winning “flight simulators” for bankers. Within the banking and financial space, their product suite covers a number of areas of retail banking – from entry to executive level. Founded in 2012, BankersLab has trained participants from over 45 countries and in multiple languages. BankersLab aim is to build 21st century teaching tools for retail lending professionals that want to improve their portfolio management skills in a profound way.

CGAP
The Consultative Group to Assist the Poor (CGAP) is a global partnership of more than 30 leading organizations that seek to advance financial inclusion. CGAP develops innovative solutions through practical research and active engagement with financial service providers, policy makers, and funders to enable approaches at scale. Housed at the World Bank, CGAP combines a pragmatic approach to responsible market development with an evidence-based advocacy platform to increase access to the financial services the poor need to improve their lives.

Frontfin
Frontfin specializes in providing training solutions for professionals and institutions in the African microfinance & SME finance markets. They deliver the know-how that financial institutions need to fund microenterprises, small businesses and entrepreneurs. Frontfin's trainings are distinctively focused on helping institutions achieve high performance, increased measurable impact and growth while serving their customers. They combine experience and expertise of working with microfinance institutions, banks, SACCOs, regulatory institutions and donor partners, in over 40 countries in Africa, to provide knowledge, skills, insights and ideas that will help accelerate financial access to clients.
Course providers

Helix

The Helix Institute of Digital Finance provides world-class training and data for financial institutions and service providers seeking to improve the efficiency and increase the profits of their digital finance business. Passionate about seeing the impact of training, Helix works closely with providers during the course and assists them with creating strategic action plans to effectively implement lessons learnt once back in their organisations. The Helix Institute is a partnership between MicroSave, the Bill & Melinda Gates Foundation, Financial Sector Deepening Africa (FSDA), the International Finance Corporation (IFC), and the United Nations Capital Development Fund (UNCDF).

PHB Development

PHB Development is a consulting firm committed to increasing financial inclusion via innovative delivery channels. PHB Development works mostly for financial institutions, mobile network operators, remittances & payment providers and development agencies. It offers a full suite of training and coaching services aimed at improving financial inclusion through an increase in the take up and usage of digital financial services.

Strathmore Business School

In their endeavour to transform leadership in Africa in the 21st Century, Strathmore Business School has taken the responsibility of influencing leadership of public and private sectors in the continent. Strathmore Business School has been ranked Kenya’s best business school and one of the top eight business schools in Africa. SBS provides its participants with a world-class learning environment and partners with local and international thought and industry leaders to deliver powerful curricula that combines academic rigour with real-life application.
Tiered pricing

All prices are in USD and are net of taxes. Clients are responsible for all local and national taxes.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Base Price</th>
<th>Additional Enrollments</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRONZE</td>
<td>$10,000</td>
<td>$350 per additional enrollment</td>
</tr>
<tr>
<td>SILVER</td>
<td>$27,950</td>
<td>$300 per additional enrollment</td>
</tr>
<tr>
<td>GOLD</td>
<td>$49,950</td>
<td>$250 per additional enrollment</td>
</tr>
</tbody>
</table>

**Optional services per tier**

- **DATA AND IMPACT STUDY**
  - $20,000

- **ADVANCED WHITE LABELING**
  - Price upon request
How to Reach the Right Customers in the Digital Age

Provider: Accion
Duration: 5 weeks (4-5 hours/week, 20-25 hours total)
Type: Cohort-based, facilitated course with self-paced content

About the course

In this course, participants will learn to leverage digital channels and new sources of data to create a customer acquisition strategy that builds customer engagement and supports institutional growth. A one-size-fits-all approach to acquiring customers can be limiting and ineffective for financial service providers, particularly those targeting the base of the pyramid.

This course will guide participants in understanding and segmenting their customers, developing value propositions and marketing messages, identifying and prioritizing channels, and executing on their sales strategy, while also providing access to resources and complete activities that will help you apply concepts to your own market. It is facilitated by one to two subject matter experts and explores five topics through videos, digital classroom discussions, reading materials, group exercises, and field research. By the end of the course, participants will have all of the tools they need to build a customer acquisition strategy for their own institution.

Target audience

Mid- to senior-level managers and decision makers actively involved in defining institutional strategies around customer acquisition, including but not limited to product designers and commercial, channel, data analytics, or marketing managers.

Course content is designed to be practical and based around institutional application. To gain maximum benefit from this course it is strongly recommended that two to three managers from the same institution take this course together.

Learning outcomes

After completing this course, participants will be able to:

1. Identify the customer segment(s) to target for products and services
2. Use data to build a value proposition for each customer segment, according to their priorities
3. Effectively reach targeted customers through a variety of digital and non-digital sales and marketing channels
4. Devise a customer-centric sales strategy leading to increased and consistent conversion rates
Digital Innovations in Assessing a Client’s Willingness to Pay

Provider: Accion  
Duration: 5 weeks (4-5 hours/week, 20-25 hours total)  
Type: Cohort-based, facilitated course with self-paced content

About the course

Evaluating a customer’s willingness to pay is a critical component of the credit process and is key in the decision to lend. In recent years, several digital and data-driven techniques have emerged that enhance FSPs’ capacities to evaluate potential customers, their risk profiles, and the products and services that will best meet the customer’s needs. These techniques aim to test a specific part of a customer’s character, ranging from financial literacy to entrepreneurial aptitude.

This course introduces four key innovations that have harnessed the potential of digital technology to assess a customer’s willingness to pay: socio-economic scoring, psychometric testing, behavioral analytics, and consumption analytics. It is facilitated by one to two subject matter experts and explores five topics through videos, digital classroom discussions, reading materials, group exercises, and field research. The course uses practical tools, exercises and activities to help participants determine which techniques are most suitable for their FSP and how to choose a vendor to help with the design and roll out of the new technique.

Target audience

Mid- to senior-level managers and decision makers actively involved in setting the credit process and defining partnerships for their institution, including but not limited to channel, commercial, data analytics, product/credit, and risk managers.

Course content is designed to be practical and based around institutional application. To gain maximum benefit from this course it is strongly recommended that two to three managers from the same institution take this course together.

Learning outcomes

After completing this course, participants will be able to:

1. Assess the pros and cons of new and innovative techniques in assessing willingness to pay (W2P)
2. Determine which W2P technique may be the best fit for their institution considering their environment, operations, and customer profile
3. Employ key selection criteria to select the right partner or vendor to meet their institution’s and customer’s needs
Customers at the Center

**Provider:** CGAP  
**Duration:** 6 weeks (2 hours/week, 24 hours total)  
**Type:** Self-paced within a specified time period

**About the course**

Authored by customer centricity experts at CGAP, this course is designed to help participants develop deeper insights about their customers to better design products and services. The course gives priority to how customer needs and wants can shape the operations of a financial service provider. The tools and techniques learnt in this course will generate value for their organization and their customers.

This course is structured to be taken at a specified time period. It comprises six self-paced interactive modules. It includes downloadable templates and resources for use on-the-job and for future references. The course can be undertaken either on-line or off-line.

**Target audience**

Mid-level managers engaged in financial services

**Learning outcomes**

After completing this course, participants will be able to:

1. Make the case for customer centricity
2. Assess business opportunities to increase uptake and use of financial services
3. Learn from customers and apply the insights to design a positive customer experience
4. Select approaches to increase customer and firm value
5. Identify actions to implement customer centricity in your organization
Optimising Your Digital Financial Services (DFS) Agent Network

**Provider:** Helix  
**Duration:** 5 weeks (3-4 hours/week, 15-20 hours total)  
**Type:** Asynchronous, facilitated, cohort-based, workshop

**About the course**

In this course, participants will learn about Digital Financial Services (DFS): their importance to specific market segments, challenges in roll-out, and how to overcome challenges by deploying different available models. Participants will also explore how to distribute DFS using an agent network. This course was designed by former FSPs for current FSPs and incorporates DFS practices from around the world that are relevant to participants’ deployments.

Course work may be done in participants’ own time and space, but it is not ‘self-paced’. Because the workshop involves collaborative work, participants need to tackle the same topics at the same time across the board and contribute to their team’s work by a shared deadline.

**Target audience**

Mid- to senior-level managers actively involved in the operational function of DFS, including but not limited to agency banking, alternative channel, and branchless banking managers; ideal participants have a day-to-day role that primarily focuses on developing, growing, and managing a sustainable agent network.

**Learning outcomes**

After completing this course, participants will be able to:

1. Suggest DFS strategies that improve financial inclusion based on current global DFS and financial inclusion trends and best practices
2. Categorize DFS as either mobile money or agency bank
3. Decide which of the three DFS models would best fit certain markets
4. Use the Helix DFS constraints framework to (i) analyse internal and external environments and evaluate what this means for DFS implementation; (ii) suggest solutions for identified constraints; and (iii) evaluate institutional readiness to implement
5. Make basic strategic decisions on how to achieve a successful DFS implementation and distribution leadership in the DFS market
Rethinking Digital Financial Services (DFS) Product Design & Marketing

**Provider:** Helix

**Duration:** 5 weeks (3-4 hours/week, 15-20 hours total)

**Type:** Asynchronous, facilitated, cohort-based, workshop

**About the course**

In this course, participants will work through a systematic process of developing market-responsive products from insight generation to design and development. It is tailored to meet the needs of institutions in need of a market-making anchor product as well as those looking to expand their product offerings. Participants will also have the opportunity to explore effective ways of creating relevant marketing communication campaigns for different customer groups.

**Target audience**

Mid- to senior-level managers involved in or interested in exploring DFS and DFS distribution, including but not limited to agency banking, alternative channel, and branchless banking managers; ideal participants are currently involved in DFS departments or have at least some basic knowledge of DFS.

**Learning outcomes**

After completing this course, participants will be able to:

1. Use the MI4ID model to drive the product development process
2. Identify behavioral biases that influence customers’ financial services usage
3. Suggest levers that DFS providers can use to overcome behavioral biases
4. Make decisions on an effective product distillation process
5. Decide which different product prototypes are suitable for a specific consumer segments
6. Evaluate the value of new products to all relevant stakeholders
7. Develop a customer journey map to understand the gap between uptake and usage
8. Develop messaging campaigns / strategies for each step of the customer journey to drive product usage
Agent Network Management: Increasing Usage of Digital Financial Services

Provider: PHB Development
Duration: 5 weeks (4-5 hours/week, 20-25 hours total)
Type: Asynchronous, facilitated, cohort-based, workshop

About the course

In this course, participants will learn how to approach two important problems that hamper active usage of digital financial services: a lack of knowledge and skills and a lack of motivation. To address the lack of knowledge, this course will guide staff and agents in building their skills to support customers in understanding how to use digital financial services. In the second portion of this course participants will learn how to actively promote and sell new channels to motivate clients’ use of digital financial services. The course is facilitated by one to two subject matter experts. By the end of the course, participants will understand how to engage clients with digital financial services and encourage their uptake.

Target audience

This eWorkshop is targeted at staff of financial institutions that have launched digital financial services. It has been designed to meet the needs of:

- Field staff directly responsible for managing agents (e.g. channel banking officers, branchless banking officers, mobile banking supervisors, agent reps etc.)
- Branch managers and supervisors responsible for providing leadership to the introduction and expansion of DFS in their area, and for supporting field staff
- Head office and regional staff supervising and supporting the above

It is assumed that the participants have experience in or with institutions that have passed the stage of choosing a digital finance strategy. The focus is on improving operational efficiency and effectiveness.

Learning outcomes

At the end of this course, participants will be (better) able to:

1. Train clients on the usage of DFS
2. Convince clients to use DFS
3. Convince staff and agents to promote DFS
4. Train staff and agents on how to promote DFS
Leadership in Financial Inclusion

Provider: Strathmore Business School
Duration: 5 weeks (3 hours/week, 15 hours total)
Type: Blended, with final compulsory in-person training

About the course

This course provides participants the opportunity to learn best practices in leadership and build their management skills. The course includes modules exploring skills such as time management and personal finance, as well as intrapersonal skills such as verbal communication and relationship-building among colleagues. Participants will also learn to be effective section and department leaders by adhering to ethical entrepreneurship, personal integrity, and social responsibility.

The course is delivered as a Blended Learning Course in which participants learn alongside one another at their own pace within the five-week time frame. Participants who take part in this Blended Leadership course will be guided by SBS faculty and enjoy greater responsibility and control of their learning experience.

Target audience

Entry-level, newly-promoted, and mid-level managers

Learning outcomes

After completing this course, participants will be able to:

1. Identify their unique leadership style and characteristics they would like to embody as a leader
2. Exercise managerial skills learnt from the modules to improve productivity in their role
3. Communicate efficiently and effectively with colleagues to develop strong relationships
4. Understand their impact on others through verbal communication and other means
5. Lead teams with confidence by project virtues that their teams can mirror
The Master Negotiator Programme

**Provider:** Strathmore Business School  
**Duration:** 5 weeks (3 hours/week, 15 hours total)  
**Type:** Blended, with final compulsory in-person training

### About the course

The negotiation process is a part of every manager’s day-to-day activities and this course focuses on equipping learners with the right tools to help achieve successful business deals.

Through this highly practical program taught through the use of case studies interactive exercises and simulations, participants will acquire practical skills that can be applied immediately in conducting both internal and external negotiations that are a key part of their management responsibilities successfully. Topics covered range from preparing and managing the negotiation process, to more complex issues such as managing deadlocks and multivariable negotiations.

### Target audience

Entry-level, newly-promoted, and mid-level managers

### Learning outcomes

After completing this course, participants will be able to:

1. Improve your ability to negotiate in competitive as well as collaborative situations
2. Increase your level of awareness of the negotiation process
3. Become familiar with specific concepts and principles that will enhance your negotiation effectiveness
4. Reflect on your personal style and the impact it has on others
Managing for Productivity

Provider: Frontfin
Duration: 4 weeks (2 hours/week, 8 hours total)
Type: Cohort-based, facilitated course with self-paced content

About the course

Efficiency in operations leads to high productivity for an institution. For a financial institution, managing for productivity is key to achieving greater growth and impact in the markets they serve.

New models for delivering financial access present unique opportunities for institutions in Africa. This course is designed to discuss the productivity tools frontline managers can use to achieve better results and ultimately contribute to a successful financial institution.

The course looks at topics on: Planning and setting goals; Standardization of policies, procedures and processes;
How to build a high performance team; human capital management; staff incentive schemes; and credit management metrics.

This course is a blended type in order to maximize practical examples and solutions from lending operations, other financial services such as deposits and money transfers will also be covered.

Target audience

This course is designed for any branch / regional managers, supervisors or heads of department in a microfinance institution, bank or SACCO.

Learning outcomes

After completing this course, participants will be able to:

1. Cascade strategic goals by setting expectations and goals that drive performance
2. Know-how to measure and monitor efficiency that drives productivity
3. Nurture and retain talent by creating the right organisational culture
Managing Delinquent Collections to Achieve Positive Customer Outcomes

**Provider:** BankersLab  
**Duration:** 5 weeks (4-5 hours per week, 20-25 hours total)  
**Type:** Cohort-based, facilitated course with self-paced environment

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**About the course**

The ideal collection strategy is a juggle between the high cost of severe collections actions, the potential attrition impacts, and the credit loss repercussions of taking too gentle an approach. This course will teach learners how to manage these trade-offs and improve your ability to optimize delinquent collections while supporting your customer’s positive financial outcomes.

The course uses simulation and learners manage their own virtual portfolios. Learners will test strategies in collection management, managing through economic stress and managing to different levels of product volume.

**Target audience**

Collection team leaders, collection operations staff, risk management staff, retail lending analysts and modelers and product management and sales staffs.

**Learning outcomes**

After completing this course, participants will be able to:

1. Describe the stages of delinquency, and best practice consideration for collection strategies for each
2. Explain the best practices for contacting customers, and how to ‘tilt’ the timing, type and tone of the contact
3. Apply techniques for segmenting accounts into specialized treatment queues, using data such as behaviour scores and ‘balance-at-risk’
4. Calculate and forecast delinquency flow rates, full year losses, and collector capacity
5. Design strategy trees and segmented actions for early and late stage collections
Balancing Financial Inclusion and Portfolio Profitability

**Provider:** BankersLab  
**Duration:** 5 weeks (4-5 hours per week, 20-25 hours total)  
**Type:** Cohort-based, facilitated course with simulation and self-paced content

### About the course

Financial inclusion in lending requires thoughtful product structure, savvy customer targeting, and diligent customer management. There is not one 'right answer' to reach this goal, but rather a systemic approach of “test and learn” strategies. By the end of this course, participants will be able to create and evaluate lending strategies and products with a financial inclusion mind-set. Each week, participants will test drive their skills in underwriting, risk strategy, and portfolio management in a simulation game. In order to win, players must successfully operate the most profitable virtual bank with the most satisfied customers. This course will guide participant through the lending life cycle. First, design your product offering to suit your customer’s needs and preference, whilst being financially responsible, and profitable for your portfolio. Next, create your loan approval strategy informed by the data and tools available. Finally, you must actively manage the portfolio to ensure good outcomes for both your customers and your bottom line.

### Target audience

Banks, Retail Lenders, Micro-Lenders, and Finance Companies; Retail Credit Risk Managers, Risk Analysts, MIS Analysts; Collections Managers; Product Managers; Retail Lending Analysts and Modelers To gain maximum benefit from this course, it is recommended that three to five managers from the same institution take this course together.

### Learning outcomes

After completing this course, participants will be able to:

1. Describe the stages of delinquency, and best practice consideration for collection strategies for each
2. Explain the best practices for contacting customers, and how to ‘tilt’ the timing, type and tone of the contact
3. Apply techniques for segmenting accounts into specialized treatment queues, using data such as behaviour scores and ‘balance-at-risk’
4. Calculate and forecast delinquency flow rates, full year losses, and collector capacity
5. Design strategy trees and segmented actions for early and late stage collections
Introduction to Digital Credit

Provider: CGAP  
Duration: 4 weeks (2 hours/week, 8 hours total)  
Type: Self-paced learning

About the course

This complementary course is authored by industry experts within and outside of CGAP. It is an introductory course designed for practitioners who aim to plan for, design, and deliver digital credit products and services. This course offers content for multiple levels of experience. For entry level staff members, the course provides a background in digital credit. For professionals who may already be familiar with digital credit, the course provides tools to begin planning this new kind of service. This course includes downloadable learning aids and resources for use on-the-job and for future reference.

Target audience

All professional levels

Learning outcomes

After completing this course, participants will be able to:

1. Differentiate between conventional and digital credit and become familiar with different approaches to digital credit delivery
2. Explore the basic concept of credit scoring and the process of building, using, and differentiating between different types of scorecards for digital credit
3. Become acquainted with different types of data sources and their predictive power
4. Critique the design and product features of a digital credit service to develop important consumer protection considerations
5. Determine the financial dynamics of digital credit, including capital requirements, costs, and loan portfolio evolution considerations
6. Propose different partnership models for digital credit delivery
## Glossary

### Course types

<table>
<thead>
<tr>
<th>Course Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asynchronous</td>
<td>Learner completes the content at their own pace. There may be a set timeframe within which they need to complete the content but the learner determines their own schedule within this timeframe.</td>
</tr>
<tr>
<td>Synchronous</td>
<td>The learner is required to be online at a specific time to complete aspects of the course and content.</td>
</tr>
<tr>
<td>Self-directed course</td>
<td>A completely self-paced course requiring no online/social interaction with peers or facilitators.</td>
</tr>
<tr>
<td>Facilitated course</td>
<td>An asynchronous, cohort-based, course combining content and one or more types of interaction with peers and facilitators (cooperation). It may or may not include a synchronous component. It may or may not include self-directed modules.</td>
</tr>
<tr>
<td>Collaborative workshop</td>
<td>An asynchronous, facilitated, cohort-based workshop which requires teamwork in which real life problems are solved. The focus is on work rather than discussion (discussion is a means to an end). It may or may not include a synchronous component. It may or may not include self-directed modules.</td>
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</tbody>
</table>

### Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blended course</td>
<td>A course which combines any of the above types of courses with a face-to-face component.</td>
</tr>
<tr>
<td>Cohort</td>
<td>A group of learners that are participating in a course instance.</td>
</tr>
<tr>
<td>Course outline</td>
<td>Description of activities and supporting content for a course.</td>
</tr>
<tr>
<td>Facilitator</td>
<td>The subject matter expert who guides a cohort through a facilitated course or a collaborative workshop.</td>
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</table>