METROPOL
reach new heights

3RD NATIONAL CREDIT MARKET CONVENTION

THEME

Building Connected Credit Ecosystems: Interoperable platforms and partnerships for business growth

9th – 11th September 2026

Lake Naivasha Resort

PROGRAMME

OVERVIEW OF THE 2026 NATIONAL CREDIT MARKET CONVENTION

The National Credit Market Convention is a premier industry forum dedicated to shaping the future of credit markets through collaboration, interoperability and innovation.

Bringing together regulators, policymakers, financial institutions, SACCOs, fintechs, telecom operators, development partners and technology providers, the Convention will explore how connected credit ecosystems can unlock new opportunities for business growth, financial inclusion and market efficiency. Convened by Metropol Credit Reference Bureau, the Convention seeks to advance conversations on trust infrastructure, portable financial reputation, ecosystem integration and the partnerships required to support the next generation of credit markets.

OBJECTIVES

The Convention will seek to:

1. Establish a common understanding of trust infrastructure, interoperability, and portable financial reputation within modern credit markets.
2. Explore how alternative trust signals from financial and non-financial ecosystems can responsibly support access to finance.
3. Showcase practical local and global models that reduce information asymmetry and improve credit market efficiency.
4. Examine the policy, regulatory, governance, and consumer protection frameworks required to support connected financial ecosystems.
5. Facilitate dialogue between regulators, financial institutions, fintechs, SACCOs, telecom operators, trade ecosystems, development partners, and technology providers.
6. Identify actionable priorities that can advance more inclusive, interoperable, and resilient credit markets in Kenya and across Africa.

TARGET PARTICIPANTS

The Convention will bring together:

- Regulators and policymakers
- Commercial banks
- SACCOs and cooperative unions
- Digital credit providers
- BNPL and embedded finance platforms
- Telecom operators and payment providers
- Trade-credit and distribution ecosystem actors
- Fintech infrastructure providers
- Development finance institutions
- Researchers and academia
- SME ecosystem players
- Consumer protection and data governance actors

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Background

Kenya is globally recognized as one of the most innovative financial markets, having pioneered mobile money adoption, digital financial services, agency banking and inclusive finance models that have transformed access to financial services.

Despite this progress, access to productive credit remains uneven, particularly for SMEs, informal enterprises, young entrepreneurs, and thin-file borrowers.

While substantial economic activity is occurring across mobile money platforms, SACCOs, trade ecosystems, digital marketplaces, payroll systems and community finance networks, much of this activity remains disconnected from formal credit decision-making.

As a result:

- lenders often operate with incomplete borrower visibility;
- risk premiums remain elevated;
- SMEs struggle to translate economic activity into financial opportunity;
- productive sectors remain underfinanced;
- financial reputation remains trapped within institutional silos.

At the same time, Kenya is experiencing rapid growth in digital payments, embedded finance, platform commerce, digital identity systems, open APIs, cooperative finance digitization, and emerging Open Finance initiatives.

These developments present an opportunity to rethink how credit markets function. The challenge currently facing policymakers, financial institutions, fintechs, telecom operators, SACCOs, credit bureaus, and ecosystem builders is how to build systems that allow trusted information to move responsibly across ecosystems while protecting competition, privacy, consumer rights, and financial stability.

The 3rd National Credit Market Convention seeks to convene stakeholders around this challenge to explore practical pathways for building the infrastructure, governance frameworks and ecosystem partnerships required for the next generation of credit markets.

PAYMENT DETAILS

Registration Fee: **KES 50,000** per participant (Exclusive of accommodation)

Bank: Family Bank

Account Name: Metropol Credit Reference Bureau Ltd

Account Number: 068000033416

Branch: Head Office

SWIFT Code: FABLEKNA

Expected Outcomes

- A shared framework for understanding trust infrastructure and connected credit markets.
- Increased collaboration among regulators, financial institutions, SACCOs, fintechs, and ecosystem operators.
- Practical insights from Kenyan and international case studies.
- Recommendations on Open Finance, data portability, and ecosystem integration.
- Greater recognition of alternative and community-based trust systems.
- A post-Convention Connected Credit Markets Roadmap outlining priority actions and opportunities for further collaboration

WHY THIS CONVERSATION MATTERS NOW

Kenya's unique combination of mobile money leadership, fintech innovation, cooperative finance, entrepreneurial activity and digital infrastructure positions it as one of Africa's most important laboratories for the future of connected finance.

The 3rd National Credit Market Convention seeks to create the platform for this conversation and more importantly, the roadmap for what comes next.

HIGHLIGHTS FROM THE THE 2025 CREDIT MARKET CONVENTION THEMED: BEYOND ACCESS NURTURING FINANCIAL HEALTH IN KENYA`S DIGITAL LENDING AGE

DAY 1 THEME

THE STATE OF THE MARKET | Why Credit Markets Still Exclude

TIME	SESSION
07:30 – 08:45am	Registration & Tea
08:45 – 09:00am	Welcome Remarks
09:00 – 09:45am	**SESSION 1** **Opening Keynote:** Building Trust and Stability in Connected Credit Ecosystems: Governance and Market Development Priorities for Sustainable Growth. **Speaker: Rashmi Pillai - CEO FSD Kenya**
09:45 – 10:30am	**SESSION 2** **Convention Foundation Address:** Interoperability Beyond APIs: Connecting Trust Across Financial Systems **Speaker: Prof Bitange Ndemo - Global Technocrat**
10:30 – 11:15am	PHOTO SESSION & TEA BREAK
11:15 – 12:00pm	**SESSION 3** **Presentation:** Who Owns Financial Reputation? Leveraging Consent with Data Protection Act 2019 **Speaker: Immaculate Kassait - Data Commissioner**
12:00 – 1:00pm	**SESSION 4** **Global Perspectives Session:** Building Modern Credit Markets: Lessons from the UK, India, Brazil and Africa **Speaker: Jared Osoro - Economist and MPC Member - CBK**
1:00 - 2:00pm	NETWORKING LUNCH
2:00 – 3:00pm	**SESSION 5** **Presentation:** Behavioural Risk Analysis in Credit Underwriting **Speaker: Dr Victor Kiplagat - CEO Spin Mobile LLC**
3:00 – 4:00pm	**SESSION 6** **Panel Discussion:** Does Kenya Have a Credit Access Problem? A Look at the State of Trust and Risk in Kenya
4:00 - 4.30pm	COFFEE BREAK

DAY 2 THEME

BUILDING THE FUTURE | Making Trust Visible, Portable and Actionable

TIME	SESSION
07:45 – 08:30am	Registration & Tea
08:30 – 09:30am	**SESSION 7** **Morning Keynote:** Beyond Collateral: Alternative Trust Signals for SME Lending **Speaker: PS Hon. Susan Auma Mang'eni**
09:30– 10:30am	**SESSION 8** **Presentation:** SACCOs as Trust Infrastructure **Speaker: David Sandagi - CEO SASRA**
10:30 – 11:00am	TEA BREAK & NETWORKING
11:00 – 12:00pm	**SESSION 9** **Presentation:** The Future of Finance in Kenya - Platform and Ecosystem Integration Opportunities **Speaker: Frankline Okata - Chief Enterprise Business Officer Safaricom**
12:00 – 1:00pm	**SESSION 10** **Presentation:** Making Trust Visible: The Evolving Role of Deposit Insurance in Building a Resilient Financial Future **Speaker: Paul Manga - Director Bank Surveillance - KDIC**
1:00 – 2:00pm	NETWORKING LUNCH
2:00 – 3:00pm	**SESSION 11** **Presentation:** Trade Credit: Kenya's Hidden Financial Infrastructure. **Speaker: Tobias Alando- CEO Kenya Association of Manufacturers**
3:00 – 4:00pm	**SESSION 12** **Presentation:** Virtual Assets and Crypto as a Medium for Credit, and Other Emerging Regulatory Thrusts in the Credit Market **Speaker: Peter Mwangi- Country Director, Kenya -VALR**
4:00 – 4:30pm	COFFEE BREAK

DAY 3 THEME

GOVERNANCE, POLICY AND ROADMAP | Building Connected Credit Markets Responsibly

TIME	SESSION
08:00 – 09:00am	Registration & Tea
09:00 – 09:30am	**SESSION 13** **Morning Keynote:** The Governance Challenge of Ecosystem Finance **Speaker: Raimond Molenje - CEO KBA**
09:30 – 10:30am	**SESSION 14** **Panel:** AI Use and Scoring - The Do's and Don'ts
10:30 – 11:00am	COFFEE BREAK
11:00 – 12:00pm	**SESSION 15** **Presentation:** Market Conduct in Collaborative Platforms and Ecosystems -Consumer Protection, Competition and Financial Stability **Speaker: David Kibet Kemei - Director-General CAK**
12:00 – 1:00pm	**SESSION 16** **Closing Keynote:** Kenya 2035 - What Will Future Credit Markets Look Like? **Speaker: Dr David Ndii - Economist**
	NETWORKING LUNCH