

Africa Credit and Risk Reporting Conference 2025: Transforming Africa's credit and risk reporting landscape through insights, innovation, and impact

(18 – 20 August 2025, Cape Town) The second edition of the [Africa Credit and Risk Reporting Conference](#) is set to take place in Cape Town from 18 to 20 August 2025. This follows the inaugural 2024 conference that attracted 200 delegates from 15 African countries. Delegates included senior executives from various Reserve Banks, financial regulators, government departments, credit bureaus, banks, credit providers, Industry associations and other key entities in the financial services sector.

Organised by the [South African Credit and Risk Reporting Association](#) (SACRRA) and the [Credit Information Sharing Association of Kenya](#) (CIS Kenya), and in collaboration with the [National Credit Regulator](#) (NCR), this premier event will once again bring together leading financial institutions, credit and risk professionals, regulators, and technology innovators from across Sub-Saharan Africa.

"Together with our industry partners we are providing a platform for knowledge sharing and credit and risk reporting advancement," says Magauta Mphahlele, Executive Director of SACRRA. "There will be discussions about developments in governance, technology and innovation in data sharing to advance financial inclusion, through the adoption of alternative data, policy reforms, and strategic partnerships.

Mphahlele explains that the ultimate goal of the conference is to strengthen Africa's credit and risk data ecosystems for the benefit of consumers and the various economies. "SACRRA also aims to elevate the discussion around the need for business information sharing in South Africa, so as to improve access to funding for small businesses by closing the current data sharing gaps."

"The conference aims to encourage the sharing of insights and ideas that will improve credit market efficiency, transparency, and accessibility," says Jared Getenga, Chief Executive Officer of CIS Kenya. "We intend on continuing to shape and transform the credit and financial markets for impactful outcomes across the continent by discussing topics such as Big Data and AI, Business Information Sharing, consumer needs and protection, Open Banking, Data Protection and Privacy, and fraud, among others."

The main theme for the Africa Credit & Risk Reporting Conference 2025 is '*Transforming Africa's Credit and Risk Reporting Landscape: Insights, Innovation, and Impact.*' This overarching theme focuses on exploring how emerging data sharing trends in several key areas can enhance the credit and risk sector in Africa.

The primary focus areas include:

- Innovations in Credit risk assessment and scoring
- Data quality management and sharing models
- Data governance, policy and regulatory frameworks
- Technology and innovation in data sharing
- Use of Alternative Data and Financial inclusion
- Strategic partnerships to strengthen Africa's credit and risk data ecosystems
- Privacy, Cyber Security and Fraud

"Delegates can expect a comprehensive agenda, a mix of keynotes, fireside chats, and panel discussions," says Mphahlele. "Moreover, the role of alternative data in broadening and deepening financial inclusion, is a highlight, which will make a positive contribution to the various initiatives and conversations taking place on this topic.

The conference aims to catalyse a transformative shift in Africa's credit and risk ecosystem by integrating innovation, governance, and collaboration, so as to continue building future-ready credit infrastructures that promote economic growth, Inclusion and financial stability across the continent.

"In essence, the collaboration from experts across Africa will contribute towards overcoming current country specific challenges on how to leverage the power of data to Improve the lives of consumers and small businesses whilst growing the economies of the various countries ," she continues. "

"This is a key opportunity for credit and risk professionals in Africa to network, learn, and contribute to shaping the future of credit and risk reporting on our continent," concludes Mphahlele. "We look forward to hosting our delegates and sharing knowledge and insights so as to benefit all African citizens."

For more information on the event please visit <https://acrrc.africa/>

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About the South African Credit and Risk Reporting Association (SACRRA)

Founded in 1989, SACRRA manages the Central Data Transmission Hub through which consumer payment profile data is submitted to the six National Credit Regulator-authorized credit bureaus. SACRRA is a non-profit, voluntary industry association whose members includes credit providers, banks, credit bureaus, telecoms companies, Insurers, retailers and other providers of goods and services.

SACRRA facilitates the daily and monthly sharing of credit and risk information to enable its members and other data users to make informed credit and risk decisions pertaining to credit and other service applications by consumers. SACRRA also ensures compliance with Regulation 19(13) issued by the National Credit Regulator in terms of the provisions of the National Credit Act.

For more information please visit <https://sacrra.org.za/>

About the Credit Information Sharing Association of Kenya (CIS Kenya)

The Credit Information Sharing Association of Kenya (CIS Kenya) was set up to institutionalise the National Credit Information Sharing (CIS) Forum. The Forum was created in early 2012 in order to bring together both bank and non-bank credit providers to map the way forward towards implementing full file comprehensive CIS in Kenya.

Prior to the formation of CIS Kenya, the implementation of CIS in Kenya was spearheaded by the Kenya Credit Information Sharing Initiative (KCISI), a partnership between Central Bank of Kenya (CBK) and Kenya Bankers Association (KBA).

CIS Kenya was launched on September 24th 2013 (then referred to as Association of Kenya Credit Providers (AKCP), and its Governing Council was constituted soon thereafter at its first AGM in November 2013. In Mid-2014, CIS Kenya embarked on a strategic planning exercise to define its five-year focus, from 2015-2019.

CIS Kenya's broad mandate is to promote best practices in credit provision. Additionally, the association plays a leading role in fostering the growth of the credit market by working towards the implementation of an effective credit information sharing mechanism. This reflects CIS Kenya's unique task which is to establish a self-regulatory mechanism centred on credit information sharing, that eventually yields benefits for credit providers, consumers and the economy at large.

About Magauta Mphahlele

Magauta Mphahlele currently serves as the Executive Director of the South African Credit and Risk Reporting Association. Prior to joining SACRRA she served as the Chairperson and then later the Ombudsman for the Consumer Goods and Services Ombud Office. She also served as a Board Member of the Ombudsman for Short Term Insurance, South African Fraud Prevention Service, Credit Ombudsman and Micro Finance South Africa.

Her extensive experience in credit and general consumer protection spans more than 25 years. She has served as an adjudicator at the Gauteng Rental Tribunal, National Consumer Tribunal and Gauteng Consumer Court. The Consumer Protection Act and National Credit Act were conceptualised, consulted on and passed into law under her leadership as the Consumer Law Reform Project Manager at the Department of Trade, Industry and Competition.

She currently holds the following non-Executive Director positions: Board Member of the National Financial Ombudsman Scheme (NFOSA) which is an amalgamation of the Banking, Credit, Short and Long Terms Insurance Ombud offices and Member of the Financial Sector Conduct Authority (FSCA) Consumer Advisory Panel.

Magauta holds an Honours Degree in Applied Linguistics and a Postgraduate Diploma in English Education from Wits University. In 2018 she completed the International Executive Development Program in Developmental Finance offered by Wits University.

About Jared Getenga

Jared is a credit reporting specialist with strong background in banking supervision, financial sector policy, credit risk management, Alternative Dispute Resolution and corporate governance. He has

played a critical role in establishment of credit information sharing in Kenya that has helped strengthen credit risk management in Kenya and Africa.

This has been achieved through contribution as founder CEO of CIS Kenya, Secretary to Africa Credit Information Sharing Association (ACISA) and member, International Committee on Credit Reporting (ICCR).

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