

DEVELOPMENT FINANCE & INCLUSION ACADEMY

Banking Without Barriers

A curriculum for financial institutions that want to serve everyone, profitably and responsibly.

Ten practical courses that help banks, community banks, microfinance institutions, credit unions and funders reach women, young people, persons with disabilities, MSMEs and rural communities.

10

courses, each with five practical modules

3

ways to learn: in-house, open-house and online or blended

200+

clients served by CDC Consult since 2003

The curriculum at a glance

Banking Without Barriers is CDC Consult's curriculum for financial institutions. Each course links inclusion strategy to everyday decisions on products, channels, risk and leadership, through practical exercises. Take a single course, or combine several into a programme for your institution.

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| <p>01 Inclusive Finance and Customer-Centric Banking
Design products and services that reach underserved customers.</p> | <p>02 Disability Inclusion in Financial Services
Serve customers with disabilities as a normal part of business.</p> |
| <p>03 Women's Economic Empowerment in Financial Services
Treat women as a distinct, underserved and bankable market.</p> | <p>04 Youth Banking and Entrepreneurship
Attract, serve and grow with young customers.</p> |
| <p>05 Agricultural and Rural Financial Inclusion
Extend finance profitably to smallholders and rural communities.</p> | <p>06 Digital Financial Inclusion
Use digital channels to bring the unbanked into formal finance.</p> |
| <p>07 MSME Development and Financial Capability
Lend responsibly to MSMEs and build their financial capability.</p> | <p>08 Inclusive Risk Management
Grow inclusive finance without taking on avoidable risk.</p> |
| <p>09 Institutional Capacity Strengthening in Inclusion
Turn inclusion commitments into strategy, systems and results.</p> | <p>10 Financial Literacy and Consumer Education
Deliver practical financial education that changes behaviour.</p> |

WHO SHOULD ATTEND

Senior management; product, retail and SME banking heads; credit, risk and compliance officers; digital banking teams; inclusion, gender and financial education staff in banks, community banks, MFIs, savings and loans companies, credit unions and development finance programmes.

CHOOSE HOW YOUR TEAM LEARNS

In-house

Customised training delivered at your premises, for your teams only.

Open-house

Scheduled sessions at a neutral venue, learning alongside peers from other institutions.

Online and blended

Through Adanson, CDC's e-learning platform, with progress tracking and certificates.

COURSE 01 · CDC-DFI-01

Inclusive Finance and Customer-Centric Banking

Design products and services that reach underserved customers.

Participants explore the principles of Banking Without Barriers, learn how to design customer-centric products, and examine gender-responsive approaches to banking.

MODULES

1. Principles of Banking Without Barriers
2. Designing Inclusive Financial Products for Women and Youth
3. Financial Inclusion Strategies for Underserved Markets
4. Customer-Centric Product Development
5. Gender-Responsive Banking

WHO SHOULD ATTEND

Product development managers · Retail and SME banking heads · Branch managers · Marketing and customer experience officers · Strategy and inclusion officers

COURSE 02 · CDC-DFI-02

Disability Inclusion in Financial Services

Serve customers with disabilities as a normal part of business.

Participants examine disability-inclusive banking practices, the accessibility of physical and digital channels, and the communication skills frontline staff need, and set out the business case for leaders.

MODULES

1. Disability-Inclusive Banking Practices
2. Making Branches, ATMs and Digital Channels Accessible
3. Communication and Customer Service for Persons with Disabilities
4. Using Disability Inclusion Toolkits
5. Business Case for Disability Inclusion in Finance

WHO SHOULD ATTEND

Branch managers · Frontline and customer service staff · Digital channels and ATM operations managers · Compliance and inclusion officers · HR managers

COURSE 03 · CDC-DFI-03

Women's Economic Empowerment in Financial Services

Treat women as a distinct, underserved and bankable market.

Participants study the women's segment, design banking and SME financing offerings, explore gender lens investing, and examine the barriers women face in accessing finance.

MODULES

1. Understanding the Women's Market Segment
2. Women's Banking and SME Financing
3. Gender Lens Investing
4. Addressing Barriers to Women's Access to Finance
5. Leadership and Entrepreneurship Support for Women-Owned Businesses

WHO SHOULD ATTEND

Retail and SME banking managers · Relationship managers · Product development officers · Gender and inclusion officers · Investment officers

COURSE 04 · CDC-DFI-04

Youth Banking and Entrepreneurship

Attract, serve and grow with young customers.

Participants learn to design youth-friendly products, finance young entrepreneurs and start-ups, and use the digital channels young people actually use.

MODULES

1. Youth-Friendly Financial Products and Services
2. Financing Young Entrepreneurs and Start-ups
3. Digital Financial Solutions for Youth
4. Building Financial Capability Among Young Customers
5. Youth Employment and Enterprise Development

WHO SHOULD ATTEND

Product development managers · Retail banking heads · Digital banking officers · Marketing managers · Youth and SME programme officers

COURSE 05 · CDC-DFI-05

Agricultural and Rural Financial Inclusion

Extend finance profitably to smallholders and rural communities.

Participants examine value chain financing, digital and agency banking, and the challenges of last-mile delivery, with particular attention to women and young farmers.

MODULES

1. Expanding Financial Access for Smallholder Farmers
2. Value Chain Financing for Women and Youth in Agriculture
3. Digital Solutions for Community Banking
4. Agency Banking and Last-Mile Financial Service Delivery
5. Climate-Smart Agricultural Finance

WHO SHOULD ATTEND

Agricultural finance managers · Credit and loan officers · Community bank and credit union managers · Agency banking managers · Value chain finance officers

COURSE 06 · CDC-DFI-06

Digital Financial Inclusion

Use digital channels to bring the unbanked into formal finance.

Participants look at digital banking for underserved groups, fintech partnerships, mobile money integration and interoperability, and the digital literacy support customers need.

MODULES

1. Digital Banking for Underserved Populations
2. Fintech Partnerships for Inclusive Banking
3. Digital Literacy and Customer Adoption
4. Mobile Money Integration and Interoperability
5. Overcoming Digital Exclusion

WHO SHOULD ATTEND

Digital banking managers · Product managers · Fintech partnership leads · Agent network managers · Mobile money operations officers

COURSE 07 · CDC-DFI-07

MSME Development and Financial Capability

Lend responsibly to MSMEs and build their financial capability.

Participants cover responsible lending, financial education for business owners, alternative credit scoring for informal businesses, and the services that make MSMEs more resilient.

MODULES

1. Responsible Lending to MSMEs
2. Financial Education for Small Businesses
3. Savings, Credit, Insurance and Pension Literacy
4. Alternative Credit Scoring for Informal Businesses
5. Building Resilient MSMEs Through Financial Services

WHO SHOULD ATTEND

SME banking heads · Credit and loan officers · Relationship managers · Financial education officers · Branch managers of microfinance, savings and loans, and credit union institutions

COURSE 08 · CDC-DFI-08

Inclusive Risk Management

Grow inclusive finance without taking on avoidable risk.

Participants examine the risks of serving new customer groups, fraud in group and community lending, consumer protection duties and responsible digital lending.

MODULES

1. Managing Risks in Inclusive Finance
2. Fraud Prevention in Group and Community Lending
3. Consumer Protection and Financial Inclusion
4. Responsible Digital Lending
5. Social Performance Management

WHO SHOULD ATTEND

Risk managers · Credit risk officers · Internal auditors · Compliance officers · Consumer protection and social performance officers

COURSE 09 · CDC-DFI-09

Institutional Capacity Strengthening in Inclusion

Turn inclusion commitments into strategy, systems and results.

Participants develop an institutional inclusion strategy, embed diversity, equity and inclusion in daily operations, build inclusive leadership, and learn to measure and report outcomes.

MODULES

1. Developing an Institutional Inclusion Strategy
2. Embedding DEI in Banking Operations
3. Inclusive Leadership for Financial Institutions
4. Measuring and Reporting Financial Inclusion Outcomes
5. ESG and Inclusive Finance

WHO SHOULD ATTEND

Chief executives and senior management · Heads of strategy · HR and diversity officers · M&E and impact reporting officers · ESG and sustainability officers

COURSE 10 · CDC-DFI-10

Financial Literacy and Consumer Education

Deliver practical financial education that changes behaviour.

Participants cover financial literacy for women and youth, responsible borrowing and debt management, saving and wealth creation, and insurance and pension awareness.

MODULES

1. Financial Literacy for Women and Youth
2. Responsible Borrowing and Debt Management
3. Savings Culture and Wealth Creation
4. Insurance and Pension Awareness
5. Financial Resilience for Households and Small Businesses

WHO SHOULD ATTEND

Financial education officers · Branch and customer service staff · Community outreach officers · Savings group facilitators · Corporate affairs and marketing officers

HOW EVERY PROGRAMME WORKS

Learning you can measure

1**Baseline test**

Before training, participants take a pre-assessment, so facilitation is pitched at their level and learning gaps are clear.

2**Practical delivery**

Case studies, group work and real-world exercises, tailored to your institution's needs and delivered by experienced practitioners.

3**Outcome test and evaluation**

A post-assessment measures improvement against the baseline. Participants receive feedback within 24–48 hours, and your institution receives the evaluation results.

Courses can be combined into a tailored programme for your institution. Online participants on Adansonia have their progress tracked and receive a certificate of participation.

Bring this programme to your institution

- 1 Tell us what your teams need**
Choose one course, several, or the full curriculum, and the staff groups you want to reach.
- 2 Receive a tailored proposal**
We adapt content, duration and format to your institution, with dates and a quotation.
- 3 Train in-house, open-house or online**
Delivered at your premises, at a public session, or through Adansonia, with assessments and an evaluation report.

TALK TO US

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