JUPITER PRIME
Consulting • Training • Advisory
جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Peer-to-Peer Lending Platform Credit and Loan Book Training Course

23 – 27 August 2027
Geneva

Peer-to-Peer Lending Platform Credit and Loan Book Training Course

Ref: 2803_107424 **Date:** 23 – 27 August 2027 **Location:** Geneva **Fees:** 6500 GBP

Peer-to-Peer Lending Platform Credit and Loan Book is a 1-week training course for finance, credit and fintech staff who assess or run alternative lending platforms, and it closes with a platform loan book and return model. Investors, partner banks and oversight bodies now judge these platforms on loss rates and cash returns rather than origination growth alone. Jupiter Prime Training delivers this course.

Why Peer-to-Peer Lending Platform Credit and Loan Book Matters Now

Three groups shape this subject today. Retail and institutional investors who fund loans through platforms now ask for vintage-level default and recovery evidence before committing more capital. Partner banks and funding lines expect credit decisioning, servicing and collections to match bank-grade discipline. Borrowers compare platform pricing directly with bank offers. A platform that scores, prices and tracks its loans well keeps investor trust and funding flowing; one that chases volume with weak underwriting faces rising defaults, investor withdrawals and stricter oversight. The course rests on standard credit risk measurement and loan portfolio modelling practice.

Who Gains Most from Peer-to-Peer Lending Platform Credit and Loan Book

- Credit staff setting scorecards, cut-off rules and loan limits for platform borrowers
- Finance staff modelling platform fee income, funding costs and break-even volumes
- Investor relations staff reporting yields, defaults and recoveries to lenders on the platform
- Risk and collections staff monitoring arrears, write-offs and servicing performance
- Bank and fund analysts assessing platforms as partners or investment targets

A platform operator gains most when its credit, finance and investor relations members attend together and agree one loan book view.

Peer-to-Peer Lending Platform Credit and Loan Book Capabilities

Participants follow a loan from application and scoring through repayment or default to the net return each investor receives.

- Assess lending platform models and their revenue streams — platform founders and partner banks
- Build a borrower scorecard with approval cut-offs — the credit committee
- Calculate risk-based loan pricing from expected loss and fees — pricing owners
- Test investor net returns under default and recovery scenarios — investors and funding lines
- Specify early-warning and collections triggers for arrears — risk and servicing staff
- Communicate loan book performance by vintage — boards and investors

Key Peer-to-Peer Lending Platform Credit and Loan Book Terms

- Marketplace lending — a model where a platform matches borrowers with investors who fund the loans.
- Credit scorecard — a points-based tool that ranks applicants by likelihood of repayment.
- Expected loss — probability of default multiplied by loss given default and exposure at default.
- Vintage analysis — tracking loans grouped by origination month to compare default curves.
- Net annualised return — the investor's yield after fees, defaults and recoveries.
- Provision fund — a reserve some platforms hold to cover investor losses from borrower defaults.

Peer-to-Peer Lending Platform Credit and Loan Book Day by Day

Day 1: Platform Models and Their Economics

- Consumer, Business and Property Lending Platforms — Comparing Credit Exposure
- Marketplace Versus Balance Sheet Lending — Deciding Who Holds the Risk
- Debt and Equity Crowdfunding Structures — Separating Loan Claims From Shares
- Platform Fee Income and Unit Economics — Finding Break-Even Origination Volume
- Investor Protection Rules and Disclosure Duties — Shaping Platform Design Choices

Day 2: Borrower Credit Scoring

- Application Data and Bureau Records — Choosing Scoring Inputs
- Credit Scorecard Construction and Points Allocation — Ranking Applicant Risk
- Alternative Data and Cash Flow Signals — Scoring Thin-File Borrowers
- Approval Cut-Offs and Limit Setting — Balancing Volume Against Losses
- Fraud Checks and Identity Verification — Stopping First-Payment Defaults

Day 3: Loan Pricing and Investor Returns

- Expected Loss and Risk Grade Pricing — Setting Interest Rates by Band
- Origination, Servicing and Late Fees — Splitting Income Between Platform and Investor
- Investor Net Annualised Return Calculation — Reporting Yield After Losses
- Auto-Invest Allocation and Loan Fractionalisation — Spreading Investor Exposure
- Provision Funds and Buyback Promises — Weighing Their True Protection

Day 4: Defaults, Collections and Loan Book Risk

- Vintage Curves and Roll Rates — Spotting Deteriorating Loan Cohorts Early
- Arrears Triggers and Collections Strategy — Prioritising Recovery Effort
- Write-Off and Recovery Accounting — Recognising Losses in Platform Reports
- Concentration and Sector Limits — Controlling Loan Book Exposure
- Stress Scenarios for Rates and Unemployment — Testing Investor Return Resilience

Day 5: Practising the Platform Loan Book and Return Model

- Scorecard and Cut-Off Inputs — Applying Day 2 Credit Rules
- Pricing Grid by Risk Grade — Applying Day 3 Expected Loss
- Default and Recovery Assumptions by Vintage — Applying Day 4 Curves
- Platform Fee and Investor Cash Flow Projection — Linking Economics to Returns
- Platform Loan Book and Return Model — Peer Review and Stress Results

Applying Peer-to-Peer Lending Platform Credit and Loan Book After the Course

- Build a vintage table for the last twelve origination cohorts and flag cohorts above their risk grade assumption.
- Recalculate investor net annualised returns for one loan product under a stressed default scenario.

Peer-to-Peer Lending Platform Credit and Loan Book Questions FAQ

What is peer-to-peer lending platform credit and loan book work, and why does it matter now?

It is the scoring, pricing and monitoring of loans that a platform matches between borrowers and investors. It matters now because investors and partner banks judge platforms on default and recovery evidence, not origination growth.

Which roles gain most from peer-to-peer lending platform credit and loan book skills?

Credit, finance, investor relations, risk and collections staff at lending platforms gain most, alongside bank and fund analysts assessing platforms.

How does peer-to-peer lending platform credit and loan book differ from crowdfunding campaign planning?

It focuses on debt: borrower scorecards, risk grade pricing, vintage defaults and investor returns. Crowdfunding campaign courses cover pitches, reward tiers and backer engagement rather than credit risk and loan book performance.

What do you bring back from peer-to-peer lending platform credit and loan book training?

You bring back a loan book and return model linking scorecard cut-offs, a pricing grid, default and recovery assumptions and platform fees to projected investor cash flows.

Peer-to-Peer Lending Platform Credit and Loan Book: The Way Forward

The platform loan book and return model is the starting point, and the first decision it informs is whether current approval cut-offs and pricing bands still cover expected losses. Credit, finance and investor relations staff use it together. After the first quarter of live data, revisit the vintage default assumptions against actual roll rates.