BLACKBIRD FOR TRAINING

Intermediate Credit Management Training



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Introduction

In today's dynamic financial environment, effective credit management is essential for ensuring organizational stability and long-term profitability. The Intermediate Credit Management Training program provides participants with the analytical and practical tools required to assess creditworthiness, manage financial risk, and enhance overall financial performance.

This course helps finance managers, credit officers, and risk analysts refine their ability to interpret financial data, design effective credit policies, and balance growth with controlled risk exposure.

Through a practical blend of financial theory, applied tools, and real-world case studies, participants will gain the skills to transform financial analysis into strategic, data-driven decisions that improve institutional resilience and profitability.

Course Objectives

- Understand the core principles and functions of credit management.
- Analyze financial statements to assess creditworthiness accurately.
- Design credit policies aligned with institutional risk tolerance.
- Develop strategies to optimize debt collection and minimize default.
- Manage loan portfolios effectively to balance risk and return.
- Apply performance indicators to monitor credit management efficiency.
- Prepare comprehensive credit reports that support informed decision-making.
- Utilize risk analysis tools to identify potential credit issues proactively.

Course Outlines

Day One: Introduction to Credit Management and Financial Risk

- Overview of credit management concepts and strategic importance.
- Relationship between credit policy and operational risk.
- Components of creditworthiness and key financial indicators.
- Tools for credit risk assessment and analysis.
- Case discussions on default scenarios and financial deterioration.
- Practical exercise: Evaluating the financial position of a sample company.



Day Two: Financial Analysis and Credit Evaluation

- Applying ratio analysis for financial performance assessment.
- Measuring liquidity, solvency, and profitability.
- Understanding the link between profitability and credit risk.
- Using quantitative models for credit risk evaluation.
- Comparing traditional versus risk-based credit analysis.
- Practical session: Determining appropriate credit limits for clients.

Day Three: Designing Credit Policies and Portfolio Management

- Framework for developing institutional credit policies.
- Setting approval criteria and credit exposure limits.
- Monitoring and reviewing portfolio performance.
- Sectoral risk analysis and its impact on lending decisions.
- Case study: Building a diversified and balanced credit portfolio.
- Practical exercise: Designing a structured credit policy.

Day Four: Debt Collection and Non-Performing Loan Management

- Understanding the debt collection cycle and success factors.
- Managing delinquent accounts and default recovery.
- Negotiation techniques for effective debt resolution.
- Using early warning systems to detect potential defaults.
- Designing preventive measures to reduce credit losses.
- Practical exercise: Creating an efficient debt recovery plan.

Day Five: Credit Reporting and Performance Analysis

- Preparing analytical reports for management decision-making.
- Measuring portfolio quality and assessing credit performance.
- Evaluating trends and risk concentration in credit portfolios.
- Reviewing real-life cases of credit performance improvement.
- Applying monitoring frameworks for credit efficiency.
- Final workshop: Writing a comprehensive institutional credit report.



Why Attend This Course? Wins & Losses!

- Gain practical expertise in analyzing creditworthiness and risk.
- Improve credit decision-making accuracy and consistency.
- Develop professional skills in credit policy design and reporting.
- Strengthen strategic thinking in portfolio management.
- Enhance risk mitigation and early warning capabilities.
- Build confidence in managing institutional credit exposure.
- Increase financial performance through better credit operations.
- Foster professional networking with credit and risk experts.

Conclusion

The Intermediate Credit Management Training course empowers financial professionals to manage risk effectively and make informed lending decisions that drive sustainable growth.

By mastering financial analysis, policy design, and risk monitoring, participants will enhance their organization's credit discipline and operational efficiency.

This course provides the tools and insights necessary to ensure sound financial governance, strong portfolio performance, and strategic decision-making that aligns with long-term business success.

