BLACKBIRD FOR TRAINING

Advanced Credit Management Training

13 – 17 September 2027
Kuala Lumpur (Malaysia)



Advanced Credit Management Training

Ref: 3255357_339375 **Date:** 13 – 17 September 2027 **Location:** Kuala Lumpur (Malaysia) **Fees:** 4900 GBP

Introduction

Effective credit management is the backbone of financial stability in every organization. It ensures healthy cash flow, minimizes risk exposure, and supports profitability. In an era of complex financial transactions and rapidly changing markets, advanced knowledge and analytical capability in credit management have become essential for maintaining financial resilience and long-term success.

The Advanced Credit Management Training program provides participants with an in-depth understanding of modern credit management practices, including credit risk assessment, policy design, and financial analysis for decision-making.

Through a blend of theory, case studies, and practical exercises, this course equips professionals with the tools needed to create sustainable credit systems that balance growth objectives with risk control, while improving overall financial efficiency and performance.

Course Objectives

- Understand advanced concepts and best practices in credit management.
- Analyze financial statements to evaluate creditworthiness.
- Develop and implement balanced credit policies aligned with business goals.
- Apply modern techniques for debt management and recovery.
- Strengthen analytical and decision-making skills in credit operations.
- Monitor and evaluate portfolio performance and credit exposure.
- Build credit risk models and define optimal credit limits.
- Enhance communication and coordination between finance and commercial teams.

Course Outlines

Day 1: Advanced Concepts in Credit Management

- Overview of the credit cycle and its strategic role.
- Understanding the link between credit, liquidity, and profitability.
- The role of credit management in corporate risk control.
- Customer segmentation based on financial behavior and credit ratings.
- Setting key parameters for credit approval.
- Case study on a successful credit management system.



Day 2: Financial Analysis and Credit Assessment

- Reading and interpreting financial statements.
- Evaluating performance using ratio and trend analysis.
- Analyzing liquidity, profitability, and leverage indicators.
- Understanding cash flow statements for credit evaluation.
- Identifying early warning signs of credit risk.
- Practical exercise on assessing a client's creditworthiness.

Day 3: Credit Policies and Risk Management

- Developing and enforcing effective credit policies.
- Setting and managing credit limits and approval procedures.
- Identifying and mitigating credit risks within a client portfolio.
- Reducing potential losses from bad debts and defaults.
- Monitoring credit portfolio performance and compliance.
- Case study on restructuring ineffective credit policies.

Day 4: Debt Collection and Recovery Strategies

- Modern collection techniques and best global practices.
- Identifying causes of delinquency and early intervention.
- Designing flexible repayment plans for overdue clients.
- Negotiation and settlement strategies that preserve client relationships.
- Measuring collection performance and improving recovery rates.
- Practical simulation on managing a complex debt portfolio.

Day 5: Strategic Analysis and Credit Reporting

- Preparing analytical reports to support executive decisions.
- Key performance indicators in credit management.
- Forecasting credit risks using trend and scenario analysis.
- Building models to evaluate credit portfolio efficiency.
- Developing strategic plans to enhance credit performance.
- Final group presentations and discussion of real business cases.



Why Attend This Course: Wins & Losses!

- Gain advanced expertise in credit and risk management.
- Strengthen your ability to analyze financial data accurately.
- Learn how to design flexible and effective credit policies.
- Improve debt collection efficiency and reduce delinquency rates.
- Enhance coordination between finance and commercial operations.
- Increase your ability to forecast and mitigate potential credit risks.
- Build a sustainable credit management framework for long-term growth.
- Develop strategic thinking in portfolio management.

Conclusion

Effective credit management is a strategic capability that determines an organization's financial strength and operational continuity. The Advanced Credit Management Training program equips participants with comprehensive analytical and practical tools to evaluate risk, implement sound policies, and make informed credit decisions that ensure financial stability and profitability.

This course combines strategic insight with practical application, empowering professionals to manage credit portfolios with precision and foresight. It fosters a deeper understanding of customer behavior, enabling participants to balance risk and return while sustaining long-term institutional growth.

By mastering advanced credit management techniques, professionals can contribute to stronger financial governance, improved cash flow, and a more resilient business model capable of thriving in changing economic environments.

