

Credit Risk Analysis

Who will benefit

Level 2 3 4 5

Credit and business managers who have a working knowledge of accounts and principles of risk assessment, or staff involved in managing receivables performance and who are directly responsible for approving credit lines using management and financial information.

To obtain maximum benefit, it is recommended that delegates should have attended the ICM 'Introduction to Credit Risk' seminar.

Objective

To enable delegates to improve or refresh their credit skills and develop awareness of credit analysis in today's commercial environment and business to business organisations.

Course content

- The scope of risk and credit management
- Credit analysis in business to business organisations
- The business model
- Credit decisions and sales - establishing harmony
- Introduction to interpreting financial information and funds flow statements
- Objectives of financial analysis
- Use of risk ratios and risk codes
- Off balance sheet exposures
- External and non-financial consideration
- Creative accounting and limitations of accounts
- Financial warning signs
- Practical examples and case studies throughout

"It gave me the confidence to perform my own analysis for submitting credit recommendations to directors"

Fee: £390.00 + VAT Non-Members, £310.00 + VAT Members

Where next?

- Advanced Credit Risk