



The Institute of Credit Administration

GSM: 080-34030160, 070-33814790, 080-78238738

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ICA 2011 Credit Management Training Programme

Course Director: Dr. Chris Onalo, FICA, ICCF

Month	Course Title	Course Objective	Course Content	Course Duration	Course fee per participant
Jan 2011	How Credit Report Supports Strategic Debt Recovery Initiative	To determine and set in motion emerging strategies capable of turning bad asset into good, without if possible, necessarily losing the debtor	<ul style="list-style-type: none"> • How Credit Report Propels Debt Recovery • Overview of Credit Decision Process • What is Credit Report? • The “Who Are You Information” It contains • Credit Report Information Units • The 5Cs of Credit • What Credit Report Reveals on a Company • Why Credit Report Speaks for Credit Analysts • Credit Report Characteristics • What Credit Report tells you • Why Credit Report is not the same thing as Credit Rating and Bureau Report • Who Pays for Credit Report? 	3-Days	N120,000

Note 1: Any of our courses can be run specifically for your team. If you have staff with the same training needs then the most cost effective solution is for ICA to bring the training to you. Ring **080-34030160, 070-33814790, 080-78238738** for more details.

Note 2: ‘Best Selling’ In-House Training Courses: Credit Risk Analysis, Credit Report As An Aid to Credit Analyst Work, Strategic Debt Recovery Initiative. Ring ICA Training **080-34030160, 070-33814790, 080-78238738** for quote

			<ul style="list-style-type: none"> • Report Response Time • Debtors in Categories • Stating the fundamentals of Debt Recovery • The “5P” in Debt Recovery • Pitfalls to avoid in debt recovery • Legal aspect of Debt Recovery 		
Feb, 2011	Best practices in SMEs Appraisal under a Credit Guarantee Arrangement	This seminar is intended to expose for mutual success, SMEs designated credit analysts, and lending officers of Banks, to best practices associated with lending under a credit guarantee arrangement.	<ul style="list-style-type: none"> • Investigating and Evaluating the Credit standing of Applying SMEs • The use of Credit Report to monitor the borrowing • Recommended Internal Bank procedures for receiving SMEs Applications • SMEs Loan Guarantee backed Management Interface between Lender, Disbursing Agent and the Guarantor. 	2 - Days	N65,000
March, 2011	Strategic Debt Recovery Initiative	To determine and set in motion emerging	<ul style="list-style-type: none"> • How Credit Report Propels Debt Recovery • Overview of Credit Decision 		

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		strategies which are capable of preventing the accumulation of bad debts and turning existing bad debts to good without necessarily losing the debtor	Process <ul style="list-style-type: none"> • What is Credit Report? • The “Who Are You Information” It contains • Credit Report Information Units • The 5Cs of Credit • What Credit Report Reveals on a Company • Why Credit Report Speaks for Credit Analysts • Credit Report Characteristics • What Credit Report tells you • Why Credit Report is not the same thing as Credit Rating and Bureau Report • Who Pays for Credit Report • Report Response Time • Debtors in Categories • Stating the fundamentals of Debt Recovery • The “5P” in Debt Recovery • Pitfalls to avoid in debt recovery • Legal aspect of Debt Recovery 	2-Days	N65,000
April, 2011	Intermediate Credit and Financial Analysis Course	This course is designed primarily to step up the knowledge and skills of	<ul style="list-style-type: none"> • Broad view of what Credit is • The Impact of Credit Report on Credit Analysis 		

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		<p>bank's new Credit Analysts and Officers as they confront the task of determining credit worthiness and financial health of customers</p>	<ul style="list-style-type: none"> • Pre-Lending Credit Reporting • Sources of Information for Credit and Financial Analysis • Introduction to Financial Statements • Examination of Financial Statements • Introduction to Credit and Financial Analysis • Internal Analysis • Comparative Analysis • Working Capital Analysis • Financial Statement Analysis and the Basics of sales • Summary of the Techniques and Application of Analysis 	3-Days	N98,000
May, 2011	Advanced credit and Financial Analysis Course	<p>This course offers participants intensive hand-on credit and financial statement analysis mirrored by the art and science of credit report which enables sound credit decision and</p>	<ul style="list-style-type: none"> • Financial Statement Review • Appraising the use of Ratios • Cash Flow Analysis • Sustainable Growth Analysis • Profitability Analysis • Distress Analysis Models • Analyzing and Overview of Financial Statement Balance 	3-Days	N120,000

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		a successful facility monitoring.	<ul style="list-style-type: none"> • Sheet • Income Statement and Statement of Retained Earnings • Statement of Cash Flows • Industry Comparative Analysis • Efficiency Ratios • Broad Factors Affecting Credit Limit etc. 		
June, 2011	Basic Credit Course 1	This course will equip fresh Bankers or new staff of credit departments of companies with the knowledge of credit functions and the foundational competence and proficiencies required to carry out their functions	<ul style="list-style-type: none"> • Overview of the Entire Credit Process • Credit Risk Management Objectives • Pillars/Canons of Lending • Types of Borrowing Customers and their Characteristics • Assessing Managements • Financial Analysis Techniques in Credit Decision Making • Loan purpose Analysis/Assessing the 	3-Days	N98,000

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			<ul style="list-style-type: none"> Financial needs of a Borrower Cash Flow Analysis Basic Risk Concepts and Analysis Asset Conversion Cycle 		
July, 2011	Establishing and Maintaining Sound Policies and Standards for Effective Credit Administration	At the end of this course, participants should be able to set a bench mark for a sound credit policy implementation	<ul style="list-style-type: none"> Credit Structuring and Risk Categories Credit Assessment and Risk Mitigation Options Company Credit Report as Catalyst for Sound Credit Decision Credit Documentation and Administration 	3-Days	N120,000
August, 2011	Basic Credit Course 2	At the end of this course, participants would have acquired the necessary competences and skills to perform. <ul style="list-style-type: none"> Financial statement analysis Risk analysis in lending 	<ul style="list-style-type: none"> Financial Statement Analysts Risk Analysis in Lending Risk Rating of Credits Problem Loan Identification and Management Working Investment Finance and Term Lending Sustainable Growth Rate Analysis 	3-Days	N98,000

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		<ul style="list-style-type: none"> • Risk rating of credits • Problem loan identification and management 			
Sept, 2011	Trade Credit Management Strategies	The course will equip participants with relevance skills and competences that will enable them develop steps for sound trade credit decisions	<ul style="list-style-type: none"> • Credit Department Organization and Function • Credit Information Sources • Accounts Analysis, Assessment & Control • Debt Collection Procedure And Legal Action 	2-Days	N65,000
Oct, 2011	Effective Structuring, Monitoring and Control of Business Credit Operations	The course will lay a new foundation for a strong and qualitative credit market system predicated on sound corporate transparency, enhanced employee skill and professionalism and worthy returns on shareholder investment	<ul style="list-style-type: none"> • Structure for monitoring and managing against credit default • Legal perfection in approved credits • Policy aspects of business credit operation • Ethics and standards for credit management operation 	2-Days	N65,000
Nov, 2011	Introduction to Credit Insurance	At the end of this course, participants should be	<ul style="list-style-type: none"> • Risk factor identification • Market Intelligence Capturing 		

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		able to design a strategy that supports introduction to Credit Insurance products for business risk mitigation	<ul style="list-style-type: none"> • Credit – Insurance Market Review • Working with export credit agencies • Credit protection Through Factoring 	3-Days	N120,000
Dec, 2011	How to be a Credit Management Consultant to Companies	At the end of this programme, participants will be more informed about credit business services they can offer to business institutions both at home and abroad.	<ul style="list-style-type: none"> • Getting Started • Your Core Competence • The Credit Services • Setting Service Quality assurance • Training for Performance 	2-Days	N65,000

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BANK SPECIFIC CREDIT MANAGEMENT TRAINING COURSES (2011)

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<i>Month</i>	<i>Course Title</i>	<i>Course Synopsis</i>	<i>Course Duration</i>	<i>Course fee per participant</i>
Jan 2011	Basic Lending Principles	<ul style="list-style-type: none"> • Introduction to economic and industry analysis • Reviewing of lending experiences • Lending backbone (the 5 C's of credit) • Types of borrowing customers & their characteristics • Credit risk, Credit analysis, & Credit Administration (What they are?) • Types of credit facilities, characteristics and relevant lending considerations • Risk classification of lending product 	3 - Days	N120,000.00

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Feb, 2011	Critical Qualitative And Quantitative Analysis	<ul style="list-style-type: none"> • Qualitative Credit Risk Analysis • The financial statement • Financial analysis techniques for credit decisions • Financial statement analysis • Financial ratios (Computation/ Implications) • Company Credit Report As An Aid to Analyst Work 	2 - Days	N 85,000.00
March, 2011	Advanced Credit & Financial Analysis	<ul style="list-style-type: none"> • Working capital analysis • Operating Cycle • Capital Investment Cycle • Business Cycle • Cash flow analysis (Historical & Projected) • Borrowing need analysis • Capital structure analysis • Limitations of financial statements • Estimating the financial condition of borrowers with unreliable financial statements 	3 - Days	N 120,000.00

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April, 2011	Strategies For Loan Structuring	<ul style="list-style-type: none"> • Guidelines for structuring loans • Peculiarities and financing of unstructured businesses - The lender's dilemma • SWOT analysis • Risk assessment criteria 	2 - Days	N 85,000.00
May, 2011	Procedures For Collateral Analysis/ Documentation	<ul style="list-style-type: none"> • Collateral securities – Types • Features of good collateral • Security Documentation • Collateral review and evaluation • Legal issues: perfecting securities • Collateral realisation vs Legal framework 	2 - Days	N 85,000.00
June, 2011	Essentials of Regulatory Framework	<ul style="list-style-type: none"> • Regulatory/ Legal considerations • CBN requirement (know your customer) • The origin of basel II • 3 pillars of basel II - Implications on Banks Balance Sheet • Risk Rating Methodology 	2 - Days	N 85,000.00

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July, 2011	Strategic Initiative For Credit Monitoring And Control	<ul style="list-style-type: none"> • Loan management considerations: Pre, during and post-disbursement considerations • Risk identification assessment and mitigation • Early warning signals (Financials, Non-financials, Account Statement, Running facility) • Preparing the problem loan report • Loan workout strategies • Securitization of Non Performing Loans 	3 - Days	N 120,000.00
August, 2011	Current Regulatory Trends	<ul style="list-style-type: none"> • The Prudential guidelines (Old Vs Revised) • Loan Loss Provisioning - Computations /Implications on profitability and Liquidity • Asset Management Companies - Operations, Issues and Implication on banks portfolio • CBN/ BOI Intervention Funds - Operations, Issues and implication on banks lending • Credit Guarantee Fund for SMEs - 	2 - Days	N 85,000.00

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		Operations, Issues and Implication on banks lending		
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