

Managing the Credit Function

Credit management module



Decide with Confidence

Proper credit management is essential in any organization. Understand why it is important and how it can impact your business with the sound knowledge. Know the fundamentals of how to manage a credit function.

Course Objectives

- ▶ Understand and appreciate more the importance of managing the credit function effectively and what the process involves
- ▶ Have a sound understanding of the nature of credit risk and some approaches used to assess it
- ▶ Understand what credit risk rating/scoring is and how to develop an in-house model for their us
- ▶ Appreciate what the D&B BIR and Comprehensive Reports offers– to review for business and credit decisions

Course Contents

- ▶ The role of credit in business
- ▶ The impact/cost of extending credit
- ▶ Credit Management:
 - what is it all about
 - the process of :
 - managing the credit portfolio
 - acquiring the credit portfolio
 - maintaining the credit portfolio
- ▶ Risks associated with extending credit
- ▶ Developing the Credit Risk/Credit Policy of the company
- ▶ Credit Assessment - what is involved
- ▶ The Credit Risk:
 - Can the debtor pay?
 - Will the debtor pay?
- ▶ Assessing the credit risk:
 - what is involved
 - general principles
 - some approaches / models
- ▶ Credit risk rating / scoring:
 - what is it
 - some models
 - developing your own model
- ▶ IT in credit risk assessment
- ▶ Outsourcing the credit assessment function
- ▶ Outsourcing the credit assessment function
- ▶ Reading of D&B credit report – what to look out for when making a credit decision

Training Methodology

- ▶ Lectures
- ▶ Discussion and experience sharing
- ▶ Exercises to put learning into practice
- ▶ Case studies

Trainer Profile – Ms Koh Siew Min

Siew Min conducts countless seminars for listed companies and MNCs on project evaluation. She has even assisted listed companies to develop financial models for project evaluation. In addition, she advises entrepreneurs and other companies on financial management and company valuation, and also prepares companies for listing on the Singapore Stock Exchange, working closely with merchant banks who underwrite the listing of equities.

She has a degree in Accountancy from the National University of Singapore and is also a qualified Chartered Financial Analyst (CFA, USA). Siew Min also teaches both Corporate Finance and Bank Financial Management for the Master in Financial Management by University of London (UOL) at the Singapore Institute of Management.

Managing the Credit Function



Decide with Confidence

Date: 3 & 4 July 2008, 9am – 5pm
Venue: Grand Park Plaza Hotel, City Hall

Fee: [] S\$620 for D&B Subscriber [] S\$700 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 6 June 08 to receive a 10% off usual fee or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off usual fee

Fax the completed registration form to 6318 7832

Participant(s) Information

Name 1: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 2: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 3: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Company's Information

Name of Company: _____
Address: _____ **(Postal Code)** _____
Telephone: _____ **Fax:** _____
Liaison Officer: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Payment Information

[] D&B subscription units (Account no: _____)
[] Cheque (+GST) Payable to: **Dun & Bradstreet (Singapore) Pte Ltd**
[] VISA [] Mastercard [] Amex
Card no: _____ **Expiry date:** _____
Signature: _____

Cancellation Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received
2. A substitute participant is welcome at no charge should you not be able to attend. Please provide the necessary details. Only cancellation made 7 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of commencement. A complete set of materials will however be sent to you.
3. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide a full refund to registrants who have made payment towards the event and such registrants shall have no claims against the company.
4. D&B reserves the right to change venue due to unforeseen circumstances.