



Finance, Accounting and Banking

Credit Management Excellence

Course Introduction

Effective credit management ensures that businesses can extend credit to customers, maintain strong cash flows, and minimize the risk of bad debt.

This comprehensive training program is designed to provide participants with in-depth knowledge of credit management principles, risk assessment techniques, debt recovery strategies, and the latest technological advancements in the field. Participants will develop skills to create and manage credit policies, conduct financial analysis, and implement proactive credit control measures.

By the end of this program, participants will be equipped with the tools needed to excel in credit management, drive business growth, and mitigate financial risks.

Target Audience

- Credit Managers.
- Finance Managers.
- Risk Management Professionals.
- Accounts Receivable Managers.
- Business Owners and Executives.
- Anyone Involved in Credit Evaluation or Debt Recovery.

Learning Objectives

- Define credit management and its importance to organizational financial health.
- Recognize the role of a credit manager in maintaining strong cash flow and minimizing risk.
- Design comprehensive credit policies aligned with business objectives.
- Set credit limits, payment terms, and credit approval workflows.

- Apply credit scoring systems and benchmarks to assess customer creditworthiness.
- Evaluate credit risk using financial ratios and credit ratings.
- Analyze key financial statements such as income statements, balance sheets, and cash flow statements to make informed credit decisions.
- Utilize credit monitoring systems and early warning tools for proactive risk management.
- Apply effective invoicing, payment collection, and debt recovery strategies.
- Navigate the legal aspects of debt recovery and manage bankruptcy risk.
- Implement modern credit management software and automated systems.
- Leverage AI, machine learning, and big data for predictive analytics and decision-making.
- Comply with relevant credit laws, anti-money laundering (AML), and Know Your Customer (KYC) regulations.
- Maintain ethical standards in credit and debt collection practices.
- Understand the impact of global economic changes and emerging technologies like blockchain, AI, and fintech on credit management.
- Develop sustainable credit management strategies that align with future business goals.

Course Outline

- **Day 01**

Introduction to Credit Management

- Definition, scope, and importance of credit management
- The role of a credit manager in financial health
- Aligning credit management with business objectives
- Introduction to credit policies and procedures
- Types of Credit
- Fundamentals of Financial Statements
- Understanding the Income Statement, Balance Sheet, and Cash Flow Statement for credit evaluation
- Case Study: Reviewing the credit policy of a global corporation

Credit Policy Development

- Designing an Effective Credit Policy

- Elements of a successful credit policy
- Setting credit limits and terms
- Credit scoring systems and benchmarks
- Risk management in credit policy
- Credit Terms and Conditions
- Payment terms, early payment discounts, late payment penalties
- Legal terms in credit agreements
- Creating Credit Approval Workflows
- Group Exercise: Developing a comprehensive credit policy for a sample company

• Day 02

Credit Control Techniques

- Credit Monitoring Systems
- Implementing automated systems for tracking receivables
- Monitoring payment performance and credit risk
- Early warning systems for potential defaulters
- Invoicing and Payment Collection
- Aging of receivables and prioritization strategies
- Managing delinquent accounts
- Case Study: Improving credit control in a medium-sized business

Customer Credit Assessment Techniques

- Evaluating financial statements for credit decisions
- Analyzing past payment behavior and history
- Conducting customer background checks
- Qualitative vs. Quantitative Credit Assessment
- Using big data and predictive analytics in credit assessment
- Customer Segmentation for Credit
- Practical Exercise: Conducting a credit assessment for different customer profiles

• Day 03

Credit Risk Analysis and Evaluation

- Types of credit risks: financial, operational, market risk
- Key factors affecting credit risk
- The importance of creditworthiness assessment
- Financial Ratios in Credit Risk Analysis
- Credit Rating Systems

- Case Study: Credit risk assessment for a potential new customer

Debt Collection and Recovery Strategies

- Setting up a structured debt recovery process
- Negotiation techniques for debt recovery
- Use of collection agencies and third-party services
- Legal actions and litigation for debt recovery
- Understanding bankruptcy and insolvency laws
- International debt recovery strategies
- Practical Exercise: Developing a debt recovery plan for overdue accounts

• Day 04

Managing Bad Debts and Provisions

- Identifying and writing off bad debts
- Provisioning for doubtful debts in financial statements
- Understanding credit insurance policies
- Using credit insurance to mitigate bad debt risk
- Managing Bankruptcy Risk
- Group Discussion: Strategies to reduce exposure to bad debts

Regulatory Compliance in Credit Management

- Credit laws, regulations, and standards (national and international)
- Compliance with anti-money laundering (AML) and Know Your Customer (KYC) policies
- Consumer protection regulations in credit management
- Ethical considerations in lending and debt collection
- Avoiding predatory lending practices
- Practical Exercise: Conducting a compliance audit for a credit department

• Day 05

Technology in Credit Management

- Digital Transformation in Credit Management
- Implementing credit management software and tools
- Automating credit approval and monitoring processes
- Use of artificial intelligence (AI) and machine learning in credit risk analysis
- Data Analytics for Credit Management
- Predictive analytics to forecast customer payment behavior
- Big data for trend analysis and decision-making
- Case Study: Implementing a digital credit management system

Future Trends in Credit Management

- The role of AI, blockchain, and fintech in credit management
- Impact of global economic changes on credit management practices
- Sustainable credit management strategies
- Final Exercise: Developing a Credit Management Excellence Plan for an organization

Confirmed Sessions

FROM	TO	DURATION	FEES	LOCATION
June 30, 2025	July 4, 2025	5 days	4250.00 \$	UAE - Dubai
July 13, 2025	July 17, 2025	5 days	2150.00 \$	Virtual - Online
Sept. 8, 2025	Sept. 12, 2025	5 days	4250.00 \$	UAE - Dubai
Nov. 10, 2025	Nov. 14, 2025	5 days	4950.00 \$	Turkey - Istanbul