

# Credit Risk Analysis

## Essential skills in credit risk assessment

Further your credit risk analysis skills with this intermediate training programme which builds a broader understanding of the business environment.

### What will you gain?

- Understanding about how financial and non financial factors affect credit risk.
- Increased ability to spot warning signs.
- Post-course assignment if you are interested in getting qualified.

### Who is it for?

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 CICM 'Introduction to Credit Risk' course.*

### What will it cover?

- 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 fund 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

<b>Duration</b>	<b>1 day</b>
<b>Cost</b>	<b>£310 + VAT CICM member</b>
	<b>£390 + VAT Non-member</b>
<b>Code</b>	<b>S185</b>
<b>Recommended next course:</b>	
<b>Telephone Collections</b>	

### Training options

- Open training**
- In-company training**

### OPTIONAL assignment towards CICM Certificate in Credit Management

“ It gave me the confidence to perform my own analysis for submitting credit recommendations to directors. ”

Credit Analyst, Environmental Services

### Assessment

Questionnaire six weeks after training so you can check progress with your action plan.

Opportunity to complete an assignment to gain a Level 2 or Level 3 award in credit risk assessment (3 credits) in January, June or October.

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