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Welcome to CICM Training

The recognised standard

The Chartered Institute of Credit Management (CICM) has a global reputation for providing high quality, flexible and effective training and qualifications. Fully Ofqual accredited we are committed to helping the credit and collections sector keep up-to-date, embrace new opportunities and promote best practice.

The CICM delivers a select portfolio of **open training** held at a variety of UK locations. Our specialist trainers deliver topics covering all aspects of Credit and Collections.

**In-company training** programmes are the most cost-effective way to up-skill and motivate your team. Delivered at your premises our expert trainers can tailor all our standard programmes or design a bespoke course for you.

During the last 10 years over 15,000 professionals have benefited from CICM training and 23,000 from CICM qualification courses. All CICM training offers CPD hours.

All CICM training offers the opportunity to gain CPD hours.

We understand the benefits of personal and team development and are ready to explore the best solution for you and your team.

**Be inspired - achieve results with the CICM.**
Why train with the CICM?

Access the latest best practice techniques in the credit and collections industry from the CICM – the recognised standard for all things credit. We are committed to developing your skills and keeping your knowledge up-to-date whilst delivering cost effective training.

**A trusted partner**
The CICM has over 75 years experience and is Europe’s largest association for the Credit Management and Collections community.

**Work to your potential**
Professional qualifications and training raise knowledge, skills and performance and transmit an important message about you and your organisation.

**Linking training to qualifications**
For those who want to use their training towards qualifications, our most popular programmes are linked to assignment based Skills Awards. CICM Skills Awards are stand alone qualifications that can contribute credits towards the CICM Certificate and Diploma in Credit Management.

**Practical focus**
CICM training programmes have been specifically designed with the help of employers to be up-to-date and relevant to the current needs of business.

**Best practice and benchmarking**
Understand and implement the principles of best practice and benchmarking to enhance and optimise day to day activities.

**Continuing Professional Development (CPD)**
CPD is a commitment to continually update expertise and knowledge in order to remain professionally skilled and achieve your true potential. All CICM training offers the opportunity to gain CPD hours.

**Credit in a business context**
CICM training also offers a wider focus, giving you the opportunity to broaden your skills base and learn about credit in a general business environment.
Your learning partner

Our training has been designed to maximise choice, effectiveness and value for money. We aim to inspire learners with effective tools and techniques that will improve their knowledge and skills and directly impact on performance.

**Portfolio**
- Credit Control and Collections
- Finance & Accounts
- Litigation and Debt Recovery
- International Trade
- Management Skills
- Business Skills
- Industry specific

**Open training**
- Suitable for all levels from a basic introduction to specialist skills
- Over 20 courses available across the UK
- Delivered through a number of channels
- Flexible and accessible to all
- CPD hours available

**In-company training**
- Programmes tailored to your requirements
- Most cost effective method of training your team
- Delivered at a convenient place and time
- Team building opportunity
- Incorporates team processes/objectives
- Can be delivered as part of your Corporate Member package

**Delivering**
- Shared experiences
- Enhanced knowledge and understanding
- Increased motivation and confidence
- Raised performance levels
- Improved processes and procedures
- Certificated CPD hours

**Our Trainers**
- Experts in their field
- Current and relevant delivery
- Practical business experience
- Inspiring and motivational

**Consultancy**
- Bespoke training and development programmes
- A collaborative journey with our specialists
CICM Qualifications

Professional qualifications raise knowledge, skills and performance and transmit an important message about you and your organisation.

The Chartered Institute of Credit Management has awarded qualifications since 1949 and was the first organisation to be directly recognised by the Office of Qualifications and Examination Regulations (Ofqual) to design, deliver and award qualifications in credit management and related areas.

Depending on your requirements, we have developed various pathways to achieving our qualifications. To find out more visit www.cicm.com

We offer qualifications in four main areas:

- Credit Management
- Money and Debt Advice
- Debt Collection
- High Court Enforcement

The levels available within most areas of study are:

- Certificate – GSCE standard
- Level 3 Diploma – A level Standard
- Level 5 Diploma – Foundation degree standard

Find out today about how CICM qualifications can boost your career and help raise your earning potential.
CICM training courses index

Credit Control & Collections
- Getting Started in Credit Control & Collections
- Collecting with Confidence
- Develop your Credit Control Skills
- Essential Telephone Collection Techniques
- Advanced Telephone Collection Skills
- Negotiating and Influencing Skills
- Psychology of Collections - Two Day Workshop
- Tracing the Gone-Away - or have they?
- Money and Debt Advice
- Telephone Collections - Consumer Credit Techniques

Finance and Accounts
- Introduction to Company Accounts
- Working with Company Accounts
- Introduction to Credit Risk Assessment
- Credit Risk Analysis
- Advanced Credit Risk

Litigation
- Insolvency and Bankruptcy
- Litigation - Effective Enforcement
- Debt Recovery Through The Courts
- Handling Your Own Small Claims Cases
- Advanced Debt Recovery Through The Courts
- Debt Recovery from end to end
- Scottish Legal Debt Recovery
- Letters of Credit

Management
- Essential Management Skills
- Collections Team Management
- Credit Team Leadership
- Time Management for Credit Staff
- Credit Policy Workshop
- Credit Management Strategies

Export
- Export Credit - Payment and Procedures
- Taking the Risk out of Export sales

Industry specific
- Rent Collections - Telephone Collections for Social Housing

Webinars
- Webinar - Credit Management an a Nutshell
- Webinar - Telephone Collections
- Webinar - Time Management

All CICM training offers the opportunity to gain CPD hours.
Getting started in credit control and collections

This ideal induction covers all credit control basics and helps you understand the significance of your role and how to organise work to maximise cash collections.

What will you gain?
- An overview of credit management and better understanding about your role.
- Improved cash collections skills.
- Post-course assignment if you’re interested in getting qualified.

Who is it for?
The training is designed for anyone new to credit or who would like a broader understanding of cash collections. The course is the recommended start to any programme of training for credit professionals.

What will it cover?
- Commercial background to credit
- Level implications of our contract with customers
- Meaning of due date
- Deciding on priorities
- Monthly cycle of activity
- Working with the sales team
- Handling invoice disputes
- Calculating Days Sales Outstanding (DSO)
- Telephone collections techniques

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 cash collections (3 credits) in January, June or October.

OPTIONAL assignment towards
CICM Certificate in Credit Management

I have a much better understanding of credit management now and useful tools to try out at work. Great trainer.

Customer Adviser, Telecoms

The recognised standard in credit management
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© Chartered Institute of Credit Management 2015
Collecting with Confidence

Highly interactive programme which helps improve your collections performance especially by educating the customer about future business dealings.

What will you gain?
- Improved confidence in dealing with external customers and internal business colleagues.
- Increased ability to obtain prompt payment of overdue accounts.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for trade credit advisers who are new to collections or those who would like to refresh their skills.

What will it cover?
- It’s all about cash flow
- Your customer
- Dealing with your internal customers
- Smarter collection calls
- Staying confident and assertive
- Positive active language
- Challenging situations
- Negotiation skills
- Practical session

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 telephone collections (6 credits) in January, June or October.

Duration 1 day
Cost £310 + VAT
CIM member
£390 + VAT
Non-member
Code S112
Recommended next courses:
Negotiation and Influencing
Advanced telephone collections

Training options
Open training
In-company training

OPTIONAL assignment towards
CICM Certificate in Credit Management

Great interactive course – I came away brimming with confidence. Can’t wait to get back to the office to try out my new skills.

Credit Controller, Agricultural Machinery Manufacturer
Credit control and collections

Develop your Credit Control Skills

Advanced programme which raises your ability to set credit policies, assess and control risk, establish collections strategy and recover debt.

What will you gain?
- A good overview of policy, risk, collections and debt recovery.
- Practical skills for developing own policies and procedures.
- Higher level credit management knowledge and skills.

Who is it for?
The training is designed for senior trade credit controllers, new credit managers or those looking to refresh their skills, policies and procedures. This is a good progression from introductory credit management programmes and helps support the Level 3 credit management qualification course.

What will it cover?
- The credit policy
- Risk assessment
- Protecting the debt
- Resorting to the law
- Measuring performance
- Faster collection of accounts

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

Duration 1 day
Cost £310 + VAT
CICM member
£390 + VAT
Non-member
Code S105
Recommended next courses:
Advanced telephone collections
Handing your own small claims cases
Collections team management

Training options
- Open training
- In-company training

“Really raised my game following this training. Looking forward now to attending other high profile programmes.”

Senior Credit Controller, Utilities Sector

The recognised standard in credit management
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© Chartered Institute of Credit Management 2015
Essential telephone collection techniques

Transform your collections performance with this interactive one day training programme. Learn from an expert about effective telephone techniques and how to resolve difficult situations.

What will you gain?
- New techniques to raise your effectiveness in collecting from a wide range of customers.
- Improved confidence in dealing with difficult and challenging situations.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for anyone involved in collections who has some telephone experience. The course is an ideal follow on from ‘Getting started in credit control and collections’.

What will it cover?
- Personality types
- Call structure
- Dealing with customer objections
- Resolving difficult and challenging situations
- Negotiation skills
- Closing the call and follow up action
- Practical exercises

Assessment
Pre and post training self assessment linked to a performance improvement action plan.

Opportunity to complete an assignment to gain a Level 2 or Level 3 award in telephone collections (6 credits) in January, June or October.

Duration 1 day
Cost £310 + VAT
CIM member
£390 + VAT
Non-member
Code S115

Recommended next courses:
Negotiation and Influencing
Advanced telephone collections

Training options
Open training
In-company training

OPTIONAL assignment towards
CIM Certificate in Credit Management

I now have a better awareness about different types of customer and have techniques to get the result I want.
Customer Adviser, Telecoms

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Credit control and collections

Advanced Telephone Collection Skills

Cash collections while building relationships with your customer is the ultimate goal for experienced collectors. This programme helps you build these best practice collections skills.

What will you gain?
- Understanding about how to turn around negative situations.
- Increased ability to deal with difficult debts.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for experienced trade credit professionals who wish to review their current telephone techniques and build their skills in customer handling. The course is an ideal follow on from telephone collections and negotiating training.

What will it cover?
- A self assessment
- Account queries
- Voice projection
- Persuasive language patterns
- Difficult debts
- Effective negotiation
- Practical exercise
- 10 top tips

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 customer relations and cash collections (6 credits) in January, June or October.

Duration 1 day
Cost £310 + VAT
CI
CM member
£390 + VAT
Non-member
Code S104
Recommended next courses:
Psychology of Collections
Negotiating and Influencing Skills
Debt Recovery through the Courts

Training options
Open training
In-company training

OPTIONAL assignment towards
CICM Certificate in Credit Management

“Fantastic, liked the fact that the training was interactive.”
Collections Team Leader, Utilities

The recognised standard in credit management
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E: training@cicm.com
www.cicm.com

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Negotiating and Influencing
Essential skills for credit professionals

Further your effectiveness in securing payment and influencing other commercial arrangements from this practical course in negotiation and influencing. Learn how to plan and conduct negotiations and develop your personal influencing style.

What will you gain?
- Understanding of negotiation and influencing techniques and how to use these skills at work.
- Increased ability to influence internal and external customers.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for credit professionals looking to develop their skills and self-confidence in negotiating with internal and external customers. The course is an ideal follow-on from telephone collections training.

What will it cover?
- Negotiation and influencing principles
- What influences people and style to use
- Types of negotiation
- Negotiation strategy and preparation

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 negotiation and influencing (6 credits) in January, June or October.

Feel more confident in my knowledge and skills.
Credit Controller, Awarding Body

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Psychology of Collections

This 2-day programme builds advanced collections skills through an understanding about the psychology of collections.

**What will you gain?**
- An understanding of relevant psychological theory.
- Advanced collections skills.
- Useful advice on how to manage conversations with debtors.

**Who is it for?**
The training is designed for team leaders, credit managers or experienced collectors. The programme provides useful additional support for the CICM Level 3 Customer Relations and Cash Collections unit.

**What will it cover?**
- Creating instant rapport regardless of resistance
- Handling awkward people and situations
- Understanding and controlling emotional reactions under stress
- Self confidence on the telephone
- Controlling aggression and passiveness to achieve assertiveness in all situations
- Understanding the dynamics of guiding conversation
- Understanding and stopping the psychological games that people play
- Reading and using the subconscious signals sent out by others
- Choosing the right approach at an early stage
- The gentle art of letting other people use their strength against themselves

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

"I know now how to analyse people and behaviours and can use this information to achieve a goal. It has been genuinely an honour and pleasure to be taught by this trainer."

Credit Manager, IT

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Tracing the Gone-Away – or have they?

Increase your ability to trace absconders with this intensive and interactive programme. The training focuses on individuals although commercial debt collection is also addressed.

What will you gain?
- Good understanding about tracing principles.
- Knowledge about types of gone-aways.
- Increased ability to trace an absconding debtor and recover debts.

Who is it for?
The training is designed for all staff involved in tracing and debt collection and any supervisory or managerial staff interested in finding out about reliable tracing tools and techniques.

What will it cover?
- What is tracing all about?
- How do we find absconding debtors?
- Tracing categories
- Legislation affecting tracing
- Recognising types of gone-aways
- Tracing strategies
- Using technology and automation to trace
- Tracing skills
- Recruiting, motivating and incentivising tracers
- Tracing methods and techniques
- Using sub-contractors – advantages and pitfalls
- Other services associated with tracing

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

Duration 1 day
Code S214
Recommended next course: Consumer Collections

Training options
- In-company training

“Very good course – learnt a lot.”
Credit Controller, Utilities
General Money and Debt Advice

Learn from a money and debt advice expert about how best to handle contact with customers in financial difficulty.

**What will you gain?**
- Practical ideas and debt advice methods to help your customers pay.
- Deeper understanding of problem debt and reasons why customers struggle financially.
- Post-course assignment if you are interested in getting qualified.

**Who is it for?**
This training is designed for front-line cash collectors who have contact with customers in financial difficulty.

The programme also supports those in roles which involve debt advice initial contact or are interested in this area of work.

**What will it cover?**
- Understanding problem debt
- Establishing liability
- Preparing a budget
- Dealing with emergencies
- Exploring debt solutions

**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 general money and debt advice (3 credits) in January, June or October.

**Training options**
- Open training
- In-company training

**OPTIONAL assignment towards CICM Certificate in Money and Debt Advice**

Thoroughly enjoyed this interactive day. Great to have practical tips from a knowledgeable and experienced money and debt adviser.
Programme

Telephone Collections - Consumer Credit Techniques

Learning Outcomes

- Understand their company’s debt collection philosophy and what makes a good collector.
- Understand what they can and can’t do and why.
- Know a collection strategy for different types of defaulters.
- Know how to handle a range of calls to maximise debt collection.

Content

- Introduction
- Understanding debt collection philosophy
  - Company collection culture
  - Collection policy and philosophy – what is it?
  - How are collectors perceived inside and outside of the business?
  - What constraints and confinements are there when doing the job?
- What makes a good telephone collector
  - The role and purpose of Collectors
  - Qualities needed to do the job – skills, knowledge, attitude
  - Applying commercial judgement on the telephone
- Compliance and debt collection guidance
  - Hard laws and soft laws (harassment)
  - A reminder of legislation and guidance
  - What you can and cannot do
  - Examples of best and worst practice
- Recognising types of defaulters and debtor profiling
  - The will pays – but don’t
  - The won’t pays – but could
  - The can’t pays – but want to
  - The collection strategy for each category
- Treating Customers Fairly
  - Being fair to customers who owe money
  - Recognising vulnerability
  - Counselling and compromising
  - Dealing with third parties
- Role playing the first call
  - Introducing the PhoneCoach
  - How you are doing it now?
  - Recognising the type of defaulter
  - Listening to individual styles
  - Feedback and critique
• **The cash chasing plan**
  Pre-call preparation
  Reaching the debtor
  Developing the dialogue
  Reaching a commitment
  Closing the call

• **Telephone interpersonal soft skills**
  Questioning techniques, listening skills, counselling skills
  Negotiation techniques

• **2nd Role play telephone call**
  Practicing interpersonal skills on the telephone
  Feedback and critique. Lessons learned

• **Being and staying assertive**
  Standing up for your rights without infringing the rights of others
  How to behave – what to say
  How to recognise typical behaviours

• **Using influencing factors**
  What are they? When and how to use them? Other collection tools

• **Handling disputes and conflict**
  Overcoming resistance
  The behaviour to adopt
  Dealing with verbal abuse
  Using influencing factors

• **Collection Tips**
  Tried and tested tips and techniques that will improve collections
  Recognising how to and when to use them

• **Putting the whole theory into practice**
  A role play workshop on different types of telephone calls
  Acting out typical scenarios
  Analysing and critiquing calls

• **Lessons Learned**
  A summary of the learning
  Key messages to take back
Introduction to Company Accounts

Demystify accounts and accounting procedures with this practical introduction to company accounts. The programme takes you from basic debits and credits to the preparation of simple financial statements, showing you the importance of accurate information and how to interpret a set of accounts.

What will you gain?
- General understanding about accounting principles.
- Knowledge about how to interpret a set of accounts.
- Confidence to find out more about credit risk analysis.

Who is it for?
The training is designed for trade credit staff with little or no prior knowledge of accounts but who are involved in cash allocation or account reconciliation. The programme is a useful introduction if you are working in a computer environment and need a better understanding about the underlying principles of the accounting process.

What will it cover?
- Principles of book-keeping
- Building a set of accounts
- Reconciling sales ledger accounts
- Sources of information
- Interpretation of accounts
- Warning signs, credit limits and minimising the risk

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

Duration 1 day
Code S103
Recommended next courses:
- Introduction to Credit Risk Assessment
- Credit Risk Analysis

CICM qualification:
Accounting Principles unit

Training options
In-company training

Feel more confident now about looking at accounts.
Credit Controller, Utilities
Finance and accounts

Working with Company Accounts

Learn how to use financial statements to assess the strengths and weaknesses of an organisation in order to assess risk and set credit limits with this trainer.

What will you gain?
- Understanding of how to assess credit risk.
- An ability to select appropriate ratios for own industry.
- A computerised spreadsheet analysis package.

Who is it for?
The training is designed for those with some knowledge of accounts who wish to improve their understanding of balance sheets, profit and loss accounts and cash flow statements.

What will it cover?
- The business model
- The Profit and Loss Account, Balance Sheet and Cash Flow Statement
- Selecting relevant aspects from notes to the accounts and auditors’ reports
- Using trend analysis, ratios and Z scores to assess risk
- Assessing credit risk and setting credit levels
- Understanding the financial press
- Case study in ratio analysis, risk assessment and setting credit levels

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

Duration 1 day
Cost £310 + VAT
CICM member
£390 + VAT
Non-member
Code S120

Recommended next courses:
Introduction to Credit Risk Assessment
Financial Analysis
Credit Risk Analysis

Training options
Open training
In-company training

"Extremely professional and comprehensive training with useful recapping of points at the end of each session"

Credit Controller, Construction

© Chartered Institute of Credit Management 2015
Introduction to Credit Risk Assessment
including credit application processing

Pro-active, upfront assessment of credit risk and an appreciation of the basics will improve your ability to manage credit risk.

What will you gain?
- Understanding on how to make decisions based on credit risk.
- The ability to improve the profitability of your organisation.
- Post-course assignment if you’re interested in getting qualified.

Who is it for?
The training is designed for credit professionals who have recently taken on business to business risk assessment duties or those requiring appreciation of the basics of credit risk.

What will it cover?
- The fundamentals
- Who are our customers?
- New account applications
- Reading status reports and company accounts
- Methodology of credit scoring
- Decision making
- Processing orders
- Measuring our success

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 or credit application processing (both worth 3 credits) in January, June or October.

Duration 1 day
Cost £310 + VAT
CICM member
£390 + VAT
Non-member
Code S180
Recommended next courses:
Credit Risk Analysis
Financial Analysis

Training options
Open training
In-company training

OPTIONAL assignment towards
CICM Certificate in Credit Management

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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

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

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.
Advanced Credit Risk

This advanced programme takes a detailed look at financial information to identify risk factors and forecast failure.

What will you gain?
- An in-depth understanding of credit risk.
- Improved ability to identify business failure.
- Time to learn new techniques and reflect on current practices.

Who is it for?
The training is designed for experienced credit and risk managers who wish to extend their knowledge of credit risk analysis techniques in assessing the financial strength of businesses, the business context in which risk occurs; and how issues of risk and uncertainty can be predicted, controlled and managed.

To obtain maximum benefit, it is recommended that you should have attended the Credit Risk Analysis training.

What will it cover?
- Development of credit analysis in business to business organisations
- A detailed look at financial information, financial accounts and fund flow statements
- Risk ratios redefined to determine profitability, financial efficiency and liquidity
- External risk factors and failure forecasting
- Creative accounting and recent accounting developments

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

I will now put more emphasis on cash flow statements and less reliance on audited accounts.

Credit Manager, Retail

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Insolvency and bankruptcy

Experience a mock creditor’s meeting and gain an overview of personal or corporate insolvency on a day especially designed for credit managers by a legal expert.

What will you gain?
- A general understanding about insolvency and bankruptcy.
- Improved confidence in handling insolvency and bankruptcy cases.
- Experience of a mock creditors’ meeting.

Who is it for?
The training is designed for credit managers or people who deal with insolvency and bankruptcy cases. The programme provides useful additional support for the CICM Level 5 Diploma in Credit Management.

What will it cover?
- Introduction to insolvency and bankruptcy
- Personal insolvency
- Corporate insolvency
- Duties of liquidators and trustees in bankruptcy
- Experience a creditor’s meeting

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

Duration 1 day
Cost £310 + VAT
    CICM member
    £390 + VAT
    Non-member
Code S170

Recommended next courses:
Advanced Debt Recovery through the Courts
Handling your own Small Claims

Training options
Open training
In-company training

“Good refresher from any CICM credit management qualification course. Credit Manager, Housing”
Litigation – Effective Enforcement

Improve your decision-making about debt recovery and enforcement from this advanced training day.

**What will you gain?**
- Understanding about recovery and enforcement options.
- Improved decision-making about debt recovery through the courts.
- Advice from a leading expert in the field.

**Who is it for?**
The training is designed for senior credit managers involved in the litigation process.

**What will it cover?**
- Judgment – what next?
- Corporate Insolvency/Individual Bankruptcy
- Dealing with ‘delinquent’ debtors
- The Future

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

Duration 1 day
Code S198
Recommended next courses:
Negotiation and Influencing
Advanced telephone collections

Training options
- In-company training

“Lots of information I will retain and use in the future.”
Credit Management, Wholesale

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Debt Recovery through the Courts
Essential debt recovery from beginning to end

Hear from an expert about debt recovery through the courts. This entertaining programme takes the mystery out of legal proceedings and raises your confidence in dealing with legal action.

What will you gain?
- A general understanding about debt recovery through the court.
- Improved confidence in dealing with legal action.

Who is it for?
The training is designed for credit managers who are responsible for debt recovery or experienced collectors who would like to gain a greater understanding about court action. The programme provides useful additional support for the CICM Level 3 knowledge units in trade, export and consumer credit management.

What will it cover?
- How and where to issue a claim
- Standard claim form
- Protocol process
- Collection costs and late payment interest
- Procedure for serving process
- The response pack and acknowledgement of service document
- Rules about the contents of a defense
- Defended cases
- Extension of summary judgment process
- Rules of evidence
- Rules to bring disputed cases
- Hearings faster
- Enforcement procedures

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

Duration 1 day
Cost £310 + VAT
CICM member
£390 + VAT
Non-member
Code S140
Recommended next course:
Advanced Debt Recovery through the Courts

Training options
- Open training
- In-company training

Understand the court process better now. Enjoyed the interaction – entertaining trainer.

Credit Controller, Window Manufacturer

The recognised standard in credit management
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Handling Your Own Small Claims Cases

An ideal follow-on from the debt recovery through the courts programme, this training provides practical advice on how to handle your own small claims.

What will you gain?
- An update on debt recovery through the courts.
- Knowledge about how to handle small claims.
- An opportunity to save on legal fees through handling your own cases.

Who is it for?
The training is designed for credit managers or credit controllers who are involved in handling small claims cases. The programme provides useful additional support for the CICM Level 5 Diploma in Credit Management.

What will it cover?
- Overview of the small claims track
- Types of cases appropriate and financial limits
- Provisions of the Civil Procedure Rules excluded from the small claims track
- Case management directions
- Preparation for the hearing
- Calling witnesses – who needs to appear
- Conduct of hearing – including hints on cross examination
- Mediation and the small claims track
- Costs rules on the small claims track – including witness expenses
- Dealing with the case without attendance
- Non-attendance, setting aside and re-hearing
- Practical exercise

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

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Advanced Debt Recovery through the Courts

This advanced programme includes detailed consideration of contractual arrangements and gives expert advice on debt recovery and costs associated with legal action.

**What will you gain?**
- Detailed understanding about debt recovery through the court.
- Knowledge to help you improve contractual arrangements.
- Ability to weigh up the benefits and costs of court action.

**Who is it for?**
The training is designed for credit managers or people who manage the debt recovery process. The programme provides useful additional support for the CICM Level 5 Diploma in Credit Management.

**What will it cover?**
- The legal relationship with your customer
- Costs
- Alternative debt solution
- Pre-action steps and disputed claims
- Limits to actions

**Assessment**
Questionnaire six weeks after training so you can check progress with your action plan.
Debt Recovery from end to end

Gain an overview of debt recovery process from a leading expert to find ways to improve your current processes. CICM can deliver this programme for consumer or commercial debt recovery.

What will you gain?
- Understanding about debt recovery from end to end.
- Ability to minimise losses and use third parties and legal proceedings to best effect.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for credit managers and credit controllers who are responsible for debt recovery. CICM can tailor the training for consumer or commercial debt recovery.

What will it cover?
- Terms and conditions of trading
- Credit policies and debt recovery
- Pre action searches and enquiries
- Tracing and other enquiry agents
- Data Protection Act issues
- Telephone collecting
- Debt recovery letters
- Maximising the claim
- In house or external debt collection agency or lawyer – which is best?
- Disputed debts
- Obtaining and enforcing a judgment
- Use of insolvency as a debt collection tool

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

Duration: 1 day
Cost:
- £310 + VAT for CICM member
- £390 + VAT for Non-member

Code: S147
Recommended next course: Debt Recovery through the Courts

Training options
- Open training
- In-company training

OPTIONAL assignment towards CICM Certificate in Credit Management

Opportunity to complete an assignment to gain a level 2 or level 3 award in debt recovery (3 credits) in January, June or October.
Scottish Legal Debt Recovery

Find out how to recover debt through Scottish courts with this training.

What will you gain?
- A practical insight into how the law in Scotland can improve recoveries.
- An update on recent Scots Law developments.
- Improved ability to manage the debt recovery process.

Who is it for?
The training is designed for credit managers and controllers requiring more understanding of the Scottish legal system

What will it cover?
- Dovetailing basic credit control procedures, pre-legal for effective recoveries
- Instructing lawyers and how to get the best out of the system
- Scottish court actions: How effective are they?
- Attachment orders - help or hindrance?
- Supercharged Scottish recoveries: Inhibitions and Arrestments
- Fast Track Recoveries
- The Future
- Bankruptcy and Diligence (Scotland) Act

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

Duration 1 day
Code S165
Recommended next course:
Debt recovery from beginning to end

Training options
In-company training

“Very informative – plenty of notes to refer back to.”
Senior Credit Controller, Water Supplier

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Letters of Credit

What will you gain?
Over 50% of submissions to banks under Letters of Credit fail on first presentation, causing havoc in the cash flow of exporters nationwide. This is due to lack of experience or understanding in handling these very effective export payment instruments. Delegates will receive an update on the latest techniques and practices to assist all those involved in preparing and presenting Letters of Credit in a format acceptable to the banks. The result will be a speedier payment for your exports and improve cash flow.

Who is it for?
The training is designed for all those involved in negotiating payment/credit terms and those responsible for export documentation and accounting functions.

What will it cover?
- Types of documentary credit/procedure flow
- Uniform customs and practice (ICC 600) for letters of credit and recent revision
- How to guide customers opening Letters of Credit and how to check the Letter of Credit on receipt
- Amendments
- ICC International Standard Banking Practice Protocol
- Preparation of documents
- Checking and presenting documents (including electronic presentation)
- Practical exercise in checking a Letter of Credit on receipt and preparation of all documents required
- What to do if things go wrong! How to handle discrepancies and reduce payment delays

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

So many techniques will be useful – the course has rid me of my fears of LoCs.

The recognised standard in credit management
T: 01780 722907 E: training@cicm.com www.cicm.com
Essential Management Skills

Find out how to develop your management style and increase your personal effectiveness on this programme to help you lead teams and departments successfully.

What will you gain?
- An understanding about what makes a successful leader.
- Enhanced skills at dealing with challenges.
- Ideas about how to motivate teams.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for team leaders or those aspiring for management roles. The programme provides useful support for the ICM Level 4 Collections Team Management and Level 5 Team Leadership units.

What will it cover?
- ‘Leading’ v ‘managing’
- Five key leadership secrets
- Resolving conflict quickly
- Dealing with performance problems
- Handling the ‘awkwards’ – the bullies, negatives and cynics
- Saying ‘no’ effectively
- Getting your message across – even when they don’t want to hear
- Motivating the team – while staying motivated yourself
- How to set and achieve goals that really count

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

Duration 1 day
Cost £310 + VAT
CIM member
£390 + VAT
Non-member
Code S355
Recommended next courses:
Collections Team Management
Negotiating and Influencing Skills

Training options
- Open training
- In-company training

Feel more confident now about my own abilities. Also I know now how to deal with awkward/negative people!
Team leader, Bank

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Management

Collections Team Management
People, process and performance management

Develop your ability to think strategically and improve processes, reporting and people management with this programme.

What will you gain?
- An understanding about what makes a successful leader.
- Skills in KPI setting and ideas about how to motivate teams.
- Post-course assignment if you’re interested in getting qualified.

Who is it for?
The training is designed for team leaders or those aspiring for management roles. The programme links to the CICM Level 4 Collections Team Management award and provides useful support for the Level 5 Team Leadership unit.

What will it cover?
- Creating a strategy for collections.
- Setting key performance indicators (KPIs).
- Cash forecasting and analysing the ledger.
- Identifying ownership and accountability.
- Effective communications.
- Reporting and measures.
- Tracking and reporting of KPIs.
- Creating action oriented reports.
- Measuring team/individual performance.
- The People Plan – motivating the team and managing performance.
- Hints and tips.

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

Opportunity to complete an assignment to gain a Level 3/5 award in Collections Team Management (6 credits) in January, June or October.

Duration 1 day
Code S335
Recommended next courses:
Essential Management Skills
Negotiating and Influencing

Training options
In-company training

OPTIONAL assignment towards CICM Certificate in Credit Management

“An opportunity to take a step back and look at things objectively and form ideas for the future.”

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Management

Credit Team Leadership

Transform your credit team leadership with this programme. The training gives you the opportunity to reflect on your issues and learn from a host of team leadership tips and techniques.

What will you gain?

- Time for personal reflection and knowledge about a range of techniques.
- Improved ability to lead teams and raise performance.
- Post-course assignment if you are interested in getting qualified.

Who is it for?

The training is designed for seasoned team leaders and those new to the role.

What will it cover?

- What is working/what is not
- Responsibilities
- Authority levels
- Evaluations of strengths and weaknesses
- The communication toolkit
- Developing the relationship
- Conflict of management
- Negotiation skills
- The close
- Checklist for success

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 Business Solutions through Creative Thinking (6 credits) in January, June or October.

Duration 1 day
Cost £310 + VAT  
CICM member £390 + VAT  
Non-member

Recommended next courses:
Advanced Credit Risk
Debt Recovery through the Courts
Advanced Debt Recovery through the Courts
Insolvency and Bankruptcy
Managing your own Small Claims

Training options
Open training
In-company training

OPTIONAL assignment towards CICM Certificate in Credit Management

“I have a much better understanding of credit management now and useful tools to try out at work.”
Management

Time Management for Credit Staff

What will you gain?
- Simple and effective techniques to help you make the most of time.
- Greater effectiveness and confidence at work.
- Improved collection performance.

Who is it for?
The training is designed for anybody working in credit who would like to feel more in control of workload and improve collections.

What will it cover?
- Managing time – a self assessment
- Putting Parameters on Time and Work
- Managing Yourself
- Working with Others
- Dealing with Accounts Queries
- The Collection Strategy
- Personal Action Planning

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

Duration 1 day
Code S106
Recommended next course:
Business Communications and Personal Skills

Training options
In-company training

“I feel more confident about doing my job and will make lots of positive changes.”
Credit Controller, Ministry of Justice

© Chartered Institute of Credit Management 2015
Credit Policy Workshop

Develop your ability to think strategically and improve processes, reporting and people management with this programme.

What will you gain?
• An understanding about what makes a successful credit policy.
• Skills in writing and implementing credit policy.
• Useful advice if preparing for Quality in Credit Management (CICMQ) accreditation.

Who is it for?
The training is designed for credit managers or those aspiring for management roles. The programme provides useful support for the Level 5 Credit Risk Management unit.

What will it cover?
• How to prepare an outline proposal for a credit policy
• How to implement a written credit policy
• Key elements – ensuring the right wording and features are included
• Identify external and internal factors affecting policy and procedures – examine pitfalls and current legal issues
• Credit policy as an investment tool – strategies to influence and drive improvements within an organisation
• How to obtain ‘buy in’ from other departments

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

Very useful day. Good advice and helpful tools to enable update of our credit policy.
Credit Management Strategies

Develop your ability to think strategically and raise the profile of credit management with this wide ranging management programme.

What will you gain?
- Learn how to adopt a more strategic approach to credit management.
- Raise your awareness and visibility.
- Find out how to ensure credit management is integral to the business function.

Who is it for?
The training is designed for credit managers or those aspiring for management roles. The programme provides useful background knowledge if you are preparing for CICM Quality in Credit Management (CICMQ) accreditation or the CICM Level 5 Diploma in Credit Management.

What will it cover?
- How to develop a more strategic approach to credit management.
- Seven essential factors of effective credit management.
- The key elements of success.
- How to ensure Credit Management is an integral business function.
- Raising awareness and increasing visibility.
- Credit policy – adopting a ‘shared credit responsibility’ culture within an organisation.
- Structuring an effective collection programme – top tips for success!
- Recognising the hidden cost of credit.
- Using credit as a marketing and investment tool.

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 Business Solutions through Creative Thinking (6 credits) in January, June or October.

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Export Credit – Payments and Procedures

**What will you gain?**
The current global financial situation poses many challenges for traders of all sizes who look to the export market to maintain, or improve, their profitability. It is now more important than ever for exporters to understand export contract terms and the implications of the various terms of payment to their business. Careful selection of payment methods will avoid the need for costly downstream debt collection processes. New letter of credit rules were introduced in 2007 and new trade terms (Incoterms 3000) will be published. This is a key opportunity for exporters to update themselves on the latest processes and procedures to ensure that payments for their exports are made on time and export credit risk is minimised.

**Who is it for?**
The training is designed for all managers and staff involved in the export process. It is suitable for those with no, or limited, experience and also as a comprehensive update for those with previous knowledge.

**What will it cover?**
- **Export Credit Risk** – Customer/commercial and country/political risks
- **Sources of information**
- **Export Credit Risk Insurance**
- **Methods of Payment** – Pro-forma/funds transfer, documentary letters of credit, bank collections/bills of exchange, open account
- **Incoterms 2000** – (with a briefing on the important revision to international trade terms which will be called ‘Incoterms 3000’ due to be published in 2010)

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

- **Key documents** – invoices, movement documents, origin documents, trade/commercial documents, bills of exchange
- **Transferring the credit risk/financing** – credit insurance, factoring, forfaiting/discounting, confirming houses, export finance banks
- **How to overcome payment delays** – best practice
- **Collecting overdues**
- **Debt recovery**

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Taking the Risk out of Export Sales

What will you gain?
The course will help exporting companies understand how to establish an effective policy when dealing with overseas buyers assess the alternative methods of payment as a means of:

- securing overseas debts
- negotiating favourable credit terms to promote the growth of sales

It will also highlight the key mechanisms for managing currency exposures and reduce the risk of exchange losses.

Who is it for?
The training is designed for Export Sales and Finance Teams who are concerned with: Developing new or difficult overseas markets, the risks, costs and cash flow pressures associated with international payment terms and managing the risks associated with exchange rate movements when pricing contracts in foreign currencies.

What will it cover?

- **Export Finance**
  - Key issues facing exporting companies
  - Establishing an export credit policy: risk assessment; checking out the buyer and the market
  - Delivery terms (incoterms 2000)
  - Trade transaction and financing strategies: advance payment; open account; documentary letters of credit; documentary collections and bills of exchange; credit insurance
  - Bank demand guarantees

- **Foreign Exchange Risk Management**
  - Understanding foreign exchange risk: how exchange risks arise; types of exchange risk
  - Managing the risks – hedging techniques
  - How do banks ‘price’ FX rates? Obtaining the best exchange rate and service from your bank or FX provider

Assessment

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

Excellent course with lots of content.
Rent Collections
Telephone collections for social housing

Negotiate with confidence and reduce rent arrears with this interactive 2-day training. Build confidence in collecting from vulnerable people. Practice taking and making calls and seeing expert trainers role play challenging situations.

What will you gain?
- New techniques to raise your effectiveness in collecting from vulnerable debtors.
- Confidence in dealing with difficult and challenging situations.
- Post-course assignment if you are interested in getting qualified.

Who is it for?
The training is designed for anyone who works for a council, housing association or private landlord and is keen to improve rent collections.

What will it cover?
- Social housing values & collections philosophy
- What makes a good telephone collector?
- Recognising different types of defaulters
- How do debtors think and prioritise money?
- Telephone techniques – striking the balance
- How to secure a direct debit payment
- Inter-personal skills for handling calls
- Being and staying assertive
- Dealing with opposition and conflict
- Telephone collections cycle

Assessment
Pre and post training self assessment linked to a performance improvement action plan.

Opportunity to complete an assignment to gain a Level 2 or Level 3 award in Telephone Collections (6 credits) in January, June or October.

I feel I have the right balance now when collecting from vulnerable debtors.
Collector, Housing Association
Credit Management in a Nutshell

Access best practice advice about credit management without having to leave your desk from this interactive training webinar.

What will you gain?
- Increased understanding about all aspects of credit control.
- Online tools to question tutor and minimal impact to your working day and budget.
- Excellent introduction to the world of credit management.

Who is it for?
This training webinar provides an ideal overview of credit management to somebody new to the role or a more experienced collector who is looking to move into a more senior role.

What will it cover?
- Credit policy
- Internal customers
- Risk assessment
- Protecting the debt
- Measuring performance
- Query management
- Collection strategy
- 10 Top Tips

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 cash collections (3 credits) in January, June or October.

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Webinar

**Telephone Collections**

Learn how to collect over the phone without leaving your desk from this interactive training webinar.

**What will you gain?**
- Essential telephone collections skills.
- Improved collection rates.
- Post-course assignment if you are interested in getting qualified.

**Who is it for?**
This training is ideal for those who need a brief overview of telephone collections. It covers key areas of telephone collection, provides pointers for successful collection and gives tips to put into practice immediately.

**What will it cover?**
- **Preparation**
  Making sure we have the information we need
- **Right person**
  How to identify and get to the decision maker
- **Opening**
  Making first impressions count
- **Discussion**
  Tips for dealing with the excuses and maintaining control
- **Close**
  How to gain commitment and confirm the agreement
- **Notes**
  Making them count plus the legal aspects
- **Follow up**
  How, when and who

**Assessment**
Pre and post training self assessment linked to performance improvement action plan. Opportunity to complete an assignment to gain a Level 2 or Level 3 award in Telephone Collections (6 credits) in January, June or October.

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**Duration**
45 minutes

**Cost**
- £87 + VAT  
  CICM member
- £97 + VAT  
  Non-member

**Code**
WEB2

**Recommended next courses:**
- Credit Management in a Nutshell
- Negotiating and Influencing
- Advanced Telephone Collections

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"Gained new ideas which I could apply immediately raise my collections."

Credit Controller, Legal Sector.

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© Chartered Institute of Credit Management 2015
Webinar

Time Management

This is an ideal training webinar for those who need to improve time management, feel in control of their workload and improve collection performance.

- the very best of our tutorial advice
- a visual and interactive presentation
- the use of online tools to question the tutor
- learning with minimal impact on your working day
- value for money
- and much more....

What will you gain?
- Practical tips to put into immediate use
- Improved effectiveness and results
- Greater confidence at work

Who is it for?
This training is valuable for anyone working in a role with high volumes of work or customer interaction. It provides a good refresher for experienced collection, team leaders and managers.

What will it cover?
- **Time management**
  Transform your effectiveness with this time management webinar. Learn how to work smarter not harder.

Assessment
Pre and post training self assessment linked to performance improvement action plan.

This webinar combines well with other webinars and training days for learners who are working towards most CICM assignments.