

SYLLABUS

	BUSINESS ETHICS AND LEGAL COMPLIANCE	CREDIT MANAGEMENT AND REPORTING	RISK MANAGEMENT AND FINANCIAL ANALYSIS
01	ETHICAL PRACTICES IN THE INDUSTRY	CREDIT POLICIES AND CREDIT MANAGEMENT	RISKS ASSOCIATED IN THE CREDIT INDUSTRY
	<ul style="list-style-type: none"> • Treating people with consideration and respect • Communicating with honesty and integrity • Transparency, confidentiality and fairness • Emerging ethical issues in the 	<ul style="list-style-type: none"> • Importance and use of credit policies • Main features of a credit policy • Credit policies for different industries • The process of credit management • Credit execution and administration • Credit approval and implementation • Role and functions of credit management • Forecasting and cash flow projections • Extending customer credit limits • Credit portfolio management 	<ul style="list-style-type: none"> • Credit risk • Economic and financial risk • Market and operational risk Business and reputational risk • Political and legal risks • Systemic risk
02	BUSINESS ETHICS FOR PROFESSIONALS	CREDIT MANAGEMENT IN SPECIFIC DISCIPLINES	MEASURE OF CREDIT RISK
	<ul style="list-style-type: none"> • Theories of ethics • Ethical codes for credit professionals • Moral values and ethical decision-making • Ethical evaluation skills • Personal responses to ethical problems 	<ul style="list-style-type: none"> • Trade credit management • Export credit management • Consumer credit management 	<ul style="list-style-type: none"> • Credit Ratings /Credit Scores • Outcomes of the credit report • Cash flow forecasting • External ratings Services
03	LEGAL FOUNDATIONS	LEASING	METHODS FOR CREDIT RISK MITIGATIONS
	<ul style="list-style-type: none"> • Sources of law • Jurisdiction of the courts 	<ul style="list-style-type: none"> • Types of leasing products • (Including: Corporate, Commercial, 	<ul style="list-style-type: none"> • The role of supervisors • Establishing an appropriate credit risk environment

		Consumer, Agricultural, SME and Micro leasing) <ul style="list-style-type: none"> Managing lease operations Lease agreements and operations Calculating lease profitability Marketing of lease products Lease structuring proposal development, and sanctioning Lease disbursement, accounting and Relationship management Lease administration 	<ul style="list-style-type: none"> Operating under a sound credit granting process Maintaining an appropriate credit administration, measurement and monitoring process Control systems in the credit industry Ensuring adequate controls over credit risk
04	LAW OF CONTRACT FOR CREDIT TRANSACTIONS	CREDIT REPORTING	ACCOUNTS PREPARATIONS
	<ul style="list-style-type: none"> Legal requirements of a valid contract Terms of a contract Vitiating elements of a contract Remedies for breach Accepting securities Guarantors Nomination of accounts Negotiable instruments(Including: Bills of exchange, Cheques, Letter of credit, Guarantees) 	<ul style="list-style-type: none"> Structure of the credit report Users and key considerations in credit reporting Generating and using the credit report Credit registry and credit bureau 	<ul style="list-style-type: none"> Preparation of financial statements (Including: Balance sheet, Income statement and Cash flow statement for single entity only)
05	BUSINESS LAW AND ITS IMPLICATION TO CREDIT	SECURITIES AND BANK ADVANCES	FINANCIAL STATEMENT ANALYSIS
	<ul style="list-style-type: none"> Forms of businesses Legal personality Solvency test Creditors' rights Winding up of a company Agency law 	<ul style="list-style-type: none"> Types of securities(Including: Mortgage, Pledge, Assignment, Guarantee) Types of Advances(Including: Loans, Cash Credit, Over draft, Discounting of Bills) Enforcement of a security 	<ul style="list-style-type: none"> Horizontal analysis Vertical analysis (Financial ratios analysis)
06	LEGAL RECOVERIES OF CREDIT		
	<ul style="list-style-type: none"> Jurisdiction of courts Legal documentation 		

	<ul style="list-style-type: none"> • Instructing the lawyer • Providing evidence in court 		
07	LAW RELATING TO FINANCE COMPANIES AND BANKS		
	<ul style="list-style-type: none"> • (Including; Banking Act, Consumer Credit Act, Consumer Protection Act, Debt Recovery Act, Debt Recovery Special Provisions Act, Finance and Leasing Act, Pawn brokering Act, Money lending Act, Mortgage Act, Bills of exchange Act) 		