

SYLLABUS

	BUSINESS COMMUNICATION AND MANAGEMENT	CREDIT OPERATIONS AND MARKETING	CREDIT EVALUATIONS AND RECOVERIES
01	BUSINESS COMMUNICATION	ROLE OF CREDIT IN THE ECONOMY	CREDIT EVALUATION AND APPLICATION PROCESSING
	<ul style="list-style-type: none"> • Listening and understanding • Written and oral communication • Presentation Skills • Telephone etiquette • Business ICT Skills 	<ul style="list-style-type: none"> • Capital and credit • Development of credit industry • Secured and unsecured credit • The credit management profession 	<ul style="list-style-type: none"> • Underpinning principles (Including: profitability, risk appetite, pricing, credit-scoring) • Lending assessment tools • Documentation, facility letters and covenants • The credit evaluation process and analysis (Including: tools and methods) • Evaluating customer repaying capacity • Use of crib reports in credit evaluation
02	ECONOMICS AND THE BUSINESS ENVIRONMENT	BUSINESS CREDIT PRINCIPLES	VALUATION FOR COLLATERAL APPRAISALS
	<ul style="list-style-type: none"> • Economic and business concepts • Internal and external environment of business • Business ethics and CSR Money and banking 	<ul style="list-style-type: none"> • Credit lending policies, processes and controls, types of credit Attributes of good lending • Regulation of Lending • Cultural approaches • Types of Borrowers & Lenders 	<ul style="list-style-type: none"> • Valuation of Assets (Including: Motor vehicles, houses etc...) • Using comparable for valuation • Free cash flow methods • Option-based valuation • Customer life time value • Increasing customer value • Valuing internet based companies

			<ul style="list-style-type: none"> Common errors in valuation
03	BUSINESS OPERATIONS AND MANAGEMENT	PRODUCTS OFFERED IN THE INDUSTRY	DEBT RECOVERY & REMEDIAL MANAGEMENT
	<ul style="list-style-type: none"> Management Theories Operations management Human resource management Supply chain and quality management Information management 	<ul style="list-style-type: none"> Deposits, savings and investments Hire purchase, leasing and asset finance Loans, mortgage and overdrafts Micro finance Investment advisory Factoring, invoice discounting Islamic finance Money exchange and transfer Margin trading, credit cards and installment credit 	<ul style="list-style-type: none"> Guidelines and criteria for recovery Ethics for recovery officers Creating a repayment model Segmentation of clients based on repayment behaviors Sensitivity analysis Options for lender and borrower Cost benefit analysis and risk reward considerations Strategic, national , political or reputational issues Early signs of default Legal action for recovery Alternative debt recovery options
04	BUSINESS ACCOUNTING	MARKETING CREDIT PRODUCTS	COLLECTION SKILLS
	<ul style="list-style-type: none"> Scope and purpose of accounting Accounting principles and double entries Processing credit transactions Accounts receivables Bad and doubtful debt Working capital management and cash cycle Cash flows 	<ul style="list-style-type: none"> Introduction to marketing Evolution of marketing philosophy Segmentation, Targeting and Positioning (STP) Marketing mix decisions Concepts in branding Service marketing Product life cycle Customer value creation Marketing communications Strategy Product Development Strategy 	<ul style="list-style-type: none"> Avoiding arguments and threats. Reading emotions Making notes while talking Handling notorious customers