



Institute for Capacity Development (ICD)

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Credit Management and Debt Recovery

Course Objectives

Upon completion, participants should be able to:

- Perform credit assessment/ratings on debtors
- Design effective terms and conditions for prompt payments.
- Analyse essential features of a legally binding contract.
- Understand the issues involved in pursuing slow payers and debtor recovery.
- Utilise the international banking payment methods to minimise credit risks.
- Develop a realistic plan to protect and manage credit and debts

Target Group

- Credit and Loans Officers
- Bankers,
- Finance Officers
- Accounts Officers
- Accounts Clerks
- Debt Managers

Course Contents

- General Management Skills and Principles
- Role of Finance and Credit Management
- Credit Management Compliance
- Credit Policy
- Credit Administration
- Collection methods and procedures
- Terms and Conditions of sale
- Credit risk assessment
- Credit Risk/Administration Documentations
- Loan Disbursement Conditions
- Types of security – personal and corporate
- Attributes of a good security: MAST (marketability, assess ability, stability and transferability)
- Collateral Valuation

- Assessing Credit Terms
- Defining Credit Limits
- Accounts Receivables
- Debtor aged analysis, days outstanding
- Hardship and Insolvency Situations
- Personal and Corporate Insolvency
- Legal Customer profiles / matching products
- Debt re-scheduling
- Using Debt Collection Agencies
- Doing Business in a Global Environment
- International Commercial Terms
- International Payment Criteria
- Credit Risk Management
- International Banking Payment Methods
- Customer Relationships Management
- Review of Key Credit Criteria
- Basics of Civil Litigation
- Credit Insurance
- Credit risk reporting.
- Managing credit risk at a portfolio level.
- Concentration risk, contagion risk and how they are managed - securitization and diversification.
- External factors which affect credit risk – political, economic, environmental.
- How to use of credit reports and other sources of available information (pay slips, bank statements) to construct affordability assessments
- Types and application of credit scorecards
- Objectives and characteristics of a credit rating system
- Use of social media – KYC and credit monitoring
- Proceedings and Court Processes
- Action Planning

Dates: 17th – 28th March 2025

Duration: 2 Weeks

Course Costs: US\$2850/delegate

Venue: Kigali, Rwanda