



**Kenya School of  
Credit Management**

P. O. Box 54340-00200. 4th floor, St. George's House, Parliament Road, NAIROBI. Telephone: +254-02-317872,  
2212753, 720 100655. E-mail: info@creditschoolmanagement.net

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# **CREDIT ANALYSTS/RELATIONSHIP MANAGEMENT TRAINING PROGRAM**

## **OUTLINE**

**DURATION: 4 MONTHS**

## **INTRODUCTION**

Kenya School of Credit Management is an Institution of its own kind in Kenya. We train people in the latest tools to manage CREDIT. We are registered with the Ministry of Education and National Industrial Training Authority.

In the last few years there has been a proliferation of financial institutions entering the already competitive banking sector. Given this intensified competitive situation, individual institutions will need to enhance their Credit Analysis abilities to continue being profitable, sustainable and have a quality loan book.

In recognition of the skills gap in Credit Analysis in Financial Institutions, we designed a Credit Analyst Program which trains the Analyst on modern approaches to Credit Analysis and Credit Management. We administer an internal certification program at the Kenya School of Credit Management where we provide reading materials and internal continuous assessment tests. The School awards a certificate to the Credit Analyst upon completion of the course and passing the examinations.

The Program is designed to take 4 months and is administered online.

Why take this program?

- Enhances credit management skills;
- Improves ability to evaluate customers loan proposals;
- Increases capacity to manage a credit portfolio;
- Enhances aptitude of nursing and recovering debts that go wrong;
- A quick win to promotions, departmental transfer, change of jobs and recognition;
- Non-class program including on-line examinations;
- The program takes only four months;
- Trainee becomes part of the school on any matters relating to Credit Management.

## **INTERNAL ASSESSMENT AND CERTIFICATION**

This course is for those people who may be unable to physically come to class but would like to sharpen their knowledge and skills in Credit Management.

### **TARGET GROUP**

1. Credit Analysts in Banks;
2. Loan/Credit Officers/Managers in Financial Institutions;
3. Credit officers working in Savings & Credit Cooperative Societies (SACCOS);
4. Staff working for Credit Card Companies;
5. Officers working in Hire Purchase/asset finance Companies.

### **NOTES**

- a) You can start the program at your convenient time;
- b) Course duration – 4 months;
- c) A Kenya School of Credit Management coach will be available throughout the program;
- d) Must sit the two continuous assessment tests and attain a pass;
- e) The continues assessment tests will be administered online with a specified timing of return;
- f) Repeat of failed continues assessment test will be at an additional cost of Kshs.1,500.00 for each repeat;
- g) The first continues assessment tests will be after two months from the date of commencement and the second at the end of the 4<sup>th</sup> month;
- h) A course outline and course reading materials will be provided.

### **COST**

Kshs.25,000.00 for the whole course including course materials, examinations and certification. This amount can be paid in instalments with prior arrangements with the school.

### **For more information, please call:**

- Bernard M. Chege | Director of Training | Kenya School of Credit Management |  
Tel: (office) +254 20 2212753 /317872 | (cell) +254 727-499561
- Patrick K. Kairu | Director of Studies | Kenya School of Credit Management |  
Tel: (office) +254 20 2212753 /317872 | (cell) +254 722-712669

**Sign up today and reap the benefits**

# **COURSE CONTENT/SYLLABUS**

## **PART 1: 2 MONTHS**

### **1. AN OVERVIEW OF CREDIT AND CREDIT RISK**

- The definition of credit, and its role in supporting economic growth;
- The Banks' role of Financial Intermediation;
- The nature of the risks incurred by lenders when providing credit facilities;
- The demand for credit and the different types of borrowers;
- The commercial and social responsibility that lenders have in their credit related activities.

### **2. AN INTRODUCTION TO LENDING**

- The different types of lending institutions and the nature of the borrowing they provide;
- The general Principles of Good Lending;
- An introduction to the various methods of Credit Analysis;
- An introduction to the Credit Analysis process.

### **3. THE PRINCIPLES OF LENDING**

- The practical application of PARTS – a structured approach to Fundamental Credit Analysis;
- The basic reasons why individuals and businesses borrow money;
- The sources of debt repayment and the potential risks associated with them;
- Trading cycles and the business funding needs that they can create.

### **4. CREDIT PRODUCTS AND SERVICES**

- The types of lending products offered to customers by lenders, and their respective advantages and disadvantages;
- The importance of matching products to customer needs;
- Common Personal Lending products;
- Common Corporate Lending products;
- Alternative sources of credit;
- Emerging credit delivery channels and how that impacts on the management of credit risk.

### **5. SECURITIES FOR LENDING**

- The different types of security for credit;
- The valuation and the valuation margins.
- The general principles and management of security throughout the term of the risk.
- The connection with regulatory requirements, pricing and value in the event of default.

## **PART 2 : 2 MONTHS**

### **1. MANAGING CREDIT RISK**

- Importance of credit risk management;
- The basic principles of credit portfolio management;
- Risk management framework and lines of defence.

### **2. INTRODUCTION TO FINANCIAL ANALYSIS**

- Analysis of bank statements
- Understanding Financial Statements
- Ratio Analysis
- Red Flags
- Cash Flow Analysis

### **3. REGULATIONS AND ETHICS**

- The objectives of regulations;
- Prudential regulations and guidelines;
- The ethics of lending and ethical behaviour;
- Protecting a banks brand and managing its reputation.

### **4. MICROFINANCE**

- The general principles of good microfinance lending;
- An introduction to the various methods of Microfinance;
- The principles of lending to microfinance customers;

### **5. PERSONAL LENDING**

- How to undertake analysis with inadequate information;
- Recognising the most suitable products to meet personal customer needs;
- Techniques for monitoring and controlling the lending;
- Lending where individual personal liability applies.

### **6. DEALING WITH NON-PERFORMING LOANS (NPLS)**

- Why borrowers sometimes experience financial difficulties;
- The early Warning Signs that can indicate that a borrower is in difficulty;
- What a lender can do when things go wrong;
- ☐ A lender's social responsibility when dealing with problem loans.