



## **Kenya School of Credit Management**

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**NITA REGISTRATION NO: DIT/TRN/441**

### **IN-HOUSE CREDIT/DEBT MANAGEMENT TRAINING (FINANCIAL INSTITUTION)**

#### **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 AND CONVERSION OF THE SAME** into **MONEY**. We are registered with the Ministry of Education and National Industrial Training Authority. Our Career Development Program is examined by **KASNEB, one of the leading and most recognized examination bodies in Kenya.**

Understanding a profitable sale at the end of the day, counts for each and every organization.

The starting point of positive conversion of credit into money is knowledge and hence training in the same. We will be best placed to train your staff on the following areas.

#### **CREDIT/DEBT MANAGEMENT & COLLECTIONS**

##### **COURSE OUTLINE:**

- **Concept of Credit Creation**
  - ✚ Lending as a core function of the lender.
  - ✚ Understanding credit/debt management and underlying facts.
  - ✚ Walking the credit business in the modern times
  - ✚ Self-branding in the credit management business
  - ✚ The credit policy as a tool to manage credit business
  - ✚ Effective collection methods
  
- **Principles of Lending**
  - ✚ The Principles of Lending:
  - ✚ Cannons of Good/bad Lending
  - ✚ Credit Appraisal Techniques
  - ✚ Introduction to Financial Statements and assessment of the risks in lending proposals
  
- **Credit Monitoring and Control**
  - ✚ Essence of Credit Monitoring and Control
  - ✚ Reasons for Monitoring and Control
  - ✚ Controls before and after Credit

- ✚ The credit policy as a tool of Monitoring and Control
- ✚ Tell-tale Signs
- ✚ Remedial Action
- ✚ Limitations/Challenges
  
- **When things go wrong**
  - ✚ Reasons for failure
  - ✚ The causes for non-performing debts
    - ✓ Internal causes
    - ✓ External causes
  - ✚ The cost of non-performing debts to the organization
  
- **Recovery of Problem Lending**
  - ✚ Stages in Debt Recovery
  - ✚ Non-legal recovery methods
    - ✓ Reschedule
    - ✓ Restructure
    - ✓ Re-finance
    - ✓ Debt Collectors
  - ✚ Legal recovery methods
  - Emerging trends in the lending business

## **ACCRUING BENEFITS OF RUNNING THESE MODULES**

### **At the end of the course participants will be able to:**

1. Obtain all information leading to quality customers before granting credit.
2. Interpret all information from the prospective customers into credit values.
3. Give the right credit limit to the customers
4. Monitor and control debt levels leading to better cash flow.
5. Handle and overcome virtually any non- payment platforms.
6. Stress the benefits of business partnership rather than the consequences of failure to pay.
7. Develop a friendly business environment for repeat business
8. Persuade customers to pay without sacrificing goodwill.
9. Increase the Bank businesses by use of credit as a tool of marketing.
10. Improve on the customers relationships for improved business.

**P.K. KAIRU**

**DIRECTOR OF STUDIES**

*Additional information*

### **COURSE CO-ORDINATOR - P.K. KAIRU**

Mr. Kairu is a long-standing Credit expert having graduated in UK in the field of Credit Management. He worked in various financial institutions at managerial levels before starting the first school of its kind in Kenya-**Kenya School of Credit Management**- an institution in Kenya that trains people in the latest tools to handle credit/debts.

Mr. Kairu introduced the career of credit management in Kenya and wrote the first curriculum that was used by KASNEB to examine students since the year 2001 up to the recent changes. He has written the first local book in credit management '**CREDIT MANAGEMENT**' that is a recommended study guide for KASNEB students and all stakeholders of credit business.

Mr. Kairu is the Director of Studies at the Kenya School of Credit Management, an associate member of Gretna University senate and a lecturer of the core subject - Credit Management.

### **CREDIT/DEBT MANAGEMENT**

THE NERVE CENTRE OF EACH AND EVERY ORGANISATION

#### **FEES & RELATED CHARGES**

- To be discussed

#### **CLASS/GROUP**

- The class/group should be maximum forty persons for effective training

#### **CERTIFICATION**

- All participants will be issued with a certificate at the end the training

#### **DURATION**

- Three days per group (recommended)

#### **VENUE**

- To be agreed

**TRAINING ORGANISED AND CARRIED OUT BY THE KENYA SCHOOL OF CREDIT  
MANAGEMENT**

1. K-UNITY SACCO	JANUARY 2021
2. SOUTHERN STAR SACCO	JANUARY 2021
3. BORESHA SACCO	NOVEMBER 2020
4. WASPA	JUNE 2020
5. BORESHA SACCO	JANUARY 2020
6. PROGRESSIVE CREDIT LTD	DECEMBER 2019
7. MYCREDIT KENYA LTD	OCTOBER 2019
8. TAIFA SACCO	SEPTEMBER 2019
9. BORESHA SACCO	JUNE 2019
10. K-UNITY SACCO	MAY 2019
11. TAI SACCO	MARCH 2019
12. TOYOTA KENYA LTD	NOVEMBER 2018
13. BROOKSIDE DAIRY	OCTOBER 2018
14. CARITAS MICROFINANCE	JUNE 2018
15. TALA KENYA LTD	FEBRUARY 2018
16. MUKURWEINI COMMERCIAL SACCO	NOVEMBER 2017
17. WASPA	SEPTEMBER 2017
18. CROWN PAINTS	JULY 2017
19. HELB	JUNE 2017
20. FAMILY BANK	MARCH 2017
21. NAIROBI CITY COUNTY	JANUARY 2017
22. AGA KHAN HOSPITAL- MOMBASA	NOVEMBER 2016
23. TAI SACCO	OCTOBER 2016
24. MURANGA WATER & SANITATION CO.	SEPTEMBER 2016
25. MUKURWEINI COMMERCIAL SACCO	JULY 2016
26. G4S KENYA LTD	JUNE 2016
27. MONARCH INSURANCE CO.	MARCH 2016
28. URITHI HOUSING COOPERATIVE	JANUARY 2016
29. NAIROBI CITY COUNTY	NOVEMBER 2015
30. NATIONAL BANK	OCTOBER 2015
31. BANK OF AFRICA	OCTOBER 2015
32. G45 KENYA LTD	SEPTEMBER 2015

33. JAMII BORA BANK	AUGUST 2015
34. NAIROBI WATER	JULY 2015
35. DAVIS & SHIRTLIFF	MAY 2015
36. JAMII BORA BANK	FEBRUARY 2015
37. SAFARICOM LTD	FEBRUARY 2015
38. G4S KENYA LTD	DECEMBER 2014
39. TAIFA SACCO	OCTOBER 2014
40. UKRISTO SACCO	AUGUST 2014
41. INVESTEQ CAPITAL	JULY 2014
42. CONSOLIDATED BANK	APRIL 2014
43. JOMO KENYATTA FOUNDATION	APRIL 2014
44. BROOKSIDE DAIRY	APRIL 2014
45. AFYA MICRO-CREDIT	APRIL 2014
46. AFYA SACCO	OCTOBER 2013
47. CROWN PAINTS	AUGUST 2013
48. GITHUNGURI DAIRY SACCO	JULY 2013

**THIS IS A SAMPLE**

## **PROFILES OF RESOURCE TEAM**

### **Mr. Patrick K. Kairu - BBA, BCM (UK), Msc - Credit (UK)**

Mr. Kairu is a long-standing Credit expert having graduated in UK in the field of Credit Management. He worked in various financial institutions at managerial levels as a credit manager before starting the first school of its kind in Kenya-Kenya School of Credit Management- an institution in Kenya that trains people with the latest tools to handle credit. Mr. Kairu introduced the career of credit management in Kenya and wrote the first curriculum that has been used by KASNEB to examine students since the year 2001 up to the latest changes. He has also written the first local book in credit management that is a recommended study guide for KASNEB students and all stakeholders in the credit business. Mr. Kairu is a Board Member of KASNEB, Director of Studies at the Kenya School of Credit Management and a lecturer of the core subject - Credit Management.

### **Mr. Stanley T. Machira - BCOM, MBA, PGD-MICRO-FINANCE**

Mr. Machira is a career Banker with wealth of experience having worked for Kenya Commercial Bank for quite a reasonable time. He is a graduate of both Nairobi and Methodist Universities with a specialization in accounting and strategic management. He also holds a diploma in micro finance.

Mr. Machira has been a trainer in the Banks and particularly in retail and micro-credit. He is a lecturer at the Kenya School Credit Management in the units of entrepreneurship and corporate lending.

**Mr. J. K. Maramba – BSC (NBI), PGDE (KU), MBA, CPA (K)**

Mr. Maramba worked in the public service for quite a reasonable time before he took early retirement to join the Kenya School of Credit Management as a Technical Director. Mr. Maramba undertakes special tasks in writing Credit Policies and restructuring credit departments in organizations. He also lectures in decision-making subjects at the Kenya School of Credit Management.

**Mr. B.M. Chege – BA-ECON-NRB, ACIB**

Mr. Chege is a widely experienced Trainer and Business Management Coach in various fields including Performance Management, Corporate governance, Corporate Lending, Entrepreneurship and Strategic and Business planning.

Mr. Chege is a holder of a Bachelor of Arts (Economics) degree from the University of Nairobi and a Higher Diploma in Theology from the Presbyterian University of East Africa. He has also attended various training courses locally and abroad.

Prior to venturing into full-time business management consultancy in September 2008, he worked at senior levels in local banks assisting the customers in their business management and borrowing proposals.

Mr. Chege is a Certified ILO Entrepreneurship Trainer and an Associate Consultant for Federation of Kenya Employers, Kenya Institute of Management and Kenya Institute of Bankers amongst others.

He has been involved in review of Lending curriculum at Kenya Institute of Bankers and Credit Management curriculum at KASNEB.

**Mr. P.A. Bwire – Bsc, MBA, CPA (K), CPS (K),**

Mr. Bwire is a qualified practicing accountant and company secretary having worked in various firms. He is our resource person and trains in accounts. He is a graduate from USIU-A majoring in finance & Accounting. Presently he is working in large audit firms as a management and business consultant.

**Mr. Evans Kipkorir – LLB – Hons NBI**

Mr. Kipkorir is a lawyer by profession and has a bias in Credit Management. Mr. Kipkorir is quite advanced in applications of law in credit management & debt collection. He is currently a lecturer at the Kenya School of Credit Management and the Catholic University.

**Mr. J. N. Odhiambo – ACIB, UK, Msc – FINANCE**

Mr. Odhiambo is a long standing Banker and currently training for AKIB, KSMS and USIU among other institutions. He is also a lecturer at the Kenya School of Credit management.

**M/s. Lucy Towett – B – Com, CCP (K)**

Lucy is a professional in credit management with long standing experience in the financial sector. In addition to credit consultancy, Lucy is a lecturer at the Kenya School of Credit management. She lectures in the core credit management units.

*The above are just some resource people among many*

## REFERENCES

We have trained County Government staff/Water companies on an in-house basis.

**Reference Contact: -**

1. Mr. Anderson Gatheru  
Nairobi City County Government  
Tel. contact-0715-416593

We have trained Hospital staff on an in-house basis.

**Reference Contact: -**

1. Mary Wambui  
Aga Khan Hospital  
Tel. contact-0722300912

We have trained Sacco Staff on an in-house basis.

**Reference Contact: -**

1. Edith Rotich  
Head of credit  
Boresha Sacco  
Tel 0723845984
2. John Mwangi  
Chief Executive officer  
Tai Sacco  
Tel 0713207258

We have trained Higher Education Loans Board Staff on an in-house basis.

**Reference Contact: -**

Irene Mwangi  
Training Manager  
HELB  
Tel No. 020- 251877/2246590- Nairobi  
Cell- 0711052212

We have trained some of the leading local banks on an in-house basis.

**Reference Contact: -**

1. James Karinga  
Head of Credit  
Family Bank of Kenya  
Tel 0722626098
2. Jacinta Lwanga  
HR Manager  
Consolidated Bank  
Tel No. 3340551/3340920- Nairobi  
Cell- 0727-712437

We have trained some of the fast-growing Banks on an in- house basis.

**Reference Contact: -**

1. Kenneth K. Kinuthia  
Manager, Debt Collections and Recoveries  
NIC Bank-NIC House, Nairobi,  
Tel: 020 2888335 |Fax: 020 2888508|Mobile 0711041335  
Email: [kariuki.kinuthia@nic-bank.com](mailto:kariuki.kinuthia@nic-bank.com)
2. Evelyne Mutuku  
Training Manager  
Caritas Microfinance  
Cell- 0725-806038

We have trained one of the largest communication companies - Safaricom, on credit management on an in-house seminar basis.

**Reference Contact:**

Bernard Magembe  
Credit Manager  
Mob: +254 (0) 721454658  
P. O. Box 66827-00800 Nairobi Kenya  
E-mail: [VArikama@Safaricom.co.ke](mailto:VArikama@Safaricom.co.ke)

These are just a few references among many.

**THEME OF THE TRAINING**

**Improving cash flow and reduction of bad debts through skilled manpower in the today modern credit business**