

Credit Management

General objectives:

This course aims to provide participants the knowledge of the rules for participation in tenders for contract works and Public Works.

Specific objectives:

At the end of the course, professionals are able to:

- Have an expanded and updated view of the credit management function in a company;
- Configure the interconnection of commercial, financial and legal areas in the issue of granting and credit control in accordance with the business strategy;
- Develop ways to analyze the factors that affect decision-making in the analysis of the risks of granting and credit control;
- Share positive experiences occurred in different organizations in order to improve results and increase management efficiency.

Target Audience:

This course is intended for all professionals involved and responsibilities within the Management and Credit and Collection Control in their companies.

Hours:

24 hours.

Program Contents:

Module I - Origins of business strategy

- The foundations and the problem of strategy;
- The concrete application of military strategy;
- The business strategy in light of the military strategy;
- The practical implementation of business strategy.

Module II - The field of specific business strategy

- Decision-making in the company. The stages of the decision-making process;
- The different types of decision-making;
- The concept of corporate strategy;
- Some types of business strategies;
- Strategic, operational and current decisions;
- The business strategy and the stages of evolution and companies;
- The business strategy and related management tools: strategic planning, strategic management and strategic thinking.

Module III - The manager's profile and quarterback manager

- Its importance, size, harmful attitudes and complexity of tasks;
- The main features of a quarterback manager;
- The formation of strategists;
- The weight of the men in the design and implementation of business strategy;
- Standards of strategic leadership.

Module IV - The formulation, implementation and monitoring of strategies

- The formulation of business strategies;

- The establishment of alternative strategies and the choice of business strategies;
- The implementation, monitoring and evaluation of business strategies;
- Business strategies and projects and action plans;
- The culture and organizational climate: The "iceberg" organizational.
- Resistance management to business strategies;
- The seven stages of organizational development:
 - Step 1 - Identification;
 - Step 2 - Input;
 - Step 3 - Audit position;
 - Step 4 - The Planning;
 - Step 5 - action;
 - Step 6 - Monitoring and evaluation;
 - Step 7 - Completion.

Module V - Planning process

- What is the interest of the planning;
- Definition of planning;
- The planning process;
- the planning process components;
- Conditions for successful planning;
- Planning and budgeting.

Module VI - Budget management

- Budgeting: managing a future logic;
- Strategic goals and operational objectives;
- Quantitative and qualitative objectives;
- The role of budget management;

- The budget: planning instrument;
- Concept and budgeting purposes

Module VII - budgets typology

- Traditional Annual Budget;
- Incremental budget;
- Zero Base Budget;
- Continuous Budget;
- Budget Based on Activities (ABB).

Module VIII - Steps budgetary procedure

- The prognosis;
- The setting of goals;
- Definition of the programs;
- Financial translation;
- Implementation of Budget Management.

Module IX - Budgets and its articulation

- Budget sequence;
- Operating Budget;
- Programme and budget of sales;
- Production program;
- Program and supplies budget;
- Budget of supplies and services;
- Budget of personnel costs;
- Budget other operating costs;
- Programme and budget of investments;
- treasury and financial budget;
- Treasury Budget;
- Financial Budget.

Module X - Obstacles to the budgetary procedure

- Difficulties of the budgetary procedure;
- Difficulties form;
- Background difficulties.

Module XI - Budgetary control

- Deviations analysis;
- Reviews Budget.

Module XII - Implications of budget management in the organization

- Relevance of the budgetary management;
- Performance evaluation;
- Setting Goals.

Module XIII - Alternative methods to the traditional budget

- Key Performance Indicators (KPIs);
- Balanced Scorecard (BSC).

Module XIV - Discussion of study cases