



# Learning Services

## Manage Risk

### Diploma of Financial Services, component 1

Risk management is one of the strategic tools used by the modern manager. Credit Managers can use the process to develop sound and visible credit policies as part of the overall business planning cycle. Policies should be developed so that they are used as an everyday tool by credit staff. They are a guideline for staff to use in their credit roles. The risk analysis process is the opportunity to analyse and evaluate the types of risk that may affect credit and to implement management procedures to treat and minimise the risk. These may include legal compliance, credit limits, the types of securities that your organisation may require for certain credit limits as well as customer service and complaints.

#### 2 day program

#### Topics to be addressed include:

##### Developing your Credit Policy and Procedures

Identify Issues that impact on your Credit Policy and Procedures

The Effective Cost of Credit

The Steps in Developing the Credit Policy

##### The Consultation Process

Who should be involved in the consultation process?

Why will you consult them?

##### Quality Practices and Procedures

Internal Quality Audits

Conducting a Quality Audit of the Credit

Department

##### Risk Management

The Risk Management Process

Establish the Context

Identify Risks

Risk Analysis

Evaluating Risk

Treatment of Risk

Review the Risk Management Plan

##### The Credit Policy and Procedures

Suggested Content of Credit Policy

Formulating the Credit Policy

Implementing the Credit Policy and Procedures

##### Monitoring and Review

#### SYDNEY

13<sup>th</sup> & 14<sup>th</sup> May 2010

Four Points by Sheraton  
161 Sussex Street, Sydney

#### MELBOURNE

13<sup>th</sup> & 14<sup>th</sup> May 2010

Hilton on the Park  
192 Wellington Pde., East Melbourne

#### BRISBANE

23<sup>rd</sup> & 24<sup>th</sup> September 2010

Tattersalls Club  
215 Queen Street, Brisbane

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AUSTRALIAN INSTITUTE OF CREDIT MANAGEMENT

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## REGISTRATION FORM

Please fax your completed registration form to 02 9906 5686 or email [education@aicm.com.au](mailto:education@aicm.com.au)

First Name ..... Surname .....

Company .....

Mailing Address ..... Post Code .....

Telephone ..... Fax ..... Mobile .....

Email ..... Tick box if under 18yrs

Special dietary requirements ..... For other special requirements contact AICM

Emergency contact number ..... Name of person to be contacted .....

AICM Member  \$1020 (GST exempt)      Non Member  \$1240 (GST exempt)

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#### General Information

Training is conducted from 9.00 am to 5.00 pm and it is recommended that you arrive 15 mins prior to commencement. All fees are due and payable before commencement of training. Participants receive student manual and required textbooks with each component undertaken. Lunch, morning tea and afternoon teas are included in the fee.

#### Privacy

Personal details will remain in confidence and in accordance with the Australian Institute of Credit Management's privacy policy.

#### Copyright

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#### Liability

Whilst all care is taken in providing training, AICM does not accept any liability for the use made by the client or its employees or agents of any training, products, instruments or services provided.

#### Cancellation/Refund Policy

If any enrolment is cancelled between 7 & 14 days prior to commencement, a refund of 50% will be made. Cancellations received less than 7 days before commencement are non refundable. Any course may be cancelled by AICM if insufficient participants are registered and a full refund will be made in such cases.

#### Payment methods

Please find **enclosed cheque** of \$.....

**OR** Please note: **All credit card payments are subject to a 3% surcharge**

Visa / MasterCard / Amex / Diners #..... Expires...../.....

Cardholders Name (Printed).....Signature.....

**OR** EFT payment (please quote name)  
Bank details as follows: **Commonwealth Bank, Artarmon NSW      BSB: 062 104    Account: 1003 9560**

**OR** Invoice - Student  Signature .....

\* Company  \*Person responsible for payment - Signature ..... Print name .....

***A tax invoice/receipt will be emailed or sent to the above address.***

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