



معهد الدراسات المصرفية  
INSTITUTE OF BANKING STUDIES

The London Institute  
of Banking & Finance



# Certificate in Credit Management Program - CCM 2023

Training Department  
Kuwait Institute of Banking Studies





معهد الدراسات المصرفية  
INSTITUTE OF BANKING STUDIES

The London Institute  
of Banking & Finance

## Program Overview

Certificate in Credit Management – CCM – for more than 17 years now is considered as one of the most prestigious and technical designation in the Credit Management field in Kuwait, which is developed and structured by the Kuwait Institute of Banking Studies and accredited by the London Institute of Banking & Finance-UK.

This program enables the participants to unlock their managerial skills as well as technical skills in a way that merge their gained knowledge from previous studies and their working experience in order to satisfy their organizations' strategic goals and maximize the profits.

## Program Accreditation

This program is recognized by the London Institute of Banking & Finance "LIBF" in UK. For more information, please visit their website: [www.libf.ac.uk](http://www.libf.ac.uk)

## Program Objectives

- To familiarize the participants with the fundamental concepts of accounting, recording of financial information, preparation of trial balance and final accounts, and the effects of accounting policies and methods of financial information provided.
- To understand the structure of financial statements, concepts, tools and techniques of financial analysis of business firms.
- To develop an understanding of the various types of bank credits and their characteristics.
- To develop an ability of using the concepts, tools and techniques of appraising and monitoring credit proposals.
- To develop a thorough understanding of cash flows, funds flow and proforma statements used in business.



- To enhance the ability of the participant to assess the validity of cash flow projections and proforma statements often submitted by clients.
- To develop the ability to use the concepts, models, tools and techniques of non-financial aspects of credit analysis.
- To assist participants to prepare accurate, informative, well-structured and concise reports on all aspects of credit.
- To practice the 'art' of lending and making sound business decisions.
- To assist participants in the administration of their customer portfolio.
- To appreciate the dynamic interplay of trading relationships, payments, financial methods and terms of sale.
- To comprehend the techniques of covering the risks of foreign exchange exposure.
- To understand the importance of the documents which form the legal and commercial foundation for international business.
- To analyze the mechanics of self-liquidating acceptance finance.
- To appreciate the fundamental concepts of the money markets and related treasury products.
- To provide an insight of best practices in selling bank services to existing and potential customers.
- To build the managerial skills and required interpersonal skills in the credit field.
- To prepare participants for presenting Credit Appraisals in a Credit Committee environment.



## **E-Learning Courses**

A list of selected E-learning courses will be provided after ending all modules to be completed by the participant.

## **Eligibility for Admission**

### **Education**

Bachelor degree or Higher (majors in Banking, Accounting, Finance, or equivalent...)

### **Working Experience**

New recruits or Staff with maximum 3 years' experience who are expected to work in the Credit Department in the bank.

### **Language**

Fluency in English, written and oral communication.

### **Nominations**

The candidates should be nominated by their banks.  
Deadline: 8<sup>th</sup> May, 2023

## **Program Administration**

### **Pre-Assessments**

- 1- English Placement Test (English placement test fees: KD10/- per participant)
- 2- Quantitative Test

All applicants shall take 2 tests: English Placement Test and a short Quantitative Test before joining the Program. Passing the tests is mandatory for acceptance to the program.

The pre-assessments dates will be announced later.



مَعَهَدُ الدِّرَاسَاتِ المَبَانِي  
INSTITUTE OF BANKING STUDIES

The London Institute  
of Banking & Finance

## Selecting, examining and approving the final nominees list will be with the KIBS Training Department

### Duration

The Program will be conducted at KIBS premises (certain modules may be conducted virtually).

The Modules will be held from 8:30am to 3:30pm, Sunday through Thursday. Please refer to the schedule attached (any further changes will be announced).

### Exams

12 Modules will be subject to Examination. Pass mark 70% for each exam.

### Attendance

Attendance at every session is a pre-requisite of Certificate issue.

### Punctuality

Timeliness is essential

- Attendance at every session of the training modules is required.
- 3 late arrivals, or 3 absences in the training sessions, will be recorded as absent for one day.
- 6 days absent during the entire Program and at the discretion of the IBS, the participant will not be eligible to receive a certificate and will be asked not to continue the program.

### For further inquiries, please call:

**Kholoud Diab**

Senior Officer

Direct: 22901103

Phone: 22901100 Ext.: 406

Email: [Kholoud\\_diab@kibs.edu.kw](mailto:Kholoud_diab@kibs.edu.kw)

Website : [www.kibs.edu.kw](http://www.kibs.edu.kw)



مَعَهَدُ الدِّرَاسَاتِ المَبَانِيئِيَّةِ  
INSTITUTE OF BANKING STUDIES

The London Institute  
of Banking & Finance

## CCM 2023 – Schedule

# Certificate in Credit Management - CCM Program 2023

PHASE I - Basics of Credit Management		Days	Hours	Starting Date	Ending Date	Exam Date
M1	Fundamental Principles of Credit Analysis	3	18	Sunday, May 21, 2023	Tuesday, May 23, 2023	Thursday, May 25, 2023
M2	Financial Accounting Applications	5	30	Sunday, May 28, 2023	Thursday, June 1, 2023	Monday, June 5, 2023
M3	Financial Statement Analysis	5	30	Tuesday, June 6, 2023	Monday, June 12, 2023	Thursday, June 15, 2023
M4	Cash Flow Analysis	5	30	Sunday, June 18, 2023	Thursday, June 22, 2023	Monday, June 26, 2023
M5	Credit Aspects of International Trade Finance	3	18	Monday, July 3, 2023	Wednesday, July 5, 2023	Thursday, July 6, 2023
M6	Workshop	2	12	Sunday, July 9, 2023	Monday, July 10, 2023	<b>No Exam</b>
M7	Credit Aspects of Treasury Functions	3	18	Tuesday, July 11, 2023	Thursday, July 13, 2023	Monday, July 17, 2023
M8	Legal Aspects of Lending	3	18	Sunday, July 23, 2023	Tuesday, July 25, 2023	Thursday, July 27, 2023
M9	Islamic Financing	3	18	Sunday, July 30, 2023	Tuesday, August 1, 2023	Thursday, August 3, 2023
M10	Non-Financial Analysis	3	18	Sunday, August 6, 2023	Tuesday, August 8, 2023	Thursday, August 10, 2023
M11	Workshop-EQ Insights for People Management	5	30	Sunday, August 13, 2023	Thursday, August 17, 2023	<b>No Exam</b>
M12	Portfolio Management	3	18	Sunday, August 20, 2023	Tuesday, August 22, 2023	Thursday, August 24, 2023
M13	Risk Assessment for Credit	3	18	Sunday, August 27, 2023	Tuesday, August 29, 2023	Thursday, August 31, 2023
M14	Presentation Skills for Credit committee	3	18	Sunday, September 3, 2023	Tuesday, September 5, 2023	Thursday, September 7, 2023
<b>Total</b>		<b>49</b>	<b>294</b>			

PHASE II - Interpersonal Skills for Credit Managers		Days	Hours	Starting Date	Ending Date	
M15	Coaching New Managers	5	2	Sunday, September 10, 2023	Thursday, September 14, 2023	
	2 Weeks to prepare the cases for the final project			Sunday, September 10, 2023	Thursday, September 21, 2023	
	Final Project Report Submission			<b>Saturday, September 23, 2023</b>		
	Graduation project-Final Project Presentation			Monday, September 25, 2023	Wednesday, September 27, 2023	
<b>Total</b>		<b>5</b>	<b>2</b>			