

Credit to Cash (C2C) Management Principles Certificate Program (CCMP)

The Credit Research Foundation (CRF) is pleased to offer the community a certificate program that embraces comprehensive principles of credit risk and accounts receivable management. The program is designed to offer participants the advanced skills and knowledge needed to broaden their perspective of the discipline supported by independent self-study and proctored sessions allowing for student/instructor interaction. **Upon completion of the program, students will qualify for 4.0 CEUs and receive a framed "Certificate of Completion" issued by CRF.**

Program Outline:

- Students must successfully complete 2 proctored and 3 on-demand courses (see details below) with a grade of 70% or higher.
- Time requirement is approximately 40 hours of online recorded content and 15 hours of course work and self-study exercises. Students are asked to take self-assessment tests periodically to evaluate their grasp of the concepts offered in the course.
- The typical timeframe for completion is approximately 26 weeks when allocating 2 hours per week to cover the course material. Work at your own pace within the two-year completion requirement.
- Students can create a digital library of the course content.

CRF Member Price: \$1,299

Non-Member Price: \$1,499

Course Descriptions

(1) Credit Risk and Accounts Receivable Management (Proctored Course) - A series of 5 lecture sessions, optional reading material, exercises, downloads, class notes and self-assessment tests covering varied foundational components of the credit risk management function including:

- Fundamentals of Credit
- Department Structure
- Decision Making Process
- Collections, Deductions
- Legal Aspects
- Risk Mitigation
- Credit Performance Evaluation

(2) Understanding Financial Statements and Ratio Analysis (Proctored Course) - Provides an understanding of financial statement structure and the relationships between business activity, accounting transactions, and ratio analysis. Students will be equipped with a skill set consisting of analytical tools and a practical method that can be utilized in conducting a meaningful financial statement and ratio analysis review over a sequential time period. By working through a variety of live business case studies, enabling the mastery of the financial analysis process, students will have the ability to accurately assess the sustainability of a business operating and financial model, and develop an understanding of its strengths, weaknesses, and opportunities for improvement.

Presentation material covers the following:

- The Balance Sheet
- The Income Statement
- Basic Accounting Transactions

- Cash Flow Statements
- Market Value Transactions
- Profitability, Efficiency, Liquidity and Leverage Ratios
- Analysis of General and Industry Economic Dynamics
- Analysis of Business Operating and Financial Strategies
- Case Applications

(3) Electronic Payments/Cash Application (On-Demand Course) - This course, designed in cooperation with Nacha (National Automated Clearing House Association), provides participants with an understanding and insight into the techniques and practices associated with the use of electronic payments. It addresses the drivers for efficiency, consistency and straight through processing in the cash application practice. The course delivers the latest information on the use of electronic/ACH payments and best practices in change management associated with the reduction of paper checks.

Approximately 2.5 hours of presentation material covers the following:

- An overview of the nuances between the various types of electronic payments
- The economics of ACH payments and the development of an ROI (Return on Investment) model for the transition from manual to electronic payments.
- The change management skills required for successful implementation and the support and impact needed from IT, banking relations and treasury.

(4) Legal Essentials in Business Credit (On-Demand Course) - This course offers an overview of the fundamental elements in the field of receivable management and the basic legal issues and requirements pertaining to them. The instructor, Scott Blakeley, is a highly renowned attorney knowledgeable in issues related to credit and receivable management.

Approximately 2 hours of presentation material covers the following:

- Credit Applications and Vendor Contracts
- Credit-related laws; and what credit actions fall under their jurisdictions.
- Federal & State Antitrust Laws.

(5) Elective (On-Demand Course) – Select one elective course of your choice from the following options:

- Principles and Practice of Commercial Collections
- Understanding Credit Scoring Techniques and Best Practices
- Deduction Management Fundamentals
- Unclaimed Property: The Risk & the Reality for Credit and A/R Managers
- Advanced Deduction Management
- Mechanic's Liens
- Preparing for Bankruptcies and Customer Insolvencies
- Sales and Use Tax Audits
- Secured Transactions – UCC Article 9
- Defending Preferences in Bankruptcy
- Doing Business with the Federal Government