THE SHORT MODULE ON FINANCIAL STATEMENT ANALYSIS

provided me with a refresher and has enhanced my skills to better understanding the financial of a company. It has enabled me to make better investment decisions directly in my workplace by applying the concepts taught. I look forward to participating in further offerings from the Credit Institute of Canada.

Manonita Das, CCP
Finance Manager
Kerr Street Community Services

MODULE STRUCTURE

Registration is open all year long. Participants will have 4 -12 weeks to complete each module which incorporates mandatory assignments. There is no exam and the final grade consists of the average marks obtained in the assignments for the respective modules. Participants will submit their completed assignments via email to the designated instructor who will mark the assignments and provide feedback within 7 days. In addition to **earning 40 professional development points**, a certificate will be awarded to those who successfully complete each module.

Materials for the Short Modules consist of extracts from the most current handbooks for the Credit Management and Advanced Credit Management courses. All materials will be accessible online 24/7. Materials include audio lectures, lesson notes, and assignments.

Financial Statement Analysis 1, 2 & 3
Use of financial statement analysis; relationship between the 4 C's and financial statement analysis; steps in analyzing financial statement according to the method presented. (12 weeks)

Credit Policies and Procedures
A credit policy has a direct effect on sales and profits. This module considers the different types of policies (liberal, conservative and balanced) adopted by companies in order to maximize profits and minimize bad debts. (8)

Personal Property Security
Concept of security agreement and the various requirements concerning security agreements including their key provisions; general priority rule that applies to competing security interests in the same property; concept of Purchase-Money Security Interests (PMSI) and when it can be used. (4)

Bankruptcy & Insolvency
Roles and responsibilities of each administrative official in the bankruptcy/insolvency process; impact of bankruptcy on the debtor and the various types of creditors; transactions that warrant special scrutiny and could be subject to reversal. (4)

Risk Evaluation*
4 C's of credit as framework for gathering and assessing credit information in order to aid in the risk evaluation process; five steps in the mercantile risk evaluation process as well as the steps in developing a Credit Scoring system. (4)

Construction Credit Management 1*
Specific problems that face creditors in the construction industry; common types of defaults; why you might sell to "risky" accounts and what tools can be used to reduce the risk. (4)

Construction Credit Management 2*
Need for proper cash management on a construction project and for a construction company in general; common methods of improving cash flows; the "lien process" and why liens are an action of last resort. (4)

***Construction Credit Risk Management Program - Gold Seal**
These courses, when taken together, are accredited by the Canadian Construction Association - Gold Seal Certificate. (12)

Int'l Credit Management 1
Incoterms and when each should be used; minimizing risk associated with international sales; purpose, process, and benefits of credit insurance; major types of documentary collections and different forms and types of documentary letters of credit; deficiencies that often appear when using documentary credits and the ramifications of each. (4)

Int'l Credit Management 2
Settlement Methods
Major types of documentary collections; different forms and types of documentary letters of credit; deficiencies that appear when using documentary credits and the ramifications of each. (4)

Credit Investigations
Aside from taking a look at the major components that a credit application should contain, this module also considers the important elements that determine the nature of the credit investigation to be conducted. (4)

Credit Fraud
Characteristics of the typical fraudster; "red flags" that may alert you to a potential fraud; common types of credit frauds: symptoms and the strategies to defend against them. (4)

CREDIT INSTITUTE OF CANADA

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Short Modules Enrollment Application 2011/12 - Professional Development

Non-Member ☐   Membership #:   CCP ☐   ACI ☐   Graduation Year:

Mr. ☐   Mrs. ☐   Ms. ☐   Miss ☐   Last Name: First Name:

Middle Name: Languages Spoken / Written: /

Education: Grade 12 ☐   College / University ☐   Diploma / Degree ☐   Date of Birth: MM / DD / YYYY

Home Address:

City / Town: Province: Postal Code:

Home Email: Home Tel.: (   ) -   -

Employer: Industry: Position Title:

Business Address:

City / Town: Province: Postal Code:

Business Email: Business Tel.: (   ) -   -   Ext.

Business Fax: (   ) -   -   How did you hear about us / Referred by?

Shipping Address: Home ☐   Business ☐   Years in Credit:

Responsibility Scope: Local ☐   Regional ☐   National ☐   International ☐

Reasons for Refresher: (*select all applicable*)   Topic was not covered when I enrolled in the CCP Program   ☐

Preparing for added work responsibilities ☐   Preparing for Promotions ☐   To earn PDP points (*40 per module*) ☐

Did not have the opportunity to use the acquired knowledge when I first enrolled in the program until now   ☐

Other (*please explain*):

Module	Fee	
Financial Statement Analysis	$395	
Personal Property Security	$135	
Risk Evaluations	$135	
Bankruptcy & Insolvency	$135	
International Credit Management 1	$135	
International Credit Management 2	$135	
Construction Credit Management 1	$135	
Construction Credit Management 2	$135	
Credit Investigations	$135	
Credit and Collections: Policies & Procedures	$395	
Credit Fraud	$135	
Construction Credit Risk Management Program	$395	
Add GST/HST based on your province of residence: AB NT NU YT MB PE QC SK: 5% | BC: 12% NB NL ON: 13% | NS: 15%	**Sub-Total**	
	Tax	
	Total	

Payment Information

Please make cheque payable to Credit Institute of Canada

I enclose: Cheque ☐   *OR*   Money Order ☐

Charge to: Visa ☐   MasterCard ☐

Card Number: _____

Amount: $ _____   Exp. Date: ___ / ___

Name on Card: _____
(Please Print)

Signature: _____

Refund Policy:
Fees are non-refundable. As no departure from this policy is permitted, registrants should assess their position carefully before enrolling.

Short Modules must be completed within the required time frame upon registration. All related material will be available online. The Credit Institute of Canada will send online access information by email within 1 business day of registration.

The Credit Institute of Canada collects personal information from our members, students, potential members and potential students for the purpose of registration, admission, income tax receipts, scholarships and awards, student and member communication, membership roster, marketing, research, planning, and qualification of educational and membership requirements and accomplishments. All information collected is done so in accordance with our Privacy Policy. By signing this form, you are giving the Credit Institute of Canada consent to use personal information for the purposes specified. The Privacy Policy is available on our website at http://www.creditedu.org or by contacting us at Credit Institute of Canada, Attn: Membership Coordinator, 219 Dufferin Street, Suite 216C, Toronto, ON M6K 3J1 or by email: membership@creditedu.org.

Signature: Date:

**CREDIT INSTITUTE
OF CANADA**

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**L'INSTITUT
CANADIEN DU CRÉDIT**

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