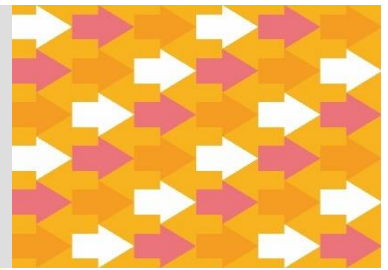




# Credit Assessment and Monitoring for Corporates & Small Medium Enterprises



**Next run:**  
Coming Soon!

**Time:**  
9am – 5pm

**Venue:**  
PwC Singapore office (seminar room)

## Objective

Equip the participants with basic analytical skills to evaluate the credit standing of corporates and SMEs, both from the lender and the borrower's perspective.

## Who should attend?

Professionals from SMEs, corporate firms and banks that are tasked to analyse, assess and monitor the credit of SME firms. SME owners or managers who want to gain insights on how to position their company to get better credit assessment results when borrowing from banks or other lenders would also benefit from joining this training.

## Benefits of attending

For businesses that sell on credit and organizations that provide financing to Corporates and SMEs, having a robust and effective credit policy is key to improved business results. Overly conservative decisions can result in the loss of potential new customers, while poor controls and monitoring processes may lead to bad debts and declining profits for any business. To succeed, one needs to maximize the likelihood of repayment by identifying worthy borrowers, providing the appropriate type and amount of credit, and proactively managing risks throughout the credit process.

As there is no universal template for such ongoing assessments, our course equips participants with skills to perform analysis of the credit quality and strength of business customers, and spot red flags if the business is in poor financial health. At the same time, the course also gives participants insights on how to position their company to get better credit assessment results when they borrow from banks or other lenders.

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## Workshop agenda

### 1. Principles of Credit Analysis

- Definition of risk
- Why do we need to assess Credit Risk?
- How should we assess Credit Risk?
- How do we measure Credit Risk?

### 2. Credit Risk Management in Corporates

- Credit assessment in Corporates vs Banks
- Selling on Credit: Advantages vs Disadvantages
- Components of a Credit Policy

### 3. Credit Assessment Framework

- Data available for Credit Assessment
- Judgmental / Rules-based Assessment
- Credit scorecards

### 4. Credit Monitoring Framework

- Limit setting policy
- Early warning indicator identification
- Portfolio monitoring and diversification
- Debt collection strategies

### 5. Accounting for Credit Risk

- Regulatory and accounting considerations
- Expected credit loss for trade receivables based on IFRS 9 (simplified approach)

## How to register

For any further queries, please email [sg\\_academy\\_mailbox@pwc.com](mailto:sg_academy_mailbox@pwc.com).