



# Understanding credit information

This course is designed to introduce to those working in the Commercial Credit Sector the basic principles of Credit Information.

The main aim is to build invaluable knowledge and skills that can be applied in the key aspects of their job.

This course presents delegates with a unique opportunity to spend a day with Martin Williams (MD of Graydon), one of the leading voices in the UK credit industry.

## Course Objectives

The key objectives of this course will equip delegates with basic knowledge and practical understanding to interpret credit reports, company accounts and to make better informed decisions about credit applications and risk assessment.

## Course Details

| Duration: | Cost: | Dates:   | Locations:                                   |
|-----------|-------|--|--|
| 1 day     | £325  | 10 March<br>07 July<br>06 October<br>16 November | London<br>Birmingham<br>Manchester<br>London |

## Course Content

The topics to be covered include:

### Credit Reports - When, How, Why

- Brief history
- Types of markets
- How they should help to make good decisions

### Aspect of Fraud

- How to spot and prevent fraud
- How to protect your business
- How credit agencies help spot fraud

### The Secrets of Credit Scoring

- Background to credit scoring
- Different types of credit evaluation system
- The methodology used
- Measuring performance
- Practical uses of credit scoring system

### Analysing Company Accounts

- Filing requirements
- What is in the accounts?
- Understanding profit and loss accounts
- Understanding the balance sheet
- Large accounts
- Auditors/accounts report
- Key credit ratios
- Financing

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**GRAYDON**  
credit risk intelligence

Graydon UK Limited, Hygeia Building, 66 College Road, Harrow, Middlesex HA1 1BE  
Tel +44 (0)20 8515 1440 Fax +44 (0)20 8515 1499 email [training@graydon.co.uk](mailto:training@graydon.co.uk)