CERTIFIED CREDIT RISK MANAGEMENT PROFESSIONAL (CCRMP) PROGRAM

COURSE OVERVIEW
SKILLS DEVELOPMENT TRAINING COURSE FOR CREDIT RISK MANAGEMENT ADVISORS
SOC Code 13-1111 Management Analysts.

CIP 2020	
Code	Title 52-0201
52.0701	Addresses growth and risk management unique to business owners.

CEU CREDIT	
CEU	Description
	N/A

WORK RELATED DUTIES — What Credit Risk Management Advisors do. A Credit Risk Management Advisor (specifically for small businesses) fulfills a back-office operations role as a strategic partner to owners, helping them scale operations, increase revenue, and optimize internal systems. Includes duties such as reviewing Profit and Loss (P&L) statements, managing Accounts Receivable (AR) aging, and improving credit risk frameworks to ensure healthy cash flow, identifying new revenue streams, such as government contracting, specialized niche markets, or monetizing tax credits, automated credit checking or financial reporting, and capital acquisition support to prepare companies for growth by drafting proformas, financial models, and documentation required for accessing commercial capital and credit.

AVERAGE HOURLY WAGE ESTIMATES FOR CREDIT RISK ANALYSTS

Role Title (SOC Code)	**10%**	**25%**	**50%**	**75%**	**90%**
Management Analyst (13-1111)	$27.81	$35.84	$47.80	$62.89	$82.83

TRAINING COURSE DESCRIPTION
TITLE: Certified Credit Risk Management Professional (CCRMP)
The CCRMP credentialed program that contains (18) modules and is designed to enhance business credit and risk management skills for small business firms that provide goods and services to government agencies or large corporate customers. This video-driven, self-paced certificate training course is designed to equip small business owners and credit risk management advisors with the skills to transition from a "cash-and-carry" operation to a competitive B2B or B2G model. Participants will learn to use business credit as a strategic financing product to scale credit sales and profits by up to 10 times over an 18 to 24-month period. The curriculum focuses on establishing a professional "CreditSmart Back Office" to manage risk, accelerate cash conversion cycles, and leverage customer credit to drive exponential growth.

PRIMARY LEARNING OBJECTIVES
Upon successful completion of the training course; students will have the ability to:

- **Establish a CreditSmart Back Office:** Learn to implement a disciplined "Trust, but Verify" approach to credit operations, including onboarding, underwriting, and dispute resolution.
- **Master the Cash Conversion Cycle (CCC):** Understand how to use trade credit to accelerate cash flow and improve liquidity by turning receivables into cash faster.
- **Implement Underwriting & Risk Safeguards:** Develop the ability to interpret risk scores, set appropriate trial credit limits, and apply safeguards to prevent "Protracted Default".
- **Execute a 10X Growth Strategy:** Utilize the "Flywheel Model" to convert credit from a risk into a growth engine that lowers entry barriers for new clients and increases average order value.
- **Monitor Performance Metrics:** Gain proficiency in tracking early-warning indicators such as Days Sales Outstanding (DSO), AR Turnover, and "Danger Zone" percentages (61–90+ days).

COURSE SYLLABUS: CERTIFIED CREDIT RISK MANAGEMENT PROFESSIONAL
(Students receive a soft copy training workbook and CreditSmart online portal access.)

Module	Topic Title	Core Learning Focus	Key Output/KPI
1	**Personal Income Goal Planning**	Defining target net income and gross sales requirements.	Target Income Formula
2	**Banking Your Own Business (B.Y.O.B.)**	Transitioning from borrower to lender mindset; understanding trade credit.	Credit Mindset Shift
3	**How CreditSmart Works**	The workflow from customer application to successful cash conversion.	"Clean Paper" Map
4	**Customer Onboarding**	Standardizing applications and verifying intake data to prevent fraud.	Onboarding Checklist
5	**Underwriting & Limits**	Reading credit reports, assigning risk bands, and setting trial limits.	Risk-Based Limits
7	**Collections & Escalation**	Managing the "Escalation Ladder" and documenting promises-to-pay.	DSO Reduction
8	**Dispute Resolution**	Fast classification and resolution of disputes to protect cash flow.	Resolution Time (SLA)
9	**Cash Conversion Operations**	Reconciling advances, reserves, and fees with accounting systems.	Reconciliation Accuracy
10	**Key Metrics & Analytics**	Calculating DSO, AR Turnover, and monitoring the 61-90+ day "Danger Zone".	Danger Zone % (<10%)
11	**Marketing & Adoption**	Using a 30-day content engine to turn credit terms into a sales pipeline.	Lead-to-App Rate
12	**Implementation Roadmap**	Defining credit policy and running drills before scaling operations.	12-Week Roadmap
13	**Roles & Responsibilities**	Defining task lists for owners, underwriters, and collections staff.	Weekly Credit Huddles

STUDENT PREREQUISITES AND REQUIRED CLASS TOOLS & MATERIALS

Prerequisites: Students attending this class will need to be proficient in basic computer keyboarding skills and the use of internet browsers, email applications, and Microsoft Word, Excel, PowerPoint, and Adobe Acrobat Reader software tools. *Tools and Materials*: Attendees will need to have the following items for each class;

1) College Ruled Spiral Notebook
2) Small Handheld 10-digit calculator
3) Wireless Web-enabled Laptop PC, Tablet, or I-Pad with Microsoft Office Suite and Adobe Acrobat installed.

TRAINING COURSE PRICE
$3,500.00/PERSON

Estimated Clock Hour Breakdown

Module #	Module Title / Focus Area	Narrative & Video Instruction	Applied Exercises & Knowledge Checks	Total Estimated Clock Hours
1	Personal Income Goal Planning	1.5 Hours	1.0 Hour	**2.5 Hours**
2	Banking Your Own Business (B.Y.O.B.)	2.0 Hours	1.0 Hour	**3.0 Hours**
3	Application to Cash Conversion	2.0 Hours	1.5 Hours	**3.5 Hours**
4	Customer Onboarding & Credit Apps	1.5 Hours	1.0 Hour	**2.5 Hours**
5	Cash Gap & Strategy Implementation	1.5 Hours	1.0 Hour	**2.5 Hours**
6	Invoice Standards & A/R Hygiene	1.5 Hours	1.0 Hour	**2.5 Hours**
7	Collections SOP & Escalation Ladder	1.5 Hours	1.5 Hours	**3.0 Hours**
8	Dispute Resolution (48–72 Hour Standard)	1.0 Hour	1.0 Hour	**2.0 Hours**
9	Cash Conversion Line Operations	1.5 Hours	1.0 Hour	**2.5 Hours**
10	Metrics: AR Turnover, DSO, CCC	2.0 Hours	1.5 Hours	**3.5 Hours**
11	Marketing & Adoption (Content Engine)	1.5 Hours	1.0 Hour	**2.5 Hours**
12	12-Week Implementation Roadmap	1.0 Hour	0.5 Hour	**1.5 Hours**
13-17	Specialized Workflows & SOP Snapshots	3.5 Hours	2.5 Hours	**6.0 Hours**
18	Growth Advisor Playbook & Final Review	1.5 Hours	1.0 Hour	**2.5 Hours**
Final	**CRMP Certification Total**	**25.0 Hours**	**15.0 Hours**	**40.0 Hours**

Key Training Components

- **Narrative Context:** Every module contains a "Why This Module Matters" section that establishes the business case for the technical skill.
- **Operational Snapshots:** Each module includes a "Standard Operating Procedure (SOP) Snapshot" to teach real-world execution.
- **Applied Practice:** Students must complete a drill for every module using a real or realistic sample account before moving forward.
- **Assessment:** Knowledge checks verify that the student understands critical "triggers" and "outputs" required for an audit-ready credit office.