



Consumer Finance



This course is designed to provide an understanding of the underlying business strategies critical to successful consumer finance business serving the subprime market.

It describes how the key external and internal players contribute to a successful and profitable business proposition through different economic cycles and in different competitive cycles.

Program Objectives:

- Acquire knowledge of consumer finance business and risk management tools necessary to evaluate the feasibility of establishing/expanding a business in their markets.
- Recognize, measure and control risks to a consumer finance business caused by: economy, legal/regulatory/political, competition, sourcing and target market strategies, product, funding and credit cycle.
- Understand how changes to any one risk source impact other risks and the underlying profitability of the business.
- Be able to successfully manage risk through use of: MIS, Portfolio Management techniques, Product Approval Programs, operational control and infrastructure investment.



Who should attend?

- Business Managers responsible for consumer finance
- Sales, Credit, Operations and other staff supporting the consumer finance business
- Development teams launching/re-launching a consumer finance business
- Compliance officers, internal auditors and Operational Risk Managers
- Marketing team, fraud managers and collection managers



Course Delivery:

- Core techniques: Lecture, group exercises and case studies
- Additional options: Computer simulation, pre-course reading, Daily & Final exams
- Duration: 1 to 3 days, depending on delivery options chosen.

Course Delivery Options:

- Client can include special topics presented by its staff or incorporated into material
- Use of daily and final exams to test knowledge and identify areas for special focus
- Pre-course assignments to cover basic information outside of the classroom.
- On-site consulting by the instructor immediately after the course or as a follow-up