



FCIB

The Finance, Credit & International
Business Association

Serving Companies Doing Business
Internationally for Nearly 100 Years



It's a big world out there.
Are you prepared?

Since 1919, FCIB has been the premier voice and resource for executives in finance, credit and international business. It continues today to meet the increasing demands of the global community as the leading provider of economic and political risk analysis, professional development and education. FCIB's powerful network supports and connects more than 1,100 credit professionals worldwide.

As an FCIB member, you'll have access to the business education, intelligence and analysis essential to be competitive, mitigate risks and get paid promptly. Whether your company is just starting to export or plans to remain competitive and expand its international dealings, it makes sense to join FCIB.



As two-time recipient of the United States President's "E" Award for U.S. Exporters, FCIB has been recognized for supporting the commercial credit and trade finance community.



FCIB received a Certificate of Appreciation for its outstanding contributions to the publication and promotion of the U.S. Department of Commerce's *Trade Finance Guide: A Quick Reference for U.S. Exporters*.

Benefits of Membership

Credit Reports (Preferred Pricing)

Professional Development

Academy of Global Credit

Business Credit Magazine

Week in Review and *eNews*

Online Courses and Webinars

Credit & Collections Survey

Credit Learning Center

Networking Events

Knowledge Center

World Trade Press® A to Z Guide

Discussion Board

Job Board

Daily Strategic Intelligence Brief

FCIB Credit Reports —The Perfect Choice

Here's Why

- Preferred pricing.
- Reliable sources verify all information in every report.
- Government sources corroborate trade licenses and registrations.
- Direct interviews with the subject company.
- Bank and trade references at no additional cost.
- No contracts, minimum orders or large commitments required.
- Includes currency trend analysis—a unique FCIB added value.
- Three delivery speeds to fit your time and budget.
- Two weeks to ask questions about the report.

FCIB's Worldwide Credit Reports separate fact from fiction, while assessing customers' creditworthiness, allowing for faster, more accurate credit decisions. FCIB uses the best local suppliers of credit information around the world, based on continual feedback, to provide you with the highest quality on-the-ground credit reports. No contracts required.

Credit Report Pricing and Delivery

International credit report delivery times vary greatly by region. Each delivery time is confirmed as part of the order. In general, after a credit report order is placed, **Routine** reports will be received in 10-20 business days; **Rush** orders will be received in 6-10 business days; and **Super Rush** reports are received in 1-5 business days via email.

"I believe FCIB to be one of the finest international credit management associations in the world. I have been involved with the association for almost 20 years, and the benefits I have enjoyed from a career enhancement perspective and in developing long-standing business and educational relationships with industry professionals are immense."



Instant Credit Reports: Belgium, France, Ireland, the Netherlands, Spain and the UK

Instant online credit reports provide immediate access to in-date, quality business information to support credit decisions. Whether you're optimizing a credit limit or reducing the risk of bad debt, instant online credit reports provide data to assess the solvency and liquidity of a potential prospect at the click of a button.

PRS Country Reports

PRS Country Reports help you manage the risk from global market uncertainty by digging beyond the headlines to give you a comprehensive, fact-based view of the economic and political risk of doing business in a particular country. Each report provides 18-month and five-year forecasts for turmoil, investment, transfer and export risk in 100 countries, plus in-depth coverage of relevant political and country risk events, country conditions and independently back-tested methodology sourced by the International Monetary Fund.

Political Risk Newsletter

The "best in class" monthly **Political Risk Newsletter (PRL)**, written by the PRS Group and available to members through FCIB, provides concise, easy-to-digest briefs on up to 10 countries, with additional recaps updating prior month's reports. Each month's Political and Economic Forecasts Table covers 100 countries, with 18-month and five-year forecasts for KPIs such as turmoil, financial transfer and export market risk. You'll also find rating changes, providing an excellent method for tracking ratings and risk, in the countries where you export.

FCIB and NACM members receive a 10% discount on PRS Country Reports and the Political Risk Newsletter.

To learn more, visit www.fcibglobal.com or contact FCIB at fcib_info@fcibglobal.com.

"The greatest benefits of FCIB are the people and the networking. It is a very open group, willing to share. The information that I have gathered has helped me tremendously in my career."

International Credit and Risk Management Online CourseSM

FCIB's International Credit and Risk Management (ICRM) online course is a comprehensive, in-depth 14-week course designed to educate professionals and executives about the intricacies of global credit and risk management.

The course offers vital, up-to-date knowledge in a collaborative learning environment accessible around the clock. Peer-to-peer interaction with credit professionals worldwide builds on the information presented in each of the 12 modules.

Why Take the ICRM Course?

- Learn how to manage and mitigate credit risks associated with doing business internationally.
- Interact with credit professionals across the globe.
- Gain access to FCIB resources, including an online database covering 100 countries and 27 hours of on-demand educational webinars (see the A to Z Guide and the Academy of Global Credit on page 10).
- Earn the credit industry's most recognized and prestigious lifetime designation, the Certified International Credit Professional (CICP).

Sessions begin in January, May and September.

Registration Fees

	FCIB Member	NACM Member	Non-Member
Early Bird rate	\$950	\$995	\$1,690
Within 30 days of course start date	\$1,050	\$1,150	\$1,800

The 14-Week Course Consists of 12 Modules

Module 1 **Introduction: Concept for Successful International Credit Management**

- Credit to Cash Cycle
- Selling in the Global Market
- Global Credit Policies and Procedures
- Organizing the Global Credit Department

Module 2 **International Trade and the Law**

- Critical Concerns
- Remedies for Legal Conflicts
- Collection Agencies and Legal Support
- Export Regulations and Compliance

Module 3 **Analyzing International Risk & Setting Credit Lines**

- Credit Investigation Ethics and Legal Aspects
- Direct vs. Indirect Credit Investigations
- Financial Statement Analysis
- Credit Scoring

Module 4 **International Risk Assessment: Key Considerations**

- Country and Currency Risks
- Risk Assessment Processes
- Tools for Reducing FX Risk
- Culture and the Negotiating Process

Module 5 **International Risk Protection & Mitigation**

- Mechanics of Trade Finance
- Methods of Payment
- The Sales Contract and Other Documentation
- Advantages and Risks of Documentary Collections

Module 6 **Letters of Credit & Guarantees**

- Commercial LCs
- Standby and Performance LCs
- Guarantees
- Seller's, Buyer's and Bank's viewpoint

Module 7 **Accounts Receivable: Reporting, Monitoring and Forecasting**

- Analyzing AR
- Understanding DSO
- Identifying and Reporting Root Causes
- Forecasting and Variance Analysis

Module 8 **Structured Trade Finance**

- Principal Financing Techniques
- Factoring and Forfaiting
- Preventing Countertrade Risks
- Export Credit Agencies

Module 9 **Monitoring Trade Loans**

- Credit Analysis Process
- Offsetting Funding Gap Risks
- Sharing the Risk of Financial Exposures
- Collections and Monitoring Strategies

Module 10 **Cash and Treasury Management: Bank Systems & Controls**

- Establishing Policies and Setting Exposure Limits
- Identifying Risks That Need Limits
- Establishing Correspondent Banking Relationships
- Collecting and Making Payments

Module 11 **Cash & Treasury Management: Financing International Trade**

- Buyer's and Seller's Need for Financing
- Trade Finance vs. Regular Lending
- Pre-Export vs. Post-Export Financing
- Financing Tools

Module 12 **Export Credit Insurance**

- Understanding Trade Credit Insurance
- Major Categories of Risk
- Defining Policy Coverage
- Monitoring Credit Insurance

Professional Development

Certified International Credit ProfessionalSM (CICPSM)

Upon completion of the ICRM course, you have the opportunity to take a certification exam and earn the CICP; the industry's most recognized and prestigious lifetime designation provides a competitive advantage over other professionals without certification.

International Certified Credit ExecutiveSM (ICCESM)

The executive-level designation is for international credit and risk analysis executives who are ready to make an impact on the world stage by excelling beyond their CICP designation.

Webinars and Teleconferences

Convenient, affordable and timely, FCIB webinars and teleconferences are highly popular and easily accessible ways to enhance your knowledge on a broad range of specific topics in global credit. Once broadcast, they become available through FCIB's members-only Knowledge Center.

On Demand Webinars

Top-notch international credit education is available whenever you want it, 24/7; **FCIB's On Demand webinars** are a convenient, affordable, high-quality way to enhance competency and skills on the latest developments in global commercial credit challenges. You choose where and when!

Credit Learning Center

The **Credit Learning Center** is the best and least expensive training available for credit professionals. You choose what learning module you want to take and complete it at your convenience—anytime, anywhere. Courses include Business Credit Principles, Financial Statement Analysis and Commercial Collections.





Networking Events

Global @ Credit Congress

The **FCIB Annual Global event** is held in conjunction with NACM's Credit Congress. Attendees gather to learn and share the latest information in trade finance and international credit risk management; meet with industry service providers about the newest trends; and network with peers.

Fall International Credit and Risk Management Summit

The **Fall ICRM Summit** held in Europe is an excellent opportunity to discuss hot topics specifically affecting the day-to-day workload of credit and finance professionals. FCIB delivers top-quality speakers in a relaxed atmosphere at some of the best venues around Europe.

GSCFM International

The **Graduate School of Credit and Financial Management International (GSCFMI)**, held on the campus of American University, offers high-quality, advanced-level, executive education for the international credit and financial professional.

KNOWLEDGE CENTER



World Trade Press A to Z Guide

The world's most comprehensive country-by-country resource for success in international trade.

(FCIB member login required)



Discussion Board

Discuss, learn, share, create and participate in an online forum with a rich private experience for community conversations.

(FCIB member login required)



International Credit & Collections Survey

Your participation is the key to gaining critical insights about how goods and services are being sold into countries, by region.



Daily Strategic Global Intelligence Briefs

NACM Economist Chris Kuehl, Ph.D. covers national and international topics of interest to the credit profession.



Academy of Global Credit

Hours of exclusive basic and advanced FCIB webinars for training in basic and advanced topics

(FCIB member login required)



FCIB's Week in Review

What's happening this week in the world of the credit professional.



International Credit & Collections Survey Results

View the archive of current and past global practices.

(FCIB member login required)



News & Updates from Credit Risk Insurers & Banks

Atradius, Coface, Credendo Group, Euler Hermes, FCIA, JPMorgan Chase, Wells Fargo



Forms, Guides and Samples

Designed to help generate ideas and save you time.

(FCIB member login required)



Business Credit Magazine

Read Business Credit Magazine.

(FCIB member login required)



Members-Only Teleconferences

Listen to FREE digital replays of audio teleconferences designed for credit professionals.

(FCIB member login required)



Credit Learning Center

The best and least expensive training available for credit professionals.



Bookstore

Credit & Financial Risk Books published by NACM.



NACM Knowledge Center

Find valuable tools for the credit professional, including links to training resources, online education, useful forms and timely publications.



Download Surveys

Examples of our valuable survey data for the credit professional are listed below:
Italian companies payment habits Food & Beverage
Finance Priorities Survey
Credit & Collection Global Benchmarking Study



Global Economic Forecasts

Watch global economic video forecasts.



Free Educational Resources

- Incoterms® 2010
- A Modern Approach to Cash Forecasting
- Insights on International Trade
- Foreign Exchange Market - An Overview for Those New to Forex



Presentations

View presentations from prior events. These events promote the open exchange of information, allowing participants to ask questions and exchange expertise.

(FCIB member login required)



Post a Job

NACM and FCIB Members post jobs for free in the Credit Career Center. Get started today.



Find a Member

Members can search for other NACM or FCIB members.

(FCIB member login required)

Knowledge Center

Read breaking news, leverage our free education and be on the cutting edge with recent third-party surveys. FCIB members get exclusive access to expert commentaries, sample forms, a discussion board and the World Trade Press® A to Z Guide.

Visit the Knowledge Center at

fcibglobal.com/knowledge-and-resource-center.html

Academy of Global Credit

Streaming, on demand, 24/7 content for staff training and professional development.

A new, added benefit of membership, the **FCIB Academy of Credit** is the ideal training tool to build a foundation of knowledge and skills for your global credit team. There are over 20 educational videos on basic to advanced topics covering:

- Best Practices for International Risk Mitigation
- Understanding Incoterms: Basics for Global Trade
- Basics of Trade Credit Insurance
- Credit Analysis
- Export Compliance
- Trade Credit Financing
- Legal Obstacles to International Collections

Available to FCIB members only.

World Trade Press® A to Z Guide

The **World Trade Press® A to Z Guide** is a comprehensive online database containing business guides and providing in-depth coverage on 100 countries, representing 98% of the world's trade. Members can research by country and find trade tools, plus information on business culture, demographics, exporting and importing, language translations and security.



Publications

Business Credit Magazine

Business Credit magazine is the leading publication for business credit professionals. Published nine times a year, it presents cutting-edge news, trends, legislative issues and insight, trade finance and asset protection, and benchmarking and scoring issues.

eNews

NACM's **eNews Weekly Update** provides targeted and timely news briefs of interest to the credit and financial community. You'll receive *eNews* each Thursday by email as a benefit of membership.

Week in Review

Distributed every Monday via email, **FCIB's Week in Review** provides articles and information of interest from around the globe.

Daily Strategic Global Intelligence Brief

FCIB publishes a daily brief covering what's hot in economic news from around the world and how it relates to credit. Chris Kuehl, Ph.D., NACM chief economist and co-founder of Armada Corporate Intelligence, provides analysis of topics such as the job situation and wages, the Federal Reserve, the economic state and political climate of various countries, trade issues, the GDP and the mood of the consumer, among many others.

International Credit & Collections Survey

Each month, the Credit & Collections Survey asks credit professionals how they sell to their international customers. The survey provides valuable insight into payment terms, methods and delays, and provides advice about selling into a region for the first time.

Job Board

An industry-specific job board for employers and job seekers alike. FCIB members post jobs for free.



FCIB

THE FINANCE, CREDIT & INTERNATIONAL
BUSINESS ASSOCIATION

FCIB is a division of and wholly owned subsidiary of the National Association of Credit Management



Worldwide Headquarters

8840 Columbia 100 Parkway
Columbia, MD 21045-2158
Phone: +410-423-1840
+888-256-3242 (U.S. only)
Email: fcib_global@fcibglobal.com

FCIB Europe, Middle East and Asia

Phone: +44-121-445-6891
Email: fcib_global@fcibglobal.com

Join FCIB Today!

Call us at +1.410.423.1840
or visit www.fcibglobal.com