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| Title | **Produce and distribute management reports to manage credit risk** |
| Level | **4** | **Credits** | **5** |

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| Purpose | People credited with this unit standard are able to:– determine management requirements for credit management reporting;– produce management reports; and– distribute management reports to manage credit risk. |

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| Classification | Financial Management > Credit Management |

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| Available grade | Achieved |

**Guidance Information**

1 Legislation applicable to this unit standardincludes:

 Credit Contracts and Consumer Finance Act 2003;

 Personal Properties Security Act 1999;

 Privacy Act 2020;

 any associated regulations;

 and all subsequent amendments and replacements.

2 Definitions

 *Credit* *management reporting,*in this context, means all of that activity covered by the processing of reports for an organisation on the outstanding credit risk.

 *Industry practice* includes policies, procedures and standards that competent practitioners in the industry recognise as current industry best practice.

 *Organisational practice* includes documented policies, procedures, and practices, and policy and procedure manuals pertaining to credit.

3 This unit standard may be assessed on-job in the workplace using naturally occurring evidence or in off-job simulated work situations designed to draw upon similar performance to that required in work in a credit administration and/or credit management context.

4 All evidence is in accordance with organisational practice where possible, otherwise evidence may be based on industry practice.

**Outcomes and performance criteria**

**Outcome 1**

Determine management requirements for credit management reporting.

**Performance criteria**

1.1 Determine management requirements for form and content of credit management reports.

1.2 Establish suitability for purpose of proposed management reports.

1.3 Determine required frequency of report production according to report type.

Range required frequency may include but is not limited to – permanent (daily, weekly, monthly, quarterly, annually), incidental (occasionally on request, single customised reports).

1.4 Establish sources of, and authority to use, data.

Range availability, suitability, limitations, restrictions.

**Outcome 2**

Produce management reports.

**Performance criteria**

2.1 Prepare the content of reports using data from analysis of resources and modelling.

2.2 Produce reports in accordance with management requirements.

**Outcome 3**

Distribute management reports to manage credit risk.

**Performance criteria**

3.1 Provide report contents to management and obtain feedback on their suitability for intended purposes.

3.2 Distribute completed reports in accordance with management requirements.

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| Planned review date | 31 December 2030 |

**Status information and last date for assessment for superseded versions**

| Process | Version | Date | Last Date for Assessment |
| --- | --- | --- | --- |
| Registration | 1 | 28 August 2000 | 31 December 2013 |
| Review | 2 | 28 June 2005 | 31 December 2021 |
| Rollover and Revision | 3 | 15 November 2012 | 31 December 2021 |
| Rollover and Revision | 4 | 22 May 2014 | 31 December 2021 |
| Review | 5 | 18 June 2015 | 31 December 2023 |
| Review | 6 | 24 September 2020 | N/A |
| Review | 7 |  | N/A |

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| Consent and Moderation Requirements (CMR) reference | 0121 |

This CMR can be accessed at [www.nzqa.govt.nz/framework/search/index.do](http://www.nzqa.govt.nz/framework/search/index.do).

**Comments on this unit standard**

Please contact Ringa Hora Services Workforce Development Council qualifications@ringahora.nz if you wish to suggest changes to the content of this unit standard.