

DAY 1 – BUILDING SCORECARDS – EXAMINING THE TOOLS

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| <p>1. Scorecard building blocks: Principles and practice</p> <ul style="list-style-type: none"> • Orientation • Reasons for development • Evaluating the existing scorecard • Key steps <p>Exercises: Development plan</p> <p>Coffee</p> | <p>09:00-11:00</p> |
| <p>2. Help! Does my scorecard work?</p> <ul style="list-style-type: none"> • Why...what...how? • Population stability • Risk vs score relation • Sub-population relations <p>Exercises: Measuring actual vs expected</p> <p>Lunch</p> | <p>11:15-12:45</p> <p>12:45-13:45</p> |
| <p>3. Working with scorecard developers: Definitions and selections</p> <ul style="list-style-type: none"> • Identifying the purpose of the scorecard • Development sample • Sampling <p>Exercises: Definitions and business fit</p> <p>Lunch</p> <p>Tea</p> | <p>13:45-15:15</p> <p>12:45-13:45</p> |
| <p>4. Working with scorecard developers: Finding predictors</p> <ul style="list-style-type: none"> • Data • Creating characteristics <p>Exercises: What variables predict risk?</p> <p>End of day 1</p> | <p>15:30-17:00</p> |

DAY 2 - RUNNING A SCORING SYSTEM – COMMUNICATION AND MANAGEMENT

5. Working with scorecard developers: The final elements 09:00-10:30
- Reject inference
 - Building the scorecard
 - Testing: calibration and adjustment
- Exercises: Characteristic selection
- Coffee
6. What impact will the new scorecard have? Analyses for strategic decisioning 10:45-12:15
- Understanding scorecard distributions
 - Identifying sub-population impacts
 - Defining future expectations
- Exercises: Swap set analyses
- Lunch 12:15-13:15
7. Scorecard sign-off: How does the scorecard rate? 13:15-14:45
- Technical and business sign off parameters
 - Qualitative validation
 - Quantitative assessment
- Exercises: Sign off case studies
- Tea
- One of the following sessions: 15:00-16:30
- 8.1 Using scorecard outputs (1): Acceptance strategies
- Saying yes (or no)
 - For how much
 - At what price
 - Just making sure
- Exercises: Debating the cut offs
- 8.2 Using scorecard outputs (2): Limit management strategies
- Shadow limits
 - Limit management programmes
 - Outcome reporting
- Exercises: Designing a credit marketing strategy
- 8.3 Using scorecard outputs (3): Collections segmentation
- Segmentation on entry into collections
 - Tailored collection plans
 - Outcome reporting
- Exercises: Defining collection routines
- End of seminar

PLEASE BRING A CALCULATOR EACH DAY