

# PICM Associate (PICMa)



**Explore the Credit Manager's Zone**

# Why PICM Associate (PICMa)?

The effective credit analysis requires a combination of the traditional analytical skills with creativity, certain innovative approach and a good knowledge of the business environment.

The modern credit manager, on top of the primary task of restricting the financial risk, should provide the tools which enable the safe sales increase, and should know not only how to explain the financial indicators, but also be able to comment on the overall industry outlook and market trends.

The technology on the one hand gives some sophisticated tools which eliminate the uneventful and boring part of the daily job, but at the same time requires the credit manager to deliver in-depth analyses and draw conclusions that would bring a substantial added value to the company's business.

In the current complex economy environment and uncertain times, the combination of knowledge, skills and attitude is more important than ever. That would make a good credit management specialist stand out - by demonstrating an ease in carrying out the assigned tasks efficiently and effectively, while meeting the expectations in terms of quality.

The PICM helps in shaping the key competencies of the credit manager (person responsible for the management of the trade credit and trade receivables in the enterprise).

The Polish Institute of Credit Management (PICM) is an educational and networking platform for the credit management specialists and managers. **The Institute's main goal is to deliver the valuable knowledge and create the opportunities for an exchange of the experience and approach when it comes to the credit risk management.**

**The wide offer of the Polish Institute of Credit Management is now available through the PICM Associate (PICMa) membership.**

## The Credit Manager's Zone

Within the PICMa membership, following the registration at the PICM website, you will be given an access to the virtual Credit Manager's Zone, containing the proven practical support. The Institute works constantly on expanding the offer for its PICMa members.

# What can be found in the Credit Manager's Zone?

## Knowledge

The access to the full knowledge gathered in one place, through a library of books and articles

## E-Learning

Comfort of studying remotely, at a convenient pace

## Calculators

Practical and clear calculators, helpful in everyday work

## eAnaliza

The unique tool in Poland for the full credit analysis with the usage of the eReports filed in the National Court Register (KRS)

## PICM Risk Index ©

The index supplementing the solvency analysis of a particular enterprise by adding the industry risk dimension

## Online networking

The section dedicated to exchange opinions and information

## Discriminant models

The bankruptcy models in the form of a discriminant function to be used for predicting an insolvency of an enterprise

## NaviExport

Credit management in foreign markets - a set of verified information and tools that every exporter needs

## International contacts and networking

An opportunity to establish professional contacts, exchange experiences and information with foreign credit managers through the structures of the Federation of European Credit Management Associations (FECMA). The PICM is an active member of FECMA

## The PICMa acronym

The registered PICM Associate is authorised to add PICMa acronym to his professional profile - the only confirmation of the qualifications in the area of credit management in Poland

## The PICM Associate (PICMa) Membership Certificate

The Certificate confirms the membership in the European community of credit management specialists and practitioners

## Credit Manager Magazine (CMm)

An access to the quarterly periodical published by the PICM; the most important trends of the Polish and international economy which help in the decision making process related to the costs of bad debts

And much more...



Is the professional development important for you?

Increase your competencies and expand your knowledge

# How to access the Credit Manager's Zone?

An access is granted upon the registration at PICM website!

## Cost?

The first year of PICMa membership is free of charge.  
The following year, an annual fee is PLN 500

## Flexibility

The PICM Associate (PICMa) has the right to cancel the membership at any time

## Questions?

For any inquiries, please reach out to [wwozniak@picm.pl](mailto:wwozniak@picm.pl) or [rdyrcz@picm.pl](mailto:rdyrcz@picm.pl)

The screenshot shows the PICM website page for PICM Associate (PICMa) membership. The page features a dark blue header with the PICM logo and navigation menu. The main content area is white and includes a section titled "WHY MEMBERSHIP PICM ASSOCIATE (PICMA)?" with a sub-section "Credit Manager's Zone". A blue call-to-action button "Zaloguj się do Strefy Credit Managers" is visible. Below the main content, there are four columns: "HOW TO JOIN?", "COSTS?", "FLEXIBILITY", and "QUESTIONS?".

**PICM** POLSKI INSTYTUT CREDIT MANAGEMENT  
POLISH INSTITUTE OF CREDIT MANAGEMENT  
MĄDRE ZARZĄDZANIE RYZYKIEM KREDYTOWYM

WHAT IS PICM? ▾ | PICM ASSOCIATE (PICMA) | CREDIT MANAGER MAGAZINE | ACTIVITY ▾ | FECMA | CONTACT | POLSKI | 🔍

PICM ASSOCIATE (PICMA) Home / PICM Associate (PICMa)

### WHY MEMBERSHIP PICM ASSOCIATE (PICMA)?

The Polish Institute of Credit Management (PICM) has been supporting trade credit and trade receivables managers for several years. Become a member of a community of highly qualified professionals and develop your competences!

#### Credit Manager's Zone

As part of PICM Associate, you get access to a virtual Credit Manager Zone with a wide range of real practical support. We are constantly working on extending the offer for PICM Associate (PICMa) members!

**PICM Associate (PICMa)**

KARIERA  
ROZWÓJ  
EFEKTYWNOŚĆ  
NARZĘDZIA  
EDUKACJA

Zaloguj się do Strefy Credit Managers

#### HOW TO JOIN?

It's easy! Click here, register on the PICM portal and you are ready to use!

#### COSTS?

The first year of PICM membership is free!  
The next year is PLN 500 per person

#### FLEXIBILITY

PICM membership gives you complete flexibility – you can cancel at any time

#### QUESTIONS?

Contact us at [wwozniak@picm.pl](mailto:wwozniak@picm.pl) or [rdyrcz@picm.pl](mailto:rdyrcz@picm.pl)

## MORE INFORMATION

<https://picm.pl/en/picm-associate-picma>



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