



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

ESTABLISHED 1922  
NEW YORK INSTITUTE OF FINANCE

# Corporate Finance

Credit Professional Certificate

Interactive Distance Learning – IDL



**Certificate Hours:** 284 Hours

**Certificate Code:** 01209VRT

## Target Audience:

This certificate is intended for credit department and financial institution employees, such as junior credit officers and relationship managers.

## Certificate Description:

This Intensive Certificate is the outcome of a collaboration between EBI "Egyptian Banking Institute" And NYIF "New York Institute of Finance" and is Presented as A Co-Branded Certificate Under the Name Of "Corporate Finance Credit Professional Certificate". The Certificate (284 Hours) Aims at Creating A Solid Understanding of Financial Accounting, Credit Risk Analysis, Cash Flow, Projections; Industry Analysis and Debt Structuring. Participants Will Also Understand the Corporate Finance & Valuation Methods and Will Gain A Comprehensive Knowledge About Corporate Funding Alternatives and Financing Strategies. By the End of The Program, Participants Are Expected to Be Able to Analyze Financial Statements of Different Types of Corporates and Evaluate Their Eligibility to Get A Finance. Moreover, Throughout the Program the Participants Will Learn About Trade Finance, Non- Performing Loans, Credit Administration and Banking Investigation, Basel Ii & Iii in Addition to Legal Aspects That Govern the Scope of Credit Activities. Finally, Participants Will Practice Two Trial Desks Where They Will Be Able to Utilize the Different Tools Learnt During the Program and Apply Them in Real Cases.

## Certificate Objectives:

- Understand the Basics of Accounting.
- Describe Macro, Microeconomics & Industry Analysis.
- Describe the Credit Risk Analysis.
- Use, Analyze and Observe the Financial Ratios.
- Describe How to Take A Credit Decision Through Lending Rationales, Cash Flow Statement Analysis and .
- Describe Credit Risk Analysis Structuring.
- Describe Fundamental of Financial Mathematics & Capital Budgeting.
- Describe Cost of Capital.
- Describe Discounted Cash Flow & Other Valuation Methodologies.
- Identify Option Pricing, Application in Capital Budgeting & Corporate Finance.
- Identify Corporate Funding Alternatives & Financing Strategies.
- Identify Corporate Funding Alternatives & Financing Strategies.
- Identify the International Trade Services, Documentary Credits and Letters of Guarantee.
- Explain Credit Risk Ratings and Discuss How to Manage Credit Risk.
- List the Legal Aspects and Regulations of Credit and Finance.
- Detect Non-Performing Loans and Discuss How the Bank Handles Them.
- Explain the Advantages and Limitations of The Implementation of Basel II and III.
- Explain How to Prepare a Credit Report.

## Certificate Outline:

### **Part 1: Financial Accounting (51.5 Hrs. including Intersession Activities & Exam):**

#### **Module 1: Accounting Concepts:**

- Chapter 1: Accounting Concepts
- Chapter 2: Measuring Income
- Chapter 3: Recording Transactions
- Chapter 4: Accrual Accounting & Financial Statement Formats
- Chapter 5: Accounting for Revenues
- Chapter 6: Cash Flows
- Chapter 7: Inventory
- Chapter 8: Long – Lived Assets & Depreciation
- Chapter 9: Liabilities & Interest
- Chapter 10: Equity
- Chapter 11: Free Cash Flow
- Chapter 12: Accounting for Investments

### **Part 2: Core Credit (121 Hrs. including Intersession Activities & Exams):**

#### **Module 1: Macroeconomics,**

#### **Microeconomics & Industry Analysis:**

- The Difference Between Macroeconomics & Microeconomics and How to Measure the Economic Activity.
- The Basic Macroeconomic Concepts Like (Exchange Rate, Inflation Rate, Interest Rate & Monetary and Fiscal Policies).
- The Industry Analysis and Different Types of Industries.
- The Concept of Market and Market Equilibrium.
- The Different Industry Risk Characteristics.

#### **Module 2: Credit Risk Analysis:**

- Chapter 1: Risk Management & Credit Principles.
- Chapter 2: Credit Market, Loan Defaults, Expected Loss.
- Chapter 3: Business Risk, Industry Risk, Company Risk.
- Chapter 4: Rating Agencies & Financial Disclosure.
- Chapter 5: Cases & Examples.

#### **Module 3: Financial Analysis Rating:**

- Chapter 1: Financial Ratios Metrics & Analysis.
- Chapter 2: Off Balance Sheet Risks.
- Chapter 3: Organization Structure.
- Chapter 4: Management.
- Definition of Equity-Debt-Gray Area.
- Risk of ACC.
- Additional Ratios Analysis.
- Spreading Sheet.

#### **Module 4: Cash Flow:**

- Chapter 1: Cash Flow Analysis I.
- Chapter 2: Cash Flow Analysis II.
- Chapter 3: Project Finance.
- Chapter 4: Financial Hedges.

#### **Module 5: Projection:**

- Chapter 1: Financial Warning Signs.
- Chapter 2: Forecasting & Projection.
- Chapter 3: Capital Structure and Debt Capacity.
- Chapter 4: Sensitization.
- Chapter 5: Financing Recommendation.
- Cash Flow Proxies – Three Blocks & Six Blocks Methods.
- Applications on Cash Flow Projections.
- Spreading Sheet.

#### **Module 6: Structuring & Portfolio Management**

- Chapter 1: Structuring New Debt, New Exposures and New Facilities.
- Chapter 2: Project Finance Structuring.
- Chapter 3: Loan Portfolio Management.
- Chapter 4: Cases, Structures and Risk Decisions.

### **Part 3: Corporate Finance & Valuation Methods (55 Hrs. including Intersession Activities & Exam):**

#### **Module 1: Fundamental of Financial Mathematics & Capital Budgeting:**

- Chapter 1: Determinates of Value.
- Chapter 2: Foundation of Financial Mathematics (Time Value of Money).
- Chapter 3: Capital Budgeting (Investment Project Selection Methodologies).

#### **Module 2: Cost of Capital:**

- Chapter 1: Factors Influencing the Cost of Capital.
- Chapter 2: Cost of Debt Capital.
- Chapter 3: Cost of Convertible Debt.
- Chapter 4: Cost of Equity.
- Chapter 5: Implications of Cost for Corporate, Funding Decisions.

#### **Module 3: Discounted Cash Flow & Other Valuation Methodologies:**

- Chapter 1: Overview of Discounted Cash Flow Methodologies.
- Chapter 2: Elements of Cash Flow Projections.
- Chapter 3: Discounted Cash Flow Analysis.
- Chapter 4: Alternate Valuation Methodologies Economic Profit & Economic Value Added.
- Chapter 5: Relative Valuation Techniques.

## Certificate Outline, Cont.:

### **Module 4: Option Pricing, Applications in Capital Budgeting & Corporate Finance:**

- Chapter 1: Introduction to Option Contracts and Option Pricing.
- Chapter 2: Real Options.
- Chapter 3: Integrating Real Option with Net Present Value Analysis.
- Chapter 4: Options-Based Deconstruction of Corporate Securities.

### **Module 5: Corporate Funding Alternatives & Financing Strategies:**

- Chapter 1: Financing Privately Held Companies.
- Chapter 2: Raising Capital in Public Markets.
- Chapter 3: Other Transactions.
- Chapter 4: Comprehensive Valuation – Case Activity.

### **Part 4: Supplementary Modules (42.5 Hrs. including Intersession Activities & Exams):**

#### **Module 1: Trade Finance:**

- International Trade History.
- International Chamber of Commerce History.
- Shipping Documents.
- International Payment Tools.
- Documentary Credits.
- International Commercial Terms (Incoterms).
- Letters of Guarantee.

#### **Module 2: Credit Administration and Banking Investigation**

- Concept of Follow-Up Administration.
- Types of Credit Facilities.
- Fully Secured Credit Facilities.
- Types of Collateral.
- Concept of Banking Information.

#### **Module 3: Risk Rating (Obligor Risk Rating)**

- Conceptual Framework.
- Credit Risk Ratings and Loan Provisioning.
- Credit Risk Management.

#### **Module 4: Legal Aspects**

- The Legal Aspects of Credit and Finance.
- The Credit Facilities and Loan Regulations.
- The Rights and Duties of The Bank and Bank Staff.
- The Electronic Credit and Finance.

### **Module 5: Non – Performing Loans**

- Introduction to Non-Performing Loans.
- The Indicators of The Non-Performing Loans.
- The Banking Treatment of Non-Performing Loans.
- The Banking Treatment of Non-Performing Investment Projects.
- Monitoring Rescheduled Non-Performing Loans.
- Managing Non-Performing Loans.
- The Principles of Borrower Credit Ratings and Provisioning.
- Legal Aspects of Working with Non-Performing Loans.
- Lessons Learned from Classified Loans.

### **Module 6: The Basel II and III**

- Basel II (Credit, Operations and Market Risk).
- The First Pillar – Minimum Capital Requirements.
- The Second Pillar – Supervisory Review.
- The Third Pillar – Market Discipline.
- Basel III (New Capital Definition, Liquidity Risk, Leverage Ratio).

### **Module 7: Report Writing**

- Co. General Information
- Industry Assessment and Financial Analysis

### **Part 5: Trial Desk Cases Sessions (14 Hrs. including Intersession Activities)**

- A Desk Taker Will Discuss Each Group Findings and Give Recommendations.

## Assessment Strategy:

In each module grades will be segmented as below:

### 1. Accounting Module:

- Cut off score: 70% of the total grade

### 2. Core Credit Module:

- Cut off score: 70% of the total grade

### 3. Corporate Finance & Valuation Methods:

- Cut off score: 70% of the total grade

### 4. Supplementary Modules:

- Cut off score: 60% of the total grade

### 5. Final Desk Discussion

- Real Case Study to be discussed by a Desk Taker
- Passing Grade: 60%

### 6. Overall Modules' Weights:

- **Part 1:** Financial Accounting – **15% (10% Exam + 5% Participation)**
- **Part 2:** Core Credit – **15% (10% Exam + 5% Participation)**
- **Part 3:** Corporate Finance & Valuation Methods – **15% (10% Exam + 5% Participation)**
- **Part 4:** Supplementary Modules – **10%**
- **Final Desk Weight – 45%**

### Notes:

- All Certificate Exams will be conducted in **EBI Premises (In-Class)**.
- Participants will sit for an exam at the end of each module. The first 3 Parts (Financial Accounting, Core Credit & Corporate Finance Methods & Valuation) exams will be at the website of New York Institute of Finance and it will be proctored, while the supplementary modules will be on EBI Platform.
- A **Separate E-Certificate** for each of these parts will be issued upon passing the exam.
- Participant must achieve a cut off score in each part as previously mentioned.
- Participant must achieve **90%** of his/her attendance.
- If the participant failed in the final desk discussion, he would receive a **Letter of Attendance Only**.

## Benefits:

- This Certificate Entitles Participants to Obtain **25.8 CEUs**.

## Certificate Language:

- Material & Exams: **English**.
- Delivery: **Bilingual**.

## Prerequisites:

- Candidates should be employed in a **Financial Institution** preferably with around **2 years' experience**.
- Good Command of English Language.

## Free Access to 6 e-Learning Programs

- **Skills for Corporate Bankers**
- **Excel Techniques.**
- **Sustainable Finance.**
- **Climate Risk.**
- **ESG Investing.**
- **Financial Statement Analysis:**
  - Accounting – An Introduction.
  - Accounting Mechanics – Scenario.
  - Balance Sheet – An Introduction.
  - Balance Sheet – Analysis.
  - Income Statement – An Introduction.
  - Income Statement – Analysis.
  - Statement of Cash Flows – An Introduction.
  - Statement of Cash Flows – Analysis.
  - Three-Statement Modeling.
  - Financial Statement Analysis – Assessment

For more information and Inquiries, Kindly Contact us on:  
**Banking & Finance Dept.**

✉ [BankingandFinance@ebi.gov.eg](mailto:BankingandFinance@ebi.gov.eg)

☎ (+2) 01091072777

**Headquarters – Nasr City**

22 A, Dr. Anwar El Mofty St., Tiba 2000

P.O.Box 8164 Nasr City, Cairo, Egypt

Tel.: (+2) 02 24054472

Fax: (+2) 02 24054471

**Working hours:** 9:00 am - 5:00 pm

[www.ebi.gov.eg](http://www.ebi.gov.eg)

FOLLOW US



HOTLINE



*One number to better serve you!*