

CENTRAL BANK OF EGYPT
Egyptian Banking Institute



البنك المركزي المصري
المعهد المصرفي المصري

CORPORATE BANKING

MASTERCLASS

CORPORATE BANKING

Masterclass

Target Audience:

Corporate banking and relationship management teams

Risk, internal control and audit staff

Course Description:

Corporate banking lies at the heart of much of the activity conducted by a financial institution. Participants in the market need to appreciate the nature of the products available, their role and for whom are they suitable. They need to understand the role of collateral and the pricing of facilities. This course will assist delegates to identify real client needs and show them how to offer sensible solutions that work.

Course Objectives:

- Understand corporate objectives and identify client needs
- Explain how to take on the client
- Identify assessing the Corporate
- Explain the Loan Life Cycle
- List corporate Strategies
- Identify corporate Growth Challenges
- Identify securing the bank debt
- Discuss the process of effective negotiation

Course Outline:

Module 1: What is Corporate Banking

Session 1: What is Corporate Banking

In this session, participants will identify the nature of the clients, the nature of the services and products offered, how services are offered, the role of the relationship manager, the governance structure, the role of credit committees and the impact of the digital economy.

- The nature of the clients
- The nature of the services and products offered
- How services are offered
- The role of the relationship manager
- The governance structures
- The role of credit committees
- The impact of the digital economy
- Assignment

Module 2: Defining Corporate Clients

Session 1: Defining Corporate Clients

In this session, participants will identify the types of corporate clients, client Requirements, developing the relationship and the role of the corporate manager.

- Types of Corporate clients
 - Nature of segmentation

- Know your Client
- Small/medium/large caps
- Client Requirements
 - Role of long-term vs short term finance
 - Realistic client expectations
 - Comparing requirements to the market
- Developing the Relationship
- Role of the Corporate Manager
- Assignment

Module 3: Taking on the client

Session 1: Taking on the client

In this session, participants will identify taking instructions, the role of due diligence, identifying suitable facilities, treating customers fairly, identifying the client, identifying the business and pricing facilities.

- Taking instructions
- The role of due diligence
- Identifying suitable facilities
- Treating customers fairly
- Identifying the client
- Identifying the business
- Pricing facilities
- Assignment

Module 4: Assessing the Corporate

Session 1: Assessing the Corporate

In this session, participants will identify the due diligence approach, identifying controllers, the credit application, credit scoring and its uses, balance sheet analysis, business model analysis, SWOT analysis, ratio analysis, Sustainable free cash flow, modes of repayment, completing the analysis, the role of collateral, the role of the credit or underwriting function and the role of the credit committee.

- The due diligence approaches
- Identifying controllers
- The credit application
- Credit scoring and its uses
- Balance sheet analysis
- Business model analysis
- SWOT analysis
- Ratio analysis
- Sustainable free cash flow
- Modes of repayment
- Completing the analysis
- The role of collateral
- The role of the credit or underwriting function
- The role of the credit committee
- Assignment

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Module 5: The Loan Life Cycle

Session 1: The Loan Life Cycle

In this session, participants will identify the client agreement, the role of credit administration, communicating with the customer, the drawdown process, monitoring client activity and dealing with problems and arrears.

- The client agreement
- The role of credit administration
- Communicating with the customer
- The drawdown processes
- Monitoring client activity
- Dealing with problems and arrears
- Assignment

Module 6: Corporate Strategies

Session 1: Corporate Strategies

In this session, participants will identify challenges, planning, funding, acquisitions & Mergers, future Trends and profit maximization

- Challenges
 - Dealing with uncertainty
 - Competitor vs own strategies
 - The Global economy
- Planning
 - Key role of planning
 - The planning horizon
- Funding
 - Long terms vs short term funding
 - Fixed vs Floating
 - Contingency
- Acquisitions & Mergers
- Future Trends
- Profit maximization
- Assignment

Module 7: Corporate Growth Challenges

Session 1: Corporate Growth Challenges

In this session, participants will identify organic Growth, mergers & takeovers, exponential Growth, overtrading, funding Needs and liquidity Gap

- Organic Growth
- Mergers & Takeovers
 - How this change finding requirements
 - Dealing with merging business units
- Exponential Growth
 - Impact on the risk profile
 - Financing the fast growing corporate
- Overtrading
- Funding Needs
- Liquidity Gap

- Case Study
- Assignment

Module 8: Securing the bank debt

Session 1: Securing the bank debt

In this session, participants will identify balance sheet lending, debentures, direct security, indirect security, term loan covenants, and other types of security

- Balance sheet lending
 - The role of securing
 - The impact of pricing
 - Managing and pricing collateral
- Debentures
- Direct security
 - Property
 - Fixed and Floating charges
 - Guarantees
- Indirect security
- Term loan covenants
- Other types of security
- Assignment

Module 9: Putting it all into Place

Session 1: Putting it all into Place

In this session, participants will identify banker/client relationship, key negotiating skills, revenue maximization, loss leaders, relationship accounting, improving returns and developing the business.

- Banker/client relationship
- Key negotiating skills
- Revenue maximization
- Loss leaders
- Relationship accounting
- Improving returns
- Developing the business.
- When to say "no"
- Assignment

Assessment Strategy

- 80 % Case studies
- 20% participation
- Cut off score is 60% of total grade which is "100"

Upon Successful Completion of this Course, participants will obtain:

2.7 CEUs

Course Language:

English

Prerequisites:

Intermediate level of English