



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

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A Partnership for Quality®



XPRINT

Your credit education starts today!

Comprehensive
Credit Certificate

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X About the Certificate

The Comprehensive Credit Certificate **XPRINT** is a bespoke Certificate designed to provide bankers with deep knowledge of Credit & Lending Fundamentals through comprehensive analysis to the Financial Statements and Industry Dynamics.

The Certificate will Equip the participants with the required knowledge to adequately address their clients' needs by designing efficient credit limits.

The certificate covers a range of topics, including Basics of Accounting, Introduction to Economics and Industry analysis, Financial Statement analysis, Cash Flow Analysis, and other topics. This Certificate aims to supply the participants with a clear and wide understanding of the major lending techniques and rationales types and classification of different credit facilities to reach a sound credit decision based on the acquired Knowledge.

The Comprehensive Credit Certificate **XPRINT** is focused on providing participants with practical tools and strategies that they can use to reach a sound credit decision that benefits their organization and their corporate customers.

By the end of the certificate, participants will be equipped with the knowledge and skills they need to identify and evaluate the performance of their corporate customers, and to reach accurate judgment on the merits of their corporate clients.

Who Should Attend

Any banker can join the Certificate to Enhance his Credit Knowledge and upgrade his Financial Assessment Skills.

- Retail Professionals
- Relationship Officers / Managers
- Branch Managers
- Operation Managers
- Audit & Compliance Professionals
- Risk Professionals
- Treasury Professionals

Learning Objectives

- Explain the basics of accounting
- Describe how to take a credit decision through industry analysis
- Use, analyze, and observe data from financial statements
- Describe how to take a credit decision through cash flow statement analysis and projections
- Classify types of credit facilities
- Explain banking products and operations
- Demonstrate report writing

 **to unleash your potential!**

Why Join?



Comprehend

Gain a solid foundation in corporate Banking arena and apply it to your Work or Business.

Understand the fundamentals and practical applications.



Analyze

Compare trends, analyze figures and numbers, review industry dynamics.



Discover

Uncover financial statements, and understand implications of the different figures.

Dive into the ratio analysis, as well as the potential benefits and challenges facing your corporate client.



Apply

Leverage the opportunities presented in the lending rationales and apply the knowledge and skills acquired throughout the certificate journey to the real world of corporate lending.

What's in it for you?

- **Enhance your Skills:** The certificate allows you to enhance your skills and knowledge in the corporate banking area, making you more competent and confident in your abilities.
- **Cost-Effective:** The Certificate is a cost-effective way to gain new skills and knowledge, as it is less expensive than traditional degree programs.
- **Time-Efficient:** The Certificate can be completed in a shorter tenor than a normal professional certificate program, allowing you to gain new skills and knowledge without committing to a long-term educational program.
- **Improve Career Prospects:** The certificate can improve your career prospects by demonstrating your expertise and competence in a specific area, and making you more attractive to employers.
- **Personal Growth:** Pursuing a certificate can be a way to challenge yourself and learn new knowledge and skills, leading to personal growth and development.



*Stay ahead
with *

X Why Corporate Banking?

XPRINT into the world of corporate banking. The financial industry is undergoing various challenges due to the geopolitical and economic conditions. The performance of the different types of corporates is deeply affected by these conditions year on year.

The rise of customer centricity has taken center stage in the financial industry today. Financial institutions are focusing on understanding and meeting the unique needs of their corporate customers, without negatively affecting the quality of their credit through providing tailored financial products and services.

This is the right time to immerse in the corporate lending arena, leverage on your acquired knowledge and skills to expand your career growth prospective.

*Seek greater
opportunities with*

XPRINT



X Certificate Format

This 4-month certificate consists of virtual instructor led sessions, self-paced online modules, case studies and group project-based workshops throughout the certificate Journey to be discussed and assessed as group desk at the end of the Certificate Duration. The modules cover a range of topics, including basics of accounting, Introduction to economics and Industry analysis, industry risks, financial statement analysis, cash flow analysis, lending techniques and much more. Participants will have the opportunity to engage in the live sessions with subject matter experts, fostering meaningful discussions and enhancing their learning experience.

X Certificate Structure



Part 1: Basics of Accounting



Part 2: Core Credit

- X Module 1: Introduction to Economics and Industry Analysis**
- X Module 2: Financial Statement Analysis**
- X Module 3: Cash Flow Analysis & Projection**
- X Module 4: Facility Structure (Case Study)**



Part 3: Self Study

- X Module 1- Banking Awareness**
- X Module 2- Report Writing**
- X Selected eLearning programs from Intuition - know - How**



Part 4: Trial Desk

Acquire new skills & knowledge in **XPRINT**

Certificate Outline:

Part 1: Basics of Accounting

- 1 Accounting Concepts
- 2 Accounting Cycle & The Basics of Adjusting Entries
- 3 Adjusting (steps) & Closing entries
- 4 Plant Assets & Depreciation Methods
- 5 Accounting for Receivables
- 6 Corporation and Capital Stock Transactions
- 7 Long Term Liabilities
- 8 Statement of Cash Flow



Part 2: Core Credit

✘ Module 1: Introduction to Economics and Industry Analysis

✘ Module 2: Financial Statement Analysis

- 1 Financial Statement Analysis technique
- 2 Liquidity and Solvency Ratios
- 3 Asset Conversion Cycle and Components of Working Investment
- 4 Asset Utilization Ratios
- 5 Profitability Ratios

✘ Module 3: Cash Flow Analysis & Projection

- 1 Introduction to Cash Flow Analysis
- 2 Deriving Cash flow statement
- 3 Cash Flow from Investment Derivation, CAPEX, Assets Newness & Replacement
- 4 Cash Flow from Finance Derivation
- 5 Sources & Uses Analysis, Evaluating cash flow performance
- 6 Cash Waterfall and Priorities of Cashflow
- 7 Cash Flow Projection

✘ Module 4- Facility Structure (Case Study)

- 1 Lending Rational Overview
- 2 Types and Classification of Credit Facilities
- 3 Financing Needs under Asset Conversion Cycle and Structuring Term Sheets

Part 3: Self Study:

X Module 1- Banking Awareness (Optional for participants with no Banking Knowledge)

X Module 2- Report Writing

Selected E-learning programs from Intuition - know - How

Part 4: Trial Desk

X Application of Acquired knowledge on a real-life case and presentation



Certificate Modules Weight

1 Part One: Accounting Module:
Weight 20 % - (1 exam)


2 Part Two: Core Credit
Module Accumulative:
"Weight 45 %" (4 exams)

3 Part Three: Final Group
Desk Case Discussion:
"Weight 35 %"

✘ Assessment Strategy:

✘ Participants are assessed throughout **SPRINT** as follows:

- 10 Points for Participation during the sessions
- 15 Points for Assignment
- 75 Points for every Module test.
- Cut-off score: 70% of the total of each module grade.
- **Part 1- Accounting Module:** (100 Points) The participant must pass the Accounting exam, to complete **SPRINT**, if not, the delegate will not be able to complete the program and 30% of the certificate tuition will be deducted.
- **Part 2- Core Credit Module:** (100 Points) The participant should pass the 4 modules exams with a cut-off score for each exam is 50 % but participants should pass by a cumulative of 70% in the total part.
- **Part 3- Final Group Desk:** (100 Points) Real Case Study to be evaluated as a group desk by a desk taker with evaluation for every group member separately on his/her contribution. group desk evaluation minimum 70%



Certificate Language:
ENGLISH.

Delivery Language:
BILINGUAL.

Certificate Hours:
120

Prerequisites:
Intermediate level of
ENGLISH.



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