

Comprehensive Credit Certificate – Sprint

Credit & Finance



Blended



120 hours



EGP 24,000

About the Certificate

The Comprehensive Credit Certificate 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 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.

Certificate Description:

Participants who are already involved or desire to be involved in the credit process will be able to apply lending techniques for effective credit decisions like financial statement analysis, spreading, and cashflow projection

Target Audience:

To whom this course is designed for (Junior / Intermediate level) All Banking & Non- Banking Institutes 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.

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.

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- 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 longterm 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.

Why Corporate Banking?

Sprint 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.

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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.

Certificate Objectives:

By the end of the program, participants will be able to:

- Define the basics of accounting
- Take a credit decision through industry analysis
- Analyze data from financial statements
- Describe how to take a credit decision through cash flow statement analysis and projections
- Classify types of credit facilities
- Define banking operation activities banking "Awareness session"
- Demonstrate report writing "Awareness session"
- Review the content, and develop role-based learning
- Discuss how to prepare a trial desk case aim for each group's findings and give recommendations final desk case.

Certificate Structure

Part 1: Basics of Accounting

Part 2: Core Credit

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

Part 3: Self Study

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

Part 4: Trial Desk

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Certificate Outline:

Part 1: Accounting Concepts

- Introduction and accounting concepts
- Accounting cycle
- Adjusting the accounts
- Plant assets and depreciation Methods
- Accounting for receivables
- Corporation and capital stock transactions
- Long Term Liabilities
- Statement of Cash Flow

Part 2: Core Credit

Module 1: Economics and Industry Analysis

- Definition of economics Macroeconomics VS. Microeconomics
- Business Cycle The causes of Inflation
- The threat of substitutes
- Industry Risk Characteristics

Module 2: Financial Statement Analysis

- Definition of Financial Statements Analysis and Overview on Spreading
- Types of auditor's reports Fact Sheet
- Liquidity ratios
- Solvency ratios
- Asset Conversion Cycle (ACC) Working Investment
- Asset utilization ratios
- Profitability ratios
- Limitations of Ratio Analysis Using Ratios Effectively

Module 2: Financial Statement Analysis

- Type of financial analysis
- Profitability Analysis
- Efficiency Analysis (1- Current Assets (ACC, CCC, WI): 2- Fixed Assets)
- Liquidity Analysis (include Appropriate capital structure)
- Solvency analysis
- Limitation of Financial Ratios
- Spreading

Module 3: Cash Flow Analysis & Projection

- Introduction to Cash Flow Analysis Requirements, Concepts
- Deriving Cash flow statement (Sources & Uses Concept).

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- Cash Flow Statement Indirect Method Derivation
- EBITDA as a proxy for Cash Flow from Operation.
- Cash Flow from Investment Derivation, CAPEX, Assets Newness & Replacement.
- Cash Flow from Finance Derivation.
- Sources & Uses Analysis, evaluating cash flow performance and Cash Waterfall and priorities of cash flow.
- Cash Flow Projection

Module 4- Facility Structure (Case Study)

- Lending rationales
- Types and classification of credit facilities
- Financing needs under asset conversion cycle.
- Structuring term sheets

Part 3: Self Study:

- Module 1- Banking Awareness “LMS”
- Module 2- Report Writing “LMS”
- Module 3- Selected eLearning programs from Intuition-Know-How
 - Economic Analysis,
 - Financial Statement Analysis,
 - Trade Finance,
 - Introduction to Sustainability & ESG,
 - Sustainable Finance, and
 - Climate Risk

Part 4: Trial Desk

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

Assessment Strategy:

Part 1: Accounting Module “Weight 20 %” (1 exam)

- Total grade (100 points) as follows:
- 10 Points for Participation during the sessions
- 15 points for Assignment
- 75 points for the Module test.
- Cut-off score: 70% of the total grade

Part Two: Core Credit Module Accumulative: “Weight 45 %” (4 exams)

- Total grade (100 points) as follows:
- 10 Points for Participation during the sessions

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- 15 points for Assignment
- 75 points for the Module test.
- Cut-off score: 70% of the total grade

Part Final Desk Case Discussion: “Weight 35 %”

- Real Case Study to Be Discussed as a group by A Desk Taker
- Group discussion passing Grade: 70%

Upon Successful Completion of this Course, participants will obtain:

This course entitles participants to obtain 9.9 CEUs

Certificate Language:

English

Delivery Language:

Bilingual

Certificate Modality:

Blended

Prerequisites:

Intermediate level of English