

Credit Analysis Certificate – CAC

Credit & Finance



Blended



250 hours



EGP 42,000

Course Description:

This credit analysis certificate is designed for bank employees aiming to join the credit department, junior credit officers, and relationship officers and managers. The certificate covers five technical parts, which are accounting concepts, core credit, lending rationales and facility structure, corporate finance and valuation, and supplementary aspects. It also covers how to use supportive information for credit decisions and includes an eLearning part as well as the certificate culminates with a practical module on how to prepare a trial desk case, aiming to consolidate each group's findings and provide recommendations for the final desk case. By the end of this certificate, learners will have a robust understanding of credit analysis, enabling them to make informed and strategic credit decisions in their professional roles.

Target Audience:

- Bank Employees interested in joining the Credit Dept.
- Junior Credit Officers (from 0 to 1 year).
- Risk Professionals.
- Audit Professionals.

Course Objectives:

By the end of this course, participants will be able to:

- Determine and recognize key accounting principles and procedures for accurately recording, reporting, and analyzing financial information.
- Recognize the main pillars toward taking the correct credit decision
- Understand corporate finance, and capital budgeting structure optimization that empowers professionals to make informed credit decisions
- Understand the complementary aspects of the credit decision-making process
- Identify the supportive information toward a credit decision
- Discuss the principles for the development of robust negotiation and presentation skills.
- Discuss how to prepare a trial desk case aim for each group's findings and give recommendations for final desk case

Course Outline:

Technical Part:

Part 1: Accounting Concepts

Part 2: Core Credit

- Module 1: Economics and Industry Analysis
- Module 2: Financial Statement Analysis
- Module 3: Cash Flow Statement Mechanics and Projection
- Module 4: Lending Rationales & Facility Structure

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Part 3: Corporate Finance and Valuation

Part 4: Supplementary Aspects

- Module 1: Trade Finance Essentials
- Module 2: Credit Administration and Banking Investigation
- Module 3: Non-Performing Loans
- Module 4: Report Writing
- (E learning/Virtual) It is mandatory to complete the E learning part before attending the VRT session for the participant benefit

Part 5: E-Learning (Self-Study)

- Module 1: ORR
- Module 2: Legal Aspects (in Arabic)
- Module 3: Basel II & III

Interpersonal Skills:

- Module 1: Presenting with Impact – Introduction
- Module 2: Negotiating for Results – Introduction

Trial Desk Section

- A desk taker will discuss 2 cases with the participants, the participants will give their findings and recommendations

Final Desk Section:

- Each participant will discuss final case individually

Assessment Strategy:

Part 1: Accounting - Module Weight (10%)

- Cut off Score (70%) of total grade (100%).

Part 2: Core Credit - Module Weight (30%)

- Cut off score: 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: Corporate Finance & Valuation - Module Weight (10%)

- Cut off Score: 70% of total grade 100%

Part 4: Supplementary Aspects - Module Weight (10%)

- Cut off score: 60% of the total grade

Final Desk Discussion - Module Weight (40%)

- Cut off Score: 60% of total grade 100%

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Upon Successful Completion of this Course, participants will obtain:

20 CEUs.

Course Language:

- Material & Exams: English
- Delivery: Bilingual

Prerequisites:

- Good Command of English Language.
- Pass Pre-Certificate Exams:
 - Accounting Exam.
 - English (Reading and Listening).
 - IQ (Shapes and Numeric Problems).
 - MS Excel Exam.