

# Credit Analysis Certificate

A Chartered Banker Institute Accredited Programme

Credit & Finance

**Chartered Banker**

Accredited programme



**Blended**



**250 hours**



**EGP 58,000**

## Course Description:

This certificate is developed by the Egyptian Banking Institute and accredited by the Chartered Banker Institute.

EBI' Credit Analysis Certificate is designed to unleash the power of credit analysis to elevate the learner's professional career or entrepreneurial ventures by diving deep into the constantly changing dynamics of the industry. This certificate sharpens the learner's ability to make informed financial decisions by teaching them how to dissect financial statements and uncover the hidden stories within the numbers that drive business decisions. Additionally, learners will seamlessly integrate theoretical lending principles with practical, real-world scenarios, ensuring a comprehensive understanding of credit risk and lending rationales. Equipped with these essential tools and knowledge, learners are empowered to make a significant impact in the financial sector.

## 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:**

- Comprehend accounting principles that guide to apply the recording and reporting of financial information
- Identify the main pillars toward taking the correct credit decision.
- Recognize the strategic considerations behind lending decisions and the structuring of financial facilities.
- 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.
- Recognize how to structure a presentation and visuals with focus, clarity, and impact.
- Demonstrate the negotiation definition and how to handle different personality types.
- Discuss how to prepare a trial desk case aim for each group's findings and give recommendations for final desk case

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## 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

#### 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%

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## **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%

## **Upon Successful Completion of this Course, participants will obtain:**

- 20 CEUs.
- A prestigious Chartered Banker Institute accredited certificate, and the ability to add a clause to their business cards and email signatures, advising that they have completed a Chartered Banker Institute Accredited Programme.

## **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.