



6004-1



Virtual



284 hours

Course Description:

This Intensive Certificate is the outcome of a collaboration between EBI, Egyptian Banking Institute" And NYIF "New York Institute of Finance". It is presented as A Co-Branded Certificate under the Name Of "Corporate Finance Credit Professional Certificate" The Certificate (309 Hours) Aims at creating a Solid Understanding of Financial Accounting, Credit Risk Analysis, Cash Flow, Projections, Industry Analysis, and Debt Structuring. Participants Will Also Understand the Corporate Finance & Valuation Methods and Gain Comprehensive Knowledge About Corporate Funding Alternatives and Financing Strategies. By the End of The Program, Participants Are Expected to Be Able to Analyze Financial Statements of Different Types of Corporations and Evaluate Their Eligibility to pursue a Finance career. Moreover, throughout the Program, the Participants Will Learn About Trade Finance, Non- Non-Performing Loans, Credit Administration, Basel I & II, in Addition to Legal Aspects That Govern the Scope of Credit Activities. Finally, Participants Will Practice Two Trial Desks Where They Will Be Able to Utilize the Different Tools Learnt During the Program and Apply Them in Real Cases.

Target Audience:

- This Certificate is ideal for anyone interested in working or transitioning to Corporate, Banking, and Credit Risk.
- A minimum of two years of banking experience and a bachelor's degree in business or a related field, such as Political Science, is required.

Course Objectives:

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

- Understand the Basics of Accounting.
- Describe Macro, Microeconomics & Industry Analysis.
- Describe the Credit Risk Analysis.
- Use, Analyze, and Observe Financial Ratios.
- Describe How to Take a Credit Decision Through Lending Rationales, Cash Flow Statement Analysis, and Projections.
- Describe Credit Risk Analysis Structuring.
- Describe the fundamentals of Financial Mathematics & Capital Budgeting.
- Describe Cost of Capital.

- Describe Discounted Cash Flow & Other Valuation Methodologies.
- Identify Option Pricing, Application in Capital Budgeting & Corporate Finance.
- Identify Corporate Funding Alternatives & Financing Strategies.
- Identify the International Trade Services, Documentary Credits, and Letters of Guarantee.
- Define Various Types of Credit Instruments, Collateral, and The Concept of Banking Information.
- Explain Credit Risk Ratings and Discuss How to Manage Credit Risk.
- List the Legal Aspects and Regulations of Credit and Finance.
- Detect Non-Performing Loans and Discuss How the Bank Manages Them.
- Explain the Advantages and Limitations of The Implementation of Basel II and III.
- Explain How to Prepare a Credit Report.

Course Outline:

Part 1: Financial Accounting:

Module 1: Accounting Concepts:

Session 1: Accounting Concepts:

In This Session, Participants Will Learn About Accounting concepts.

- Chapter 1: Accounting Concepts.
- Assignment.

Session 2: Measuring Income:

In This Session, Participants Will Learn About Measuring Income.

- Chapter 2: Measuring Income.
- Assignment.

Session 3: Recording Transactions:

In This Session, Participants Will Learn About Recording Transactions.

- Chapter 3: Recording Transactions.
- Assignment.

Session 4: Accrual Accounting & Financial Statement Formats:

In This Session, Participants Will Learn About Accrual Accounting & Financial Statement Formats.

- Chapter 4: Accrual Accounting & Financial Statement Formats.
- Assignment.



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Session 5: Accrual Accounting & Financial Statement Formats - Continue:
In This Session, Participants Will Learn About Accrual Accounting & Financial Statement Formats.

- Chapter 4: Accrual Accounting & Financial Statement Formats.
- Assignment.

Session 6: Accounting for Revenue:

In This Session, Participants Will Learn About Accounting for Revenues.

- Chapter 5: Accounting for Revenue.
- Assignment.

Session 7: Cash Flows:

In This Session, Participants Will Learn About Cash Flows.

- **Chapter 6: Cash Flows.**
- Assignment.

Session 8: Inventories and Asset Depreciation:

In This Session, Participants Will Learn About Inventories.

- Chapter 7: Inventories and Asset Depreciation.
- Assignment.

Session 9: Long-Lived Assets & Depreciation:

In This Session, Participants Will Learn About Asset Depreciation.

- Chapter 8: Long-Lived Assets & Depreciation.
- Assignment.

Session 10: Long-Lived Assets & Depreciation - Continue:

In This Session, Participants Will Continue Learning About Asset Depreciation.

- Chapter 8: Long-Lived Assets & Depreciation.
- Assignment.

Session 11: Liabilities and Interest:

In This Session, Participants Will Learn About Liabilities and Interest.

- Chapter 9: Liabilities and Interest.
- Assignment.

Session 12: Equity:

In This Session, Participants Will Learn About Equity.

- Chapter 10: Equity.
- Assignment.

Session 13: Free Cash Flow:

In This Session, Participants Will Learn About Free Cash Flow.

- Chapter 11: Free Cash Flow.
- Assignment.

Session 14: Accounting for Investments:

In This Session, Participants Will Learn About Accounting for Investments.

- Chapter 12: Accounting for Investments.
- End of Module Exam.

Part 2: Core Credit

Module 1: Macro, Microeconomics & Industry Analysis:

Session 1: Macroeconomics & Microeconomics:

In This Session, Participants Will Learn About Macroeconomics Analysis.

- The Difference Between Macroeconomics & Microeconomics and How to Measure Economic Activity.
- Basic Macroeconomic Concepts Like (Exchange Rate, Inflation Rate, Interest Rate & Monetary and Fiscal Policies).
- Assignment.

Session 2: Industry Analysis:

In This Session, Participants Will Learn About Microeconomics & Industry Analysis.

- Industry Analysis and Different Types of Industries.
- The Concept of Market and Market Equilibrium.
- The Different Industry Risk Characteristics.
- Assignment.

Session 3: Business and Industry Risks:

In This Session, Participants Will Learn About Business and Industry Risks.

- The Different Industry Risk Characteristics.
- Assignment.

Module 2: Credit Risk Analysis:

Session 1: Risk Management, Credit Principles and Market, Loan Defaults and Expected Loss:

In This Session, Participants Will Learn Risk Management, Credit Principles, market, Loan Defaults, and Expected Loss.

- Chapter 1: Risk Management & Credit Principles.



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- Chapter 2: Credit Market, Loan Defaults, Expected Loss.
- Assignment.

Session 2: Business & Industry Risks, Rating Agencies & Financial Disclosure:

In This Session, Participants Will Learn About Business Risk, industry Risk, and The Rating Agencies.

- Chapter 3: Business Risk, Industry Risk, Company Risk.
- Assignment.

Session 3: Rating Agencies & Financial Disclosure:

In This Session, Participants Will Learn About the Rating Agencies & Financial Disclosure

- Chapter 4: Rating Agencies & Financial Disclosure.
- Assignment.

Session 4: Cases and Examples:

In This Session, Participants Will Practice on Credit Risk Analysis.

- Chapter 5: Cases & Examples.
- Assignment.

Module 3: Financial Analysis Ratios:

Session 1: Financial Ratios, Metrics & Analysis:

In This Session, Participants Will Practice on Financial Analysis Ratios.

- Chapter 1: Financial Ratios, Metrics & Analysis.
- Assignment.

Session 2: Financial Ratios Metrics & Analysis - Continue:

In This Session, Participants Will continue practicing on Financial Analysis Ratios.

- Chapter 1: Continue Financial Ratios, Metrics & Analysis.
- Assignment.

Session 3: Off-Balance Sheet Risks:

In This Session, Participants Will Practice on Balance Sheet Risks.

- Chapter 2: Off-Balance Sheet Risks.
- Assignment.

Session 4: Off Balance Sheet Risks – Continue:

In This Session, Participants Will continue practicing on Balance Sheet Risks.

- Chapter 2: Continue Off-Balance Sheet Risks.
- Assignment.

Session 5: Financial Analysis Structure:

In This Session, Participants Will Practice on Participants Will Practice on Financial Analysis & Organization Structure.

- Chapter 3: Organization Structure.
- Assignment.

Session 6: Financial Analysis Structure – Continue:

In This Session, Participants Will continue practicing on Financial & Organization Structure.

- Chapter 3: Continue Organization Structure.
- Assignment.

Session 7: Management:

In This Session, Participants Will Practice on Management of The Financial Analysis Ratios.

- Chapter 4: Management.
- Assignment.

Session 8: Continue Management:

In This Session, Participants Will Continue Management of The Financial Analysis Ratios.

- Chapter 4: Continue Management.
- Assignment.

Session 9: Definition of Equity-Debt-Gray Area & Risk of ACC.:

In This Session, Participants Will Have a Brief on the Definition of Equity-Debt-Gray Area & Risk of ACC.

- Definition of Equity-Debt-Gray Area.
- Risk of ACC.
- Assignment.

Session 10: Additional Ratios Analysis:

In This Session, Participants Will Have Additional Analysis Over Ratios.

- Additional Ratios Analysis.
- Assignment.

Session 11: Spreading Sheet:

In This Session, Participants Will Practice on the Spreading Sheet.

- Spreading Sheet.
- Assignment.



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Module 4: Cash Flow:

Session 1: Cash Flow Analysis I:

In This Session, Participants Will Practice Cash Flow Analysis.

- Chapter 1: Cash Flow Analysis I.
- Assignment.

Session 2: Cash Flow Analysis II:

In This Session, Participants Will Learn About Project Finance.

- Chapter 2: Cash Flow Analysis II.
- Assignment.

Session 3: Project Finance:

In This Session, Participants Will Learn About Project Finance.

- Chapter 3: Project Finance.
- Assignment.

Session 4: Financial Hedges:

In This Session, Participants Will Learn About Financial Hedges.

- Chapter 4: Financial Hedges.
- Assignment.

Session 5: Financial Hedges – Continue:

In This Session, Participants Will Continue Learning About Financial Hedges.

- Chapter 4: Financial Hedges.
- Assignment.

Module 5: Projection:

Session 1: Financial Warning Signs:

In This Session, Participants Will Learn About Financial Warning Signs.

- Chapter 1: Financial Warning Signs.
- Assignment.

Session 2: Forecasting & Projection:

In This Session, Participants Will Learn About Forecasting & Projection.

- Chapter 2: Forecasting & Projection.
- Assignment.

Session 3: Capital Structure and Debt Capacity:

In This Session, Participants Will Learn About Capital Structure and Debt Capacity.

- Chapter 3: Capital Structure and Debt Capacity.
- Assignment.

Session 4: Sensitization:

In This Session, Participants Will Learn About Sensitization.

- Chapter 4: Sensitization.
- Assignment.

Session 5: Financing Recommendation

In This Session, Participants Will Learn About the Financing Recommendation:

- Chapter 5: Financing Recommendation.
- Assignment.

Session 6: Cash Flow Proxies – Three Blocks & Six Blocks Methods:

In This Session, Participants Will Practice on Cash Flow Proxies according to the Three & Six Blocks Methods.

- Cash Flow Proxies – Three Blocks & Six Blocks Methods.
- Assignment.

Session 7: Applications for Cash Flow Projections:

In This Session, Participants Will Have Applications on Cash Flow Projections.

- Applications for Cash Flow Projections.
- Assignment.

Session 8: Spreading Sheet:

In This Session, Participants Will Practice on the Spreading Sheet.

- Spreading Sheet.
- Assignment.

Session 9: Spreading Sheet – Continue:

In This Session, Participants Will Continue Practicing on the Spreading Sheet.

- Spreading Sheet.
- Assignment.

Module 6: Structuring & Portfolio Management:

Session 1: Structuring New Debt, New Exposures, New Facilities.

In This Session, Participants Will Learn About Structuring New Debt, New Exposures, & New Facilities.

- Chapter 1: Structuring New Debt, New Exposures, and New Facilities.
- Assignment.

Session 2: Project Finance Structuring:

In This Session, Participants Will Learn About Project Finance Structuring.

- Chapter 2: Project Finance Structuring.
- Assignment.



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Session 3: Loan Portfolio Management:

In This Session, Participants Will Learn About Loan Portfolio Management.

- Chapter 3: Loan Portfolio Management.
- Assignment.

Session 4: Cases, Structures, and Risk Decisions:

In This Session, Participants Will Learn About Structures and Risk Decisions.

- Chapter 4: Cases, Structures, and Risk Decisions.
- End of Part Exam.

Session 5: Cases, Structures and Risk Decisions – Continue:

In This Session, Participants Will Continue Learning About Structures and Risk Decisions.

- Chapter 4: Cases, Structures, and Risk Decisions.
- End of Part Exam.

Part 3: Corporate Finance & Valuation Methods:

Module 1: Fundamentals of Financial Mathematics & Capital Budgeting:

Session 1: Determinants of Value:

In This Session, Participants Will Learn About Determinates of Value.

- Chapter 1: Determinants of Value.
- Assignment.

Session 2: Foundation of Financial Mathematics:

In This Session, Participants Will Learn About the Foundation of Financial Mathematics.

- Chapter 2: Foundation of Financial Mathematics (Time Value of Money).
- Assignment.

Session 3: Capital Budgeting:

In This Session, Participants Will Learn About Capital Budgeting.

- Chapter 3: Capital Budgeting (Investment Project Selection Methodologies).
- Assignment.

Session 4: Capital Budgeting – Continue:

In This Session, Participants Will Continue Learning About Capital Budgeting.

- Chapter 3: Capital Budgeting (Investment Project Selection Methodologies).
- Assignment.

Module 2: Cost of Capital:

Session 1: Factors Influencing the Cost of Capital and Cost of Debt, and Convertible Debt:

In This Session, Participants Will Learn About Factors Influencing the Cost of Capital, Cost of Debt Capital, and Cost of Convertible Debt.

- Chapter 1: Factors Influencing the Cost of Capital.
- Chapter 2: Cost of Debt Capital.
- Chapter 3: Cost of Convertible Debt.
- Assignment.

Session 2: Cost of Equity & Implications of Cost for Corporate Funding Decisions:

In This Session, Participants Will Learn About the Cost of Equity.

- Chapter 4: Cost of Equity.
- Assignment.

Session 3: Implications of Cost for Corporate Funding Decisions:

In This Session, Participants Will Learn About the Cost of Equity.

- Chapter 5: Implications of Cost for Corporate Funding Decisions.
- Assignment.

Module 3: Discounted Cash Flow & Other Valuation Methodologies:

Session 1: Overview of Discounted Cash Flow Methodologies:

In This Session, Participants Will Learn About Discounted Cash Flow Methodologies.

- Discounted Cash Flow & Other Valuation Methodologies.
- Chapter 1: Overview of Discounted Cash Flow Methodologies.
- Chapter 2: Elements of Cash Flow Projections.
- Chapter 3: Discounted Cash Flow Analysis.
- Assignment.

Session 2: Alternate Valuation Methodologies and Techniques:

In This Session, Participants Will Learn About Alternate Valuation Methodologies and Relative Valuation Techniques.

- Chapter 4: Alternate Valuation Methodologies, Economic Profit & Economic Value Added.
- Assignment.

Session 3: Alternate Valuation Methodologies and Techniques – Continue:

In This Session, Participants Will Continue Learning About alternative valuation Methodologies and Relative Valuation Techniques.



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Chapter 5: Relative Valuation Techniques.

- Assignment.

Module 4: Option Pricing, Applications in Capital Budgeting & Corporate Finance:

Session 1: Option Contracts and Option Pricing, and Real Options:

In This Session, Participants Will Learn About Option Contracts, Option Pricing, and Real Options.

- Chapter 1: Introduction to Option Contracts and Option Pricing.
- Chapter 2: Real Options.
- Assignment.

Session 2: Integrating Real Option and OptionsBased Deconstruction:

In This Session, Participants Will Learn About Integrating Real options with Net Present Value.

- Chapter 3: Integrating Real Option with Net Present Value Analysis.
- Assignment.

Session 3: Options-Based Deconstruction:

In This Session, Participants Will Learn About Integrating Real options with Net Present Value.

- Chapter 4: Options-Based Deconstruction of Corporate Securities.
- Assignment.

Module 5: Corporate Funding Alternatives & Financing Strategies:

Session 1: Financing Privately Held Companies and Raising Capital in Public Markets:

In This Session, Participants Will Learn About Financing Privately Held Companies and Raising Capital in Public Markets.

- Chapter 1: Financing Privately Held Companies.
- Chapter 2: Raising Capital in Public Markets.
- Assignment.

Session 2: Comprehensive Valuation:

In This Session, Participants Will Learn About Comprehensive Valuation and Practice Its Activities.

- Chapter 3: Other Transactions.
- Assignment.

Session 3: Comprehensive Valuation – Case Activity:

In This Session, Participants Will Practice on Comprehensive Valuation.

- Chapter 4: Comprehensive Valuation – Case Activity.
- End of Module Exam.

Part 4: Supplementary Modules:

Module 1: Trade Finance:

Session 1: Trade History and International Payment Tools:

In This Session, Participants Will Learn Trade History and The Shipping Documents

- International Trade History.
- International Chamber of Commerce History.
- Shipping Documents.
- International Payment Tools.
- Case Study.

Session 2: Incoterms and LG:

In This Session, Participants Will Identify the Incoterms and Types of LG.

- Documentary Credits.
- International Commercial Terms (Incoterms).
- Letters of Guarantee.
- Assignment.

Module 2: Credit Administration and Banking Investigation:

Session 1: The Concept of Follow-Up Administration:

In This Session, Participants Will Illustrate the role & Functions of Follow-Up Administration.

- Concept of Follow-Up Administration.
- Types of Credit Facilities.
- Assignments.

Session 2: Secured Credit Facilities and Types of Collateral:

In This Session, Participants Will Explain the Different Types of Credit Facilities considering Follow -concept and identify the Secured Credit Facilities and the follow-up role in minimizing their risks.

- Fully Secured Credit Facilities.
- Types of Collateral.
- Concept of Banking Information.
- Assignment.



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Module 3: Risk Rating (Obligor Risk Rating):

Session 1: Credit Risk Rating Overview:

In This Session, Participants Will Identify Risk Ratings Methods and the Conceptual Framework.

- Conceptual Framework.
- Credit Risk Ratings and Loan Provisioning.
- Credit Risk Management.
- Assignment.

Module 4: Legal Aspects:

Session 1: Legal Aspects of Credit and Finance:

In This Session, Participants Will Identify the Legal Aspects of Credit and Finance.

- The Legal Aspects of Credit and Finance.
- Assignment.

Session 2: Credit Facilities and Loan Regulations:

In This Session, Participants Will Learn the Facilities loan Regulations and Rights and Duties of The Bank and Bank Staff.

- The Credit Facilities and Loan Regulations.
- The Rights and Duties of The Bank and Bank Staff.
- Electronic Credit and Finance.
- Assignment.

Module 5: Non-Performing Loans:

Session 1: Non-Performing Loans Indicators and Banking Treatment:

In This Session, Participants Will Define the Non-Performing Loans; Financial & Non- non-financial indicators will also illustrate the C.B.E. Classification of The Non-Performing Loans.

- Introduction to Non-Performing Loans.
- The Indicators of Non-Performing Loans.
- The Banking Treatment of Non-Performing Loans.
- Case Study.

Session 2: Management of Non-Performing Loans:

In This Session, Participants Will Explain the Different Methods of Managing the Non-Performing Loans.

- The Banking Treatment of Non-Performing Investment Projects.
- Monitoring Rescheduled Non-Performing Loans.
- Managing Non-Performing Loans.
- The Principles of Borrower Credit Ratings and Provisioning.
- Legal Aspects of Working with Non-Performing Loans.
- Lessons Learned from Classified Loans.
- Assignment.

Module 6: Basel II and III:

Session 1: Basel Overview and Its Pillars:

In This Session, Participants Will Identify Basel and Its Pillars.

- Basel II (Credit, Operations, and Market Risk).
- The First Pillar – Minimum Capital Requirements.
- The Second Pillar – Supervisory Review.
- The Third Pillar – Market Discipline.
- Basel III (New Capital Definition, Liquidity Risk, Leverage Ratio).
- Assignment.

Module 7: Report Writing:

Session 1: Company Information:

In This Session, Participants Will Learn How to gather and write the company's General Information in A Memo.

- Co. General Information.
- Assignment.

Session 2: Industry Assessment and Financial Analysis:

In This Session, Participants Will Learn How to Write the Final Report of The Study.

- Industry Assessment and Financial Analysis.
- Case Study.

Part 5: Trial Desk:

A Desk Taker Will Discuss Each Group's Findings and Give Recommendations



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Assessment Strategy:

In Each Module, Grades Will Be Segmented as Below:

- Part 1: Financial Accounting:
 - Passing Grade: 70% of the Total Grade 100%
- Part 2: Core Credit:
 - Passing Grade: 70% of the Total Grade
- Part 3: Corporate Finance & Valuation Methods:
 - Passing Grade: 70% of the Total Grade
- Part 4: Supplementary Modules:
 - Passing Grade: 60% of the Total Grade
- Final Desk Case Discussion:
 - Real Case Study to Be Discussed by A Desk Taker
 - Passing Grade: 60%
- Certificate Parts Weights:
 - Part 1: Financial Accounting – 15% (10% Exam + 5% Participation)
 - Part 2: Core Credit – 15% (10% Exam + 5% Participation)
 - Part 3: Corporate Finance & Valuation Methods–15% (10% Exam + 5% Participation)
 - Part 4: Supplementary Modules – 10%
 - Final Desk Weight – 45%

Upon Successful Completion of this Course, participants will obtain:

This course entitles participants to obtain 25.8 CEUs.

Course Language:

English

Prerequisites:

- Candidates should be employed in a Financial Institution, preferably with around 2 years' experience.
- Good Command of the English Language.