



347-P26-VE



Virtual



30 hours



EGP 8,650

## Course Description:

Corporate banking lies at the heart of much of the activity conducted by a financial institution. Participants in the market need to appreciate the nature of the products available, their role and for whom are they suitable. They need to understand the role of collateral and the pricing of facilities. This course will assist delegates to identify real client needs and show them how to offer sensible solutions that work.

## Target Audience:

- Corporate banking and relationship management teams.
- Risk, internal control and audit staff.

## Course Objectives

- Understand corporate objectives and identify client needs.
- Explain how to take on the client.
- Identify assessing the Corporate.
- Explain the Loan Life Cycle.
- List corporate Strategies.
- Identify corporate Growth Challenges.
- Identify securing the bank debt.
- Discuss the process of effective negotiation.

## Course Outline

### Module 1: What is Corporate Banking

#### Session 1: What is Corporate Banking

- The nature of the clients.
- The nature of the services and products offered.
- How services are offered.
- The role of the relationship manager.
- The governance structures.
- The role of credit committees.
- The impact of the digital economy.
- Assignment.

### Module 2: Defining Corporate Clients

#### Session 1: Defining Corporate Clients

- Types of Corporate clients:
- Nature of segmentation.
- Know your client.
- Small/medium/large caps.
- Client Requirements:
  - Role of long-term vs short-term finance.
  - Realistic client expectations.
  - Comparing requirements to the market.
- Developing the Relationship.
- Role of the Corporate Manager.
- Assignment.

### Module 3: Taking on the client

#### Session 1: Taking on the client

- Taking instructions.
- The role of due diligence.
- Identifying suitable facilities.
- Treating customers fairly.
- Identifying the client.
- Identifying the business.
- Pricing facilities.
- Assignment.

### Module 4: Assessing the Corporate

#### Session 1: Assessing the Corporate

- The due diligence approaches.
- Identifying controllers.
- The credit application.
- Credit scoring and its uses.
- Balance sheet analysis.
- Business model analysis.
- SWOT analysis.
- Ratio analysis.



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- Sustainable free cash flow.
- Modes of repayment.
- Completing the analysis.
- The role of collateral.
- The role of the credit or underwriting function.
- The role of the credit committee.
- Assignment.

### Module 5: The Loan Life Cycle

#### Session 1: The Loan Life Cycle

- The client agreement.
- The role of credit administration.
- Communicating with the customer.
- The drawdown processes.
- Monitoring client activity.
- Dealing with problems and arrears.
- Assignment.

### Module 6: Corporate Strategies

#### Session 1: Corporate Strategies

- Challenges:
  - Dealing with uncertainty.
  - Competitor vs own strategies.
  - The Global economy.
- Planning:
  - Key role of planning.
  - The planning horizon.
- Funding:
  - Long terms vs short term funding.
  - Fixed vs Floating.
  - Contingency.
- Acquisitions & Mergers.
- Future Trends.
- Profit maximization.
- Assignment.

### Module 7: Corporate Growth Challenges

#### Session 1: Corporate Growth Challenges

- Organic Growth.
- Mergers & Takeovers:
  - How this change finding requirements.
  - Dealing with merging business units.
- Exponential Growth:
  - Impact on the risk profile.
  - Financing the fast growing corporate.
- Overtrading.
- Funding Needs.
- Liquidity Gap.
- Case Study.
- Assignment.

### Module 8: Securing the bank debt

#### Session 1: Securing the bank debt

- Balance sheet lending:
  - The role of securing.
  - The impact of pricing.
  - Managing and pricing collateral.
  - Debentures.
- Direct security:
  - Property.
  - Fixed and Floating charges.
  - Guarantees.
- Indirect security.
- Term loan covenants.
- Other types of security.
- Assignment.

### Module 9: Putting it all into Place

#### Session 1: Putting it all into Place

- Banker/client relationship.
- Key negotiating skills.

## Credit and Finance



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- Revenue maximization.
- Loss leaders.
- Relationship accounting.
- Improving returns.
- Developing the business.
- When to say "no".
- Assignment.

### **Assessment Strategy:**

- 30 % assignments and quizzes between sessions.
- 70% End of course exam.
- Cut off score is 60% of total grade which is "100".

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

2.6 CEUs.

### **Course Language:**

English.

### **Prerequisites:**

Intermediate level of English.