



6245-2



In-Class



6 hours



EGP 5,450

Course Description:

This course is designed for participants seeking a comprehensive understanding of financial leasing. Upon successful completion, learners will be able to: define the core concept and key characteristics of financial leasing, identify its advantages and disadvantages for both lessors and lessees, and effectively differentiate it from other financing methods. Furthermore, they will be equipped to analyze the structure and key components of a financial lease agreement and critically evaluate the financial implications of entering such arrangements.

Target Audience:

This program is designed for individuals with little to no prior experience in financial leasing who are interested in pursuing a career in this field.

Course Objectives:

- Understand the concept of financial leasing and its key characteristics.
- Identify the advantages and disadvantages of financial leasing for lessors and lessees.
- Differentiate financial leasing from other financing methods.
- Analyze the structure and key components of a financial lease agreement.
- Evaluate the financial implications of entering a financial lease.

Course Outline:

Module 1: Overview of Financial Leasing

- Definition and basic concept of financial leasing
- Leasing Portfolio amount
- Assets dealt with through leasing.
- Targeted companies and sectors
- Regulator & Principles governing financial leasing transactions.
- Types of financial leasing (Direct lease and Sale & Lease back)

Module 2: Principles and Benefits of Financial Leasing

- Advantages for lessees: Improved cash flow, access to recent technology, tax benefits (depending on location).

- Advantages for lessors: High returns, portfolio diversification, secured loans.
- Disadvantages for lessees: Limited ownership rights, potential for obsolescence, residual value risk.
- Disadvantages for lessors: Credit risk, risk of early termination, asset management challenges

Module 3: Differentiation between Financial Leasing & other financing and leasing options

- Differentiating between operating leases and finance leases
- Financial leasing vs Banks

Module 4: Granting Financial Leasing

- Purpose of leasing facility
- Repayment methods
- Components of a typical financial lease agreement
- Basic financial analysis techniques for evaluating lease proposals.
- Legal and documentation considerations in lease structuring

Module 5 Conclusion and Q&A

- Recap of key learning points.
- Emerging trends and the future of financial leasing.
- Open forum for questions and discussions.

Assessment Strategy:

Participants will be informally assessed on their interaction during sessions and their participation in exercises.

Course Language:

English

Introduction to Financial Leasing

Credit & Finance



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Instructor:

Mr. Belal Mohamed Gamal - Head of Large Corporates & Syndicated Facilities – Cairo Leasing Corporation (BDC Affiliate)

Mr. Belal currently leads the Large Corporates and Syndicated Facilities Division at Cairo Leasing Corporation. He previously worked at QNB Al-Ahli Leasing as a Senior Commercial Marketing Executive and as a Corporate Recovery Analyst. His background includes solid experience in corporate finance and leasing.

Qualifications:

- Bachelor of Commerce – Business Administration (English Section), Benha University, 2009
- CFA Level 1 – CFA Institute, 2015
- Certificate in Credit Analysis – Egyptian Banking Institute, 2018
- MBA in Business Administration and Management – Arab Academy for Science (Expected 2025)