



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

Comprehensive Credit Certificate – Sprint

Credit and Finance



3850-4



Blended/
E-Learning-Virtual



120 hours

Course Description:

Participants who are already involved or desire to be involved in the credit process will be able to apply lending techniques for effective credit decisions like financial statement analysis, spreading, and cash flow projection.

Target Audience:

To whom this course is designed for (Junior / Intermediate level): All Banking & Non-Banking Institutes aiming to enhance their credit knowledge and upgrade their financial assessment skills.

- Retail Professionals.
- Relationship Officers / Managers.
- Branch Managers.
- Operation Managers.
- Audit & Compliance Professionals.
- Risk Professionals.
- Treasury Professionals.

About the Certificate:

The Comprehensive Credit Certificate is a bespoke Certificate designed to provide bankers with a deep understanding of credit and lending fundamentals through comprehensive analysis of financial statements and industry dynamics.

The certificate will equip participants with the necessary knowledge to address their clients' needs by designing efficient credit limits. It covers a range of topics, including the basics of accounting, an introduction to economics and industry analysis, financial statement analysis, cash flow analysis, and more.

This certificate aims to provide a clear and broad understanding of major lending techniques and rationales, as well as the types and classification of different credit facilities, enabling sound credit decisions based on acquired knowledge.

The Comprehensive Credit Certificate aims to provide practical tools and strategies that enhance credit decision-making to benefit both financial institutions and their corporate clients.

By the end of the certificate, participants will be equipped with the knowledge and skills they need to identify and evaluate the performance of their corporate customers, and to reach accurate judgment on the merits of their corporate clients.

Why Join?

- Comprehend

Gain a solid foundation in corporate Banking arena and apply it to your Work or Business. Understand the fundamentals and practical applications.

- Analyze

Compare trends, analyze figures and numbers, review industry dynamics.

- Discover

Uncover financial statements and understand implications of the different figures.

Dive into the ratio analysis, as well as the potential benefits and challenges facing your corporate client.

- Apply

Leverage the opportunities presented in the lending rationales and apply the knowledge and skills acquired throughout the certificate journey to the real world of corporate lending.

What is it for you?

- **Enhance your Skills:** The certificate allows you to enhance your skills and knowledge in the corporate banking area, making you more competent and confident in your abilities.
- **Cost-Effective:** The Certificate is a cost-effective way to gain new skills and knowledge, as it is less expensive than traditional degree programs.
- **Time-Efficient:** The Certificate can be completed in a shorter tenure than a normal professional certificate program, allowing you to gain new skills and knowledge without committing to a long-term educational program.
- **Improve Career Prospects:** The certificate can improve your career prospects by demonstrating your expertise and competence in a specific area and making you more attractive to employers.
- **Personal Growth:** Pursuing a certificate can be a way to challenge yourself and learn new knowledge and skills, leading to personal growth and development.



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Why Corporate Banking?

Sprint into the world of corporate banking. The financial industry is undergoing various challenges due to geopolitical and economic conditions. The performance of the diverse types of corporations is deeply affected by these conditions year on year.

The rise of customer centricity has taken center stage in the financial industry today. Financial institutions are focusing on understanding and meeting the unique needs of their corporate customers, without negatively affecting the quality of their credit by providing tailored financial products and services. Now is the ideal time to immerse yourself in corporate lending and leverage your knowledge to expand your career opportunities.

Certificate Format:

This 4-month certificate consists of virtual instructor-led sessions, self-paced online modules, case studies and group project-based workshops throughout the certificate Journey to be discussed and assessed as a group desk at the end of the Certificate Duration.

The modules cover a range of topics, including basics of accounting, Introduction to economics and Industry analysis, industry risks, financial statement analysis, cash flow analysis, lending techniques, and much more. Participants will have the opportunity to engage in the live sessions with subject matter experts, fostering meaningful discussions and enhancing their learning experience.

Certificate Objectives:

By the end of the program, participants will be able to:

- Define the basics of accounting.
- Take a credit decision through industry analysis.
- Analyze data from financial statements.
- Describe how to take a credit decision through cash flow statement analysis and projections.
- Classify types of credit facilities.
- Define banking operation activities (Awareness session)
- Demonstrate report writing (Awareness session)
- Review the content and develop role-based learning.
- Discuss how to prepare a trial desk case aimed at each group's findings and give recommendations for the final desk case.

Certificate Structure

Part 1: Basics of Accounting.

Part 2: Core Credit

- Module 1: Introduction to Economics and Industry Analysis.
- Module 2: Financial Statement Analysis.
- Module 3: Cash Flow Analysis & Projection.
- Module 4: Facility Structure (Case Study).

Part 3: Self Study

- Module 1- Banking Awareness.
- Module 2- Report Writing.

Part 4: Trial Desk

Certificate Outline:

Part 1: Accounting Concepts

- Introduction and accounting concepts.
- The Accounting cycle.
- Adjusting the accounts.
- Plant assets and depreciation Methods.
- Accounting for receivables.
- Corporation and capital stock transactions.
- Long Term Liabilities.
- Statement of Cash Flow.

Part 2: Core Credit

Module 1: Economics and Industry Analysis

- Definition of economics Macroeconomics VS. Microeconomics.
- Business Cycle The causes of Inflation.
- The threat of substitutes.
- Industry Risk Characteristics.

Module 2: Financial Statement Analysis

- Definition of Financial Statements Analysis and Overview on Spreading.
- Types of auditor's reports Fact Sheet.
- Liquidity ratios.
- Solvency ratios.



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- Asset Conversion Cycle (ACC) Working Investment.
- Asset utilization ratios.
- Profitability ratios.
- Limitations of Ratio Analysis Using Ratios Effectively.

Module 3: Financial Statement Analysis

- Type of financial analysis.
- Profitability Analysis.
- Efficiency Analysis (1- Current Assets (ACC, CCC, WI); 2- Fixed Assets).
- Liquidity Analysis (including appropriate capital structure).
- Solvency analysis.
- Limitation of Financial Ratios.
- Spreading.

Module 4: Cash Flow Analysis & Projection

- Introduction to Cash Flow Analysis Requirements, Concepts.
- Deriving Cash flow statement (Sources & Uses Concept).
- Cash Flow Statement Indirect Method Derivation.
- EBITDA as a proxy for Cash Flow from Operation.
- Cash Flow from Investment Derivation, CAPEX, Assets Newness & Replacement.
- Cash Flow from Finance Derivation.
- Sources & Uses Analysis, evaluating cash flow performance and Cash Waterfall and priorities of cash flow.
- Cash Flow Projection.

Module 5: Facility Structure (Case Study)

- Lending rationales.
- Types and classification of credit facilities.
- Financing needs under asset conversion cycle.
- Structuring term sheets.

Part 3: Self-Study:

- E-Learning modules.

Part 4: Trial Desk

- Application of acquired knowledge on a real-life case and presentation.

Assessment Strategy:

Part 1: Accounting Module “Weight 20 %” (1 exam).

- Total grade (100 points) as follows:
- 10 Points for Participation during the sessions.
- 15 points for Assignment.
- 75 points for the module test.

Cut-off score: 70% of the total grade

Part Two: Core Credit Module Accumulative: “Weight 45 %” (4 exams)

- Total grade (100 points) as follows:
- 10 Points for Participation during the sessions.
- 15 points for Assignment.
- 75 points for the module test.

Cut-off score: 70% of the total grade.

Part Final Desk Case Discussion: “Weight 35 %”

- Real Case Study to be discussed as a group by A Desk Taker.
- Passing Grade: 70%.

Course completion will grant participants:

This course entitles participants to obtain 9.9 CEUs.

Certificate Language:

English.

Delivery Language:

Bilingual.

Prerequisites:

Intermediate level of English.