



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

# Corporate Finance Credit Professional Certificate

## Credit and Finance



7593-2



In-Class



309 hours

### Course Description:

This Intensive Certificate is the outcome of a collaboration between EBI "the 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:

- Chapter 1: Accounting Concepts.
- Chapter 2: Measuring Income.
- Chapter 3: Recording Transactions.
- Chapter 4: Accrual Accounting & Financial Statement Formats.
- Chapter 5: Accounting for Revenue.
- Chapter 6: Cash Flows.
- Chapter 7: Inventories and Asset Depreciation.
- Chapter 8: Long-Lived Assets & Depreciation.
- Chapter 9: Liabilities and Interest.
- Chapter 10: Equity.
- Chapter 11: Free Cash Flow.
- Chapter 12: Accounting for Investments.

#### Part 2: Core Credit

##### Module 1: Macro, Microeconomics & Industry 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).
- Industry Analysis and Different Types of Industries.



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- The Concept of Market and Market Equilibrium.
- The Different Industry Risk Characteristics.

### Module 2: Credit Risk Analysis:

- Chapter 1: Risk Management & Credit Principles.
- Chapter 2: Credit Market, Loan Defaults, Expected Loss.
- Chapter 3: Business Risk, Industry Risk, Company Risk.
- Chapter 4: Rating Agencies & Financial Disclosure.
- Chapter 5: Cases & Examples.

### Module 3: Financial Analysis Ratios:

- Chapter 1: Financial Ratios, Metrics & Analysis.
- Chapter 2: Off-Balance Sheet Risks.
- Chapter 3: Organization Structure.
- Chapter 4: Management.
- Definition of Equity-Debt-Gray Area.
- Risk of ACC.
- Additional Ratios Analysis.
- Spreading Sheet.

### Module 4: Cash Flow:

- Chapter 1: Cash Flow Analysis I.
- Chapter 2: Cash Flow Analysis II.
- Chapter 3: Project Finance.
- Chapter 4: Financial Hedges.

### Module 5: Projection:

- Chapter 1: Financial Warning Signs.
- Chapter 2: Forecasting & Projection.
- Chapter 3: Capital Structure and Debt Capacity.
- Chapter 4: Sensitization.
- Chapter 5: Financing Recommendation.
- Cash Flow Proxies – Three Blocks & Six Blocks Methods.
- Applications for Cash Flow Projections.
- Spreading Sheet.

### Module 6: Structuring & Portfolio Management:

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

- Chapter 2: Project Finance Structuring.
- Chapter 3: Loan Portfolio Management.
- Chapter 4: Cases, Structures, and Risk Decisions.

### Part 3: Corporate Finance & Valuation Methods:

#### Module 1: Fundamentals of Financial Mathematics & Capital Budgeting:

- Chapter 1: Determinants of Value.
- Chapter 2: Foundation of Financial Mathematics (Time Value of Money).
- Chapter 3: Capital Budgeting (Investment Project Selection Methodologies).

#### Module 2: Cost of Capital:

- Chapter 1: Factors Influencing the Cost of Capital.
- Chapter 2: Cost of Debt Capital.
- Chapter 3: Cost of Convertible Debt.
- Chapter 4: Cost of Equity.
- Chapter 5: Implications of Cost for Corporate Funding Decisions.

#### Module 3: 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.
- Chapter 4: Alternate Valuation Methodologies, Economic Profit & Economic Value Added.
- Chapter 5: Relative Valuation Techniques.

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

- Chapter 1: Introduction to Option Contracts and Option Pricing.
- Chapter 2: Real Options.
- Chapter 3: Integrating Real Option with Net Present Value Analysis.
- Chapter 4: Options-Based Deconstruction of Corporate Securities.

#### Module 5: Corporate Funding Alternatives & Financing Strategies:

- Chapter 1: Financing Privately Held Companies.
- Chapter 2: Raising Capital in Public Markets.
- Chapter 3: Other Transactions.
- Chapter 4: Comprehensive Valuation – Case Activity.



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### Part 4: Supplementary Modules:

#### Module 1: Trade Finance:

- International Trade History.
- International Chamber of Commerce History.
- Shipping Documents.
- International Payment Tools.
- Documentary Credits.
- International Commercial Terms (Incoterms).
- Letters of Guarantee.

#### Module 2: Credit Administration and Banking Investigation:

- Concept of Follow-Up Administration.
- Types of Credit Facilities.
- Fully Secured Credit Facilities.
- Types of Collateral.
- Concept of Banking Information.

#### Module 3: Risk Rating (Obligor Risk Rating):

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

#### Module 4: Legal Aspects:

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

#### Module 5: Non-Performing Loans:

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

#### Module 6: Basel II and III:

- 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).

#### Module 7: Report Writing:

- Co. General Information.
- Industry Assessment and Financial Analysis.

#### Part 5: Trial Desk:

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

### 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%



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## **Course completion will grant participants:**

This course entitles participants to obtain 25.5 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.