



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

# Corporate Finance Credit Professional Certificate

## Credit and Finance



6004-3



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:

- Chapter 1: Accounting Concepts.
- Assignment.

##### Session 2: Measuring Income:

- Chapter 2: Measuring Income.
- Assignment.

##### Session 3: Recording Transactions:

- Chapter 3: Recording Transactions.
- Assignment.

##### Session 4: Accrual Accounting & Financial Statement Formats:

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

##### Session 5: Accrual Accounting & Financial Statement Formats - Continue:

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

##### Session 6: Accounting for Revenue:

- Chapter 5: Accounting for Revenue.
- Assignment.



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### Session 7: Cash Flows:

- Chapter 6: Cash Flows.
- Assignment.

### Session 8: Inventories and Asset Depreciation:

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

### Session 9: Long-Lived Assets & Depreciation:

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

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

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

### Session 11: Liabilities and Interest:

- Chapter 9: Liabilities and Interest.
- Assignment.

### Session 12: Equity:

- Chapter 10: Equity.
- Assignment.

### Session 13: Free Cash Flow:

- Chapter 11: Free Cash Flow.
- Assignment.

### Session 14: 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:

- 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:

- 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:

- The Different Industry Risk Characteristics.
- Assignment.

## Module 2: Credit Risk Analysis:

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

#### Expected Loss:

- Chapter 1: Risk Management & Credit Principles.
- Chapter 2: Credit Market, Loan Defaults, Expected Loss.
- Assignment.

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

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

### Session 3: Rating Agencies & Financial Disclosure:

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

### Session 4: Cases and Examples:

- Chapter 5: Cases & Examples.
- Assignment.

## Module 3: Financial Analysis Ratios:

### Session 1: Financial Ratios, Metrics & Analysis:

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

### Session 2: Financial Ratios Metrics & Analysis - Continue:

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

### Session 3: Off-Balance Sheet Risks:

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



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### Session 4: Off-Balance Sheet Risks – Continue:

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

### Session 5: Financial Analysis Structure:

- Chapter 3: Organization Structure.
- Assignment.

### Session 6: Financial Analysis Structure – Continue:

- Chapter 3: Continue Organization Structure.
- Assignment.

### Session 7: Management:

- Chapter 4: Management.
- Assignment.

### Session 8: Continue Management:

- Chapter 4: Continue Management.
- Assignment.

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

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

### Session 10: Additional Ratios Analysis:

- Additional Ratios Analysis.
- Assignment.

### Session 11: Spreading Sheet:

- Spreading Sheet.
- Assignment.

### Module 4: Cash Flow:

#### Session 1: Cash Flow Analysis I:

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

#### Session 2: Cash Flow Analysis II:

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

### Session 3: Project Finance:

- Chapter 3: Project Finance.
- Assignment.

### Session 4: Financial Hedges:

- Chapter 4: Financial Hedges.
- Assignment.

### Session 5: Financial Hedges – Continue:

- Chapter 4: Financial Hedges.
- Assignment.

### Module 5: Projection:

#### Session 1: Financial Warning Signs:

- Chapter 1: Financial Warning Signs.
- Assignment.

#### Session 2: Forecasting & Projection:

- Chapter 2: Forecasting & Projection.
- Assignment.

#### Session 3: Capital Structure and Debt Capacity:

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

#### Session 4: Sensitization:

- Chapter 4: Sensitization.
- Assignment.

#### Session 5: Financing Recommendation

- Chapter 5: Financing Recommendation.
- Assignment.

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

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

#### Session 7: Applications for Cash Flow Projections:

- Applications for Cash Flow Projections.
- Assignment.



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### Session 8: Spreading Sheet:

- Spreading Sheet.
- Assignment.

### Session 9: Spreading Sheet – Continue:

- Spreading Sheet.
- Assignment.

### Module 6: Structuring & Portfolio Management:

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

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

#### Session 2: Project Finance Structuring:

- Chapter 2: Project Finance Structuring.
- Assignment.

#### Session 3: Loan Portfolio Management:

- Chapter 3: Loan Portfolio Management.
- Assignment.

#### Session 4: Cases, Structures, and Risk Decisions:

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

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

- 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:

- Chapter 1: Determinants of Value.
- Assignment.

##### Session 2: Foundation of Financial Mathematics:

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

##### Session 3: Capital Budgeting:

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

- Assignment.

#### Session 4: Capital Budgeting – Continue:

- 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:

- 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:

- Chapter 4: Cost of Equity.
- Assignment.

##### Session 3: Implications of Cost for Corporate Funding Decisions:

- 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:

- 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:

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

##### Session 3: Alternate Valuation Methodologies and Techniques – Continue:

- Chapter 5: Relative Valuation Techniques.
- Assignment.



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

### Session 1: Option Contracts and 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 Options-Based Deconstruction:

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

### Session 3: Options-Based Deconstruction:

- 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:

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

### Session 2: Comprehensive Valuation:

- Chapter 3: Other Transactions.
- Assignment.

### Session 3: Comprehensive Valuation – Case Activity:

- 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:

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

### Session 2: Incoterms and 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:

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

### Session 2: Secured Credit Facilities and Types of Collateral:

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

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

### Session 1: Credit Risk Rating Overview:

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

## Module 4: Legal Aspects:

### Session 1: Legal Aspects of Credit and Finance:

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

### Session 2: Credit Facilities and Loan Regulations:

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



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### Module 5: Non-Performing Loans:

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

- 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:

- 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:

- 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:

- Co. General Information.
- Assignment.

#### Session 2: Industry Assessment and Financial Analysis:

- Industry Assessment and Financial Analysis.
- Case Study.

#### 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:

1. Part 1: Financial Accounting:
  - Passing Grade: 70% of the Total Grade 100%
2. Part 2: Core Credit:
  - Passing Grade: 70% of the Total Grade
3. Part 3: Corporate Finance & Valuation Methods:
  - Passing Grade: 70% of the Total Grade
4. Part 4: Supplementary Modules:
  - Passing Grade: 60% of the Total Grade
5. Final Desk Case Discussion:
  - Real Case Study to Be Discussed by A Desk Taker
  - Passing Grade: 60%
6. 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%

### Course completion will grant participants:

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.