



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

# Financial Modeling

Credit and Finance



8458-2



In-Class



30 hours

## Course Description:

This workshop provides comprehensive, hands-on training in building and analyzing financial models from scratch. Participants will acquire practical skills and knowledge essential for effective financial analysis and strategic decision-making.

## Target Audience:

- Finance professionals with an intermediate to solid understanding of finance and accounting concepts and basic Excel proficiency.
- Suitable for investors, credit analysts, investment analysts, accountants, and finance experts involved in building, refining, or troubleshooting complex models, or those seeking solutions to advanced modeling.

## Course Objectives:

**By the end of the course, participants will be able to:**

- Develop comprehensive, integrated financial statements based on financial accounting principles.
- Apply essential Excel functions for financial modeling and performance analysis.
- Implement scenario-building and sensitivity analysis to enhance model accuracy.

## Course Outline

### Introduction to Financial Modeling

- Overview and applications of financial models
- Best practices in model planning and structure
- Key elements of effective financial models
- Design, formatting, and organizational techniques
- Structural integrity and formula validation

### Essential Excel Tools & Formulas

- Logical functions for analysis
- Lookup and reference functions for data handling
- Managing text and date functions
- Using macros in financial modeling

## Building the Financial Model

- Core model components and front-end design
- Executive summary, headers, footers, and formatting
- Managing inputs, assumptions, and data validation

## Revenue Projection & Scenario Analysis

- Constructing dynamic revenue scenarios
- Sensitivity analysis and what-if scenarios
- Designing a structured revenue schedule

## Cost Analysis & Operational Expenses

- Categorizing COGS and operational costs
- Developing a detailed cost schedule
- Understanding operating leverage and semi-variable costs

## Income Tax Calculation & Scheduling

- Estimating future income tax
- Differentiating current vs. deferred tax
- Tax calculation walkthrough

## Depreciation & Fixed Assets (PP&E)

- Importance of depreciation scheduling
- Forecasting depreciation expenses
- Using lookup functions for CapEx integration
- Waterfall visualization and full asset depreciation

## Working Capital Forecasting

- Projecting working capital and key metrics
- Developing a working capital schedule
- Calculating balances and forecasting needs

## Financial Statement Compilation

- Integrating model components into financial statements
- Constructing the income statement, cash flow statement, and balance sheet

## Capital Structure & Debt Modeling

- Debt categories and schedule creation
- Debt vs. equity estimation
- Long-term debt analysis and revolver modeling
- Designing an equity schedule



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## Model Outputs & Troubleshooting

- Identifying and fixing model issues
- Summary page organization
- Formatting, presentation, and print preparation

## Assessment Strategy:

Participants will be evaluated according to their interaction and their participation in group exercises during the course.

## Course Language:

English

## Prerequisites:

N/A

## Instructor:

**Mr. Mina Wagih** - He is Associate Director - Corporate Credit Risk - Risk Exposure Management Group, Commercial International Bank (CIB), Egypt

Mr. Mina has an experience over 17 years in conducting close supervision on specific industries performing accounts, Assessing and approving/concurring on the provided credit approval memos from the business, Identifying and assessing all risks affecting the company, ensuring that assigned risk ratings comply with policy guidelines Review and approve the conducted stress testing scenarios. He also supervises and trains the subordinates to review and guide the assigned tasks.

Mr. Mina Holds an MBA Degree in Banking and Global Finance from Paris ESLSCA Business School in 2017.

- Certified credit & investment analyst CIB "Credit Course".
- Professional Certificate in Accounting and Audit "MAC" (AUC).
- And has a bachelor's degree in accounting