6σ 6 Sigma® | Training & Development

Applied Financial Analysis & Credit

Excerpt

Applied Financial Analysis & Credit is designed for enhancing the Financial and Credit Analysis for lending and credit officers with up to 5 years experience. This comprehensive program is built around following main fundamental blocks:

1. Financial Accounting
2. Financial Analysis
3. Credit Risk Analysis

This program is tailor made to our client's needs and derives its basis from the client's Policy and Procedures and uses the client's live cases in its exercises and case studies. The program aligns participants with the latest in Credit Assessments in line with the Basel III Accords.

Who Should Attend?

This program will be ideal for experienced:

- Corporate Relationship Managers
- Commercial/SME Relationship Managers
- Credit Analysts
- Credit Officers
- Credit Risk Managers
- Credit Auditors

Content

Module 1: Financial Statement Analysis

- Introduction to Financial concepts
- Income Statement details and Data capturing
- Balance Sheet – Assets / Liability & Equity
- Cash Flow Statement
- Consolidation Statement
- Knowledge Assessment Test
- Facility Structuring based on the Cash Cycle
- Ratio Analysis
- Ratios and Industries
- Calculating Volatility
- Financial Projections
- Sensitivity Analysis
- Knowledge Assessment test

Module 2: Credit Risk Analysis

- Principles of Credit
- Credit Process
- Business Strategy
- Target Markets & Risk Acceptance Criteria
- Qualitative Analysis
- Facility types
- Structuring Products
- Types of Risks
- Introducing the Basel Accords
- Loss Given Default
- Risk Rating Systems
- Portfolio Management
- Term Loans
- Loan Agreements
- Early Problem recognition
- Handling distressed loans
- Knowledge Assessment test

We are a **CFA Approved-Provider** and as such CFA active members will earn CE credits and hours towards the content areas of their SER.

Our Methodology

This full-time classroom training relies heavily on hands-on acquisition of skills through exercises and case studies. Participants are required to devote their time to the program which will also require after hours preparations. Daily quizzes provide the lecturer a gauge of the level of absorption of the material by the candidates and will enable the instructor to fine tune the speed at which the program is progressing. The use of MS Excel is one of the tools used in class to ensure that participants can create their own analysis.

Participants will be accepted in subsequent modules if they attain the minimum pre-requisite of successful completion of the previous modules at a minimum of 70%.

Pre-Requisites

Participants should have the following to qualify to attend this program:

- A very good command of Financial Accounting and banking experience of 2-3 years

- A laptop with MS Excel to use throughout the program and have a working experience with the handling of Excel

Duration

Two weeks delivered contiguously or one week at a time.

Contact for more information

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