



FOUNDATION LEVEL CREDIT COURSE

This *internationally accredited* course in Credit and Lending has been specifically designed to provide prospective participants with a comprehensive overview of credit and lending in financial institutions. Financial services employees will be capable of analyzing a variety of credit proposals and make sound credit decisions.

This accredited course will also focus on high-value competencies by emphasizing interpretation and analysis using real-world examples. It also allows credit professionals to earn an Internationally Recognized career-based Certificate that recognizes their aptitude and professional competence in making credit decisions.

Delivery method

Option 1 - Webinars: Course content is delivered through the easy-to-use online learning platform Zoom and is supplemented by a recorded video of the class.

Option 2 - Self-paced: online eLearning platform where you will receive interactive and engaging content along with video presentations and a personalized study plan.

Interactive Modules:

- ◆ **Unit 1: Personal Lending**
- ◆ **Unit 2: Small Business Lending**
- ◆ **Unit 3: Larger Business Lending**
- ◆ **Unit 4: Business Lending & Security**
- ◆ **Unit 5: Problems with Business Lending**
- ◆ **Unit 6: Business and Property Developers**

Upon passing the International Introduction to Credit and Lending accredited course, participants are encouraged to continue their studies towards the Advanced Credit and Lending Programme and stay relevant with the Executive Briefing CPD/CPE hours.

KEY BENEFITS

- ⇒ Practical & Relevant
- ⇒ Professional Excellence
- ⇒ Industry Recognition
- ⇒ Global Portability
- ⇒ Flexible Approach
- ⇒ Career Development
- ⇒ Specialist Knowledge
- ⇒ Study Resources
- ⇒ Corporate group rates available
- ⇒ Internationally Accredited

Who is this course for?

1. **Bank Tellers**
2. **Loan Officers**
3. **Accountants**
4. **Financial Controllers**
5. **Compliance Officers**
6. **Risk Managers**
7. **Senior Officer I and Senior Officer II**
8. **Regulators, Supervisors & Inspectors**
9. **Board Members & Senior Management**
10. **Client Relationship Officers**

FOUNDATION LEVEL CREDIT COURSE SYLLABI

1. PERSONAL LENDING

- ◆ Framework for Assessment
- ◆ Aide Memoire Approach
- ◆ Lending Mnemonics
- ◆ Home Loans and Mortgages
- ◆ Bridging Loans
- ◆ Security for Personal Lending
- ◆ Monitoring and Control

2. SMALL BUSINESS LENDING

- ◆ Introduction
- ◆ Key Assessment Areas
- ◆ Financial Performance
- ◆ Case Studies - Using Ratios
- ◆ Business Start-Ups Franchising

3. LARGER BUSINESS LENDING

- ◆ Business Risk Analysis
- ◆ Case Study using CAMPARI and SWOT Techniques
- ◆ Cash Flow Analysis
- ◆ Additional Ratio Analysis - Stock Market Indicators
- ◆ Additional Ratio Analysis - Computer Based Spreadsheets
- ◆ Corporate Valuation
- ◆ Capital Project Appraisals
- ◆ Facility Letters and Covenants

4. BUSINESS LENDING AND SECURITY

- ◆ The Assessment of Risk
- ◆ Break-Up Analysis
- ◆ Debentures
- ◆ Protecting the Bank's Position
- ◆ Debenture Realisations
- ◆ Other Forms of Security

5. PROBLEMS WITH BUSINESS LENDING

- ◆ Identifying Warning Signs
- ◆ Remedial Action
- ◆ Avoiding Lending Loss
- ◆ Using Investigating Accountants
- ◆ Problem Loan Case Study

6. BUILDERS AND PROPERTY DEVELOPERS

- ◆ Introduction
- ◆ Contract Building
- ◆ Estate Development
- ◆ Property Advances
- ◆ Case Studies

Registration Fee:
\$150 per student

Member Fee:
\$2,500 per student

Non-Member Fee:
\$2,950 per student

REGISTER TODAY

Terms & Conditions

Registration Fee: \$150 (Non-Refundable)
Refunds: There will be absolutely no refund once you have received your online access codes.