



ADVANCED LEVEL CREDIT COURSE

Objective

The objective of the *Advanced Level Credit internationally accredited* course is to drill down into the financial statements of organizations and/or high network clients in order to identify and quantify the risks of more complex business lines and specialize lending. The Institute and the Credit Skills Academy recommend that persons applying to the Advanced Level Credit Course first complete Level 1. There will be exceptions to individuals who's experience and educational background warrant an exemption from Level 1.

Delivery method

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. Credit Risk Management
- ⇒ Unit 2. Business Risk
- ⇒ Unit 3. Asset Risk Rating
- ⇒ Unit 4. Large Company Analysis
- ⇒ Unit 5. Cash Flow Early warning signals
- ⇒ Unit 6. Syndicated Loans

This is an internationally accredited course through the Chartered Banker Institute, with credits being awarded towards the Chartered Banker MBA from the University of Bangor, Wales

Chartered Banker MBA.

The Chartered Banker MBA is a unique and ground breaking MBA from one of the Leading Business School's in Europe, amongst Top 25 in the World internationally renowned for Banking and Finance..

KEY BENEFITS

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

Who is this course for?

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

ADVANCED LEVEL CREDIT COURSE SYLLABI

Unit 1 – Credit Risk Management

- ◆ The Importance of Credit Analysis
- ◆ Lending Portfolio Review
- ◆ Basel ii-Overall Summary
- ◆ Towards Basel iii- The Big Picture
- ◆ The Credit Risk Management Process
- ◆ Credit Risk rating
- ◆ Financial Problems
- ◆ Faulty Accounting
- ◆ The BIS Standards
- ◆ Credit Risk management Review and Case Study

Unit 2 - Business Risk

- ◆ Business Risk Analysis Overview
- ◆ The Effects of Business Risk
- ◆ SWOT Analysis
- ◆ Industry Identification
- ◆ Porters Five Forces Model
- ◆ Non Financial Analysis
- ◆ Breakeven Analysis
- ◆ Case Studies

Unit 3 - Asset Risk rating

- ◆ What is a Credit rating?
- ◆ What Qualitative Factors are used in the Credit Rating Process?
- ◆ Moody's Examples of a Rating Grid
- ◆ Signs of Distress
- ◆ A Credit Ratings Flow Chart
- ◆ Assessing the Credit worthiness of Banks
- ◆ Research Sources: Collecting data
- ◆ The Camel Model
- ◆ Banks: A Review Case Study

Unit 4 – Large Company Analysis And Valuation

- ◆ Introduction & External Analysis
- ◆ Credit Framework
- ◆ Using Ratios & Limitations of Ratio Analysis
- ◆ Specimen Company
- ◆ Market Ratios
- ◆ Du Pont Analysis
- ◆ Cash Flow Measures & Cover Ratios
- ◆ Forecasting Financial Statements
- ◆ Signs of Distress
- ◆ Beaver & Altman Z Scores
- ◆ Market & Accounting Valuation
- ◆ Free Cash Flow Valuation

Unit 5 – Cash Flow - Early Warning Signs

- ◆ Early signs of Business decline using Cash Flow Analysis
- ◆ Review of the Cash Flow Statement
- ◆ The Direct Approach
- ◆ Interpretation of Cash Flows
- ◆ Description of the Distressed Business Sample
- ◆ Cash Crisis Management Techniques
- ◆ Watch out for Early warning Signals
- ◆ Dealing with the Turnaround
- ◆ Working with Management
- ◆ Turnaround Strategies

Unit 6 – Syndicated Facilities

- ◆ Getting to Know the Market
- ◆ Introduction to Syndications
- ◆ A Syndicated Loan
- ◆ Type of Borrowers
- ◆ Steps in completing a Syndicated Loan
- ◆ Types of Syndicated Loan Facilities
- ◆ The Syndicated Facility Process
- ◆ Syndicated Loan Documentation

- ◆ Registration Fee: \$150 per student
- ◆ Member Fee: \$2,950 per student
- ◆ Non-Member Fee: \$3,250 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.