

Course Introduction

Advanced Credit Analysis offers enhanced skill development on current best practices and high impact risk analysis techniques to arm experienced managers to refine tools for credit management. This programme provides you with advanced knowledge and skills that will sharpen your understanding of accounting risks and analysis of business financial statements.

Course Outlines

Topic 1. Understanding the Importance and Use of Financial Projections

Topic 2. Working Capital Analysis: Concept and How much is required?

Topic 3. The Projected Profit and Loss Statement and Balance Sheet

Topic 4. Cashflow Forecasting: Cashflow Forecasting:

- ❖ Principles and Methods of Cashflow Analysis
- ❖ Cash requirement and funding required to support business growth

Topic 5. Stress Testing

- ❖ Use of Stress Test
- ❖ Scenario Testing
- ❖ Breakeven Analysis
- ❖ Sensitivity Testing
- ❖ Interest and Debt Servicing Coverage

Topic 6. Evaluating Financial Viability using:

- ❖ Payback Period
- ❖ ROI
- ❖ NPV
- ❖ IRR

Topic 7. A comparison of methods used in evaluating financial viability

Topic 8.1. Types of Borrowers

Topic 8.2. Types of Businesses and Understanding their Operating Cycles

Topic 9.1. Dealing with Problem Loans and Portfolio Management

Topic 9.2. Portfolio Risks

Topic 10. Non Financial Factors/Risk Analysis

- ❖ PESTLE Analysis
- ❖ Business Strategy Evaluation

****Note: Participants are required to bring calculators.***