



INTERNATIONAL CREDIT SKILLS ACADEMY

Advanced Level Credit Course

The objective of the *Advanced Level Credit eLearning 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

This is a Self-paced online eLearning platform where you will receive interactive and engaging content along with video presentations and a personalized study plan. Students can log in from anywhere in the world to access their class materials and interact with tutors and facilitators. *Study when it fits your schedule.*

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
- ⇒ Unit 7. Specialized Lending & Project Finance
- ⇒ Unit 8. Leading Indicators of Corporate Failure
- ⇒ Unit 9. Corporate Recovery in Action

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

Upon passing the Advanced Credit and Lending e-learning course, participants are encouraged to enhance their skills and stay relevant with the Executive Briefing CPD/CPE hours. We also encourage graduates to pursue the Chartered Banker Designation and/or 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

- ⇒ Knowledge at your Fingertips
- ⇒ Professional Excellence
- ⇒ Global Portability
- ⇒ Flexible Approach
- ⇒ Industry Recognition
- ⇒ Practical & Relevant
- ⇒ Access Anywhere, Anytime
- ⇒ Career Development
- ⇒ Specialist Knowledge
- ⇒ Study Resources
- ⇒ Enhance your Skills
- ⇒ Corporate group rates available

Content Development

The Credit Skills Academy has been constructed on extensive Banking Training experiences and well qualified international experts in the fields of Credit and Lending.

Academic content has been compiled from directly related topic authored books and other industry relevant sources

Access anytime/anywhere on computer/tablet/smart phone

We believe training is an ongoing process that will continually build strength and interpersonal skills

ADVANCED LEVEL CREDIT COURSE SYLLABI

Unit 1 – Credit Risk Management

- ◆ The Importance of Credit Analysis
- ◆ Lending Portfolio Review
- ◆ Lending Portfolio Duration
- ◆ Basel ii- Capital Strategy – Pillar i
- ◆ Basel ii-Overall Summary
- ◆ Towards Basel iii- The Big Picture
- ◆ The Credit Risk Management Process
- ◆ Credit Risk rating
- ◆ Credit Administration
- ◆ Weaknesses in management
- ◆ Technical & Commercial Problems.
- ◆ 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?
- ◆ How are Credit Ratings Used?
- ◆ What Qualitative Factors are used in the Credit Rating Process?
- ◆ Moody's Key Ratio Definitions
- ◆ 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
- ◆ Ratios & Profitability

- ◆ Liquidity – Operating Risk
- ◆ Structure – Financial Risk
- ◆ Market Ratios
- ◆ Du Pont Analysis
- ◆ Cash Flow
- ◆ Cash Flow Measures & Cover Ratios
- ◆ Forecasting Financial Statements
- ◆ Signs of Distress
- ◆ Beaver & Altman Z Scores
- ◆ Market & Accounting Valuation
- ◆ Free Cash Flow Valuation
- ◆ Summary and Review

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
- ◆ Elements of a MAP
- ◆ Cash Flow and Turnaround Consultant
- ◆ Watch out for Early warning Signals
- ◆ Early Decline
- ◆ Mid Term Decline
- ◆ Late decline
- ◆ Dealing with the Turnaround
- ◆ Working with Management
- ◆ Commonly Turnarounds are mounted on Several Fronts
- ◆ Turnaround Strategies
- ◆ Turnaround Stages
- ◆ Essential Skills of the Turnaround Consultant
- ◆ Review

ADVANCED LEVEL CREDIT COURSE SYLLABI

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
- ◆ Term Loans
- ◆ Revolving Credit Facility
- ◆ Standby Facility
- ◆ Transferable Loan Facility
- ◆ Multi-Currency Loan
- ◆ Bidding Facilities
- ◆ Acceptance Credit Facilities
- ◆ Mezzanine Finance Facilities
- ◆ Evergreen Facilities
- ◆ The Syndicated Facility Process
- ◆ The Pre-Mandate Period
- ◆ Fees
- ◆ The Post-Mandate Phase
- ◆ Closing the Syndication
- ◆ Post Closing Matters
- ◆ Acting as Arranger
- ◆ Other Debt Products as Alternatives to Syndicated Loans
- ◆ Syndicated Loan Documentation
- ◆ The Secondary Market
- ◆ Novation
- ◆ Sub-Participation
- ◆ Conclusion and Review

Unit 7 – Specialised Lending- Structured Finance and Project Finance.

- ◆ Structured Finance Principles
- ◆ Project Finance Checklist
- ◆ Risks Inherent in Project Finance
- ◆ Common Causes for Project Failures
- ◆ Successful Project Financing Checklist
- ◆ Credit Analysis from the Viewpoint of a Term Lender
- ◆ General Considerations for the Credit Decision
- ◆ Risk Mitigation Considerations
- ◆ Construction and Completion Risks
- ◆ Operational Risks
- ◆ Financial Risks
- ◆ Political Risks
- ◆ Synthetic Securitisation – with example
- ◆ Co-operative Financing
- ◆ Types of Co-operative

- ◆ Financing of Marketing Co-operatives
- ◆ Example: Case Study
- ◆ Questions & Answers for a New Project
- ◆ Summary on Co-operative Financing
- ◆ Crop Production Lending: Cash Flow Analysis Methods
- ◆ Case Study: ABC Farms
- ◆ An Agri-Specialist Bank
- ◆ How the Bank Analyses a Production Loan Request

Unit 8 –Leading Indications of Corporate Failure

- ◆ The Warning Signs of Trouble
- ◆ The Accounting method
- ◆ Univariate Studies
- ◆ Multivariate Studies or Multidiscriminate Analysis (MDA)
- ◆ Use of Z Scores
- ◆ Causes of Business Failure: The A Score Shortlist
- ◆ The Banking Method
- ◆ Weaknesses in Management
- ◆ Technical and Commercial Problems
- ◆ Financing Problems
- ◆ Faulty Accounting
- ◆ Early Warning Questionnaire
- ◆ Conclusion and Review

Unit 9 – Corporate Recovery in Action.

- ◆ CSA Member Activity 1
- ◆ CSA Member Activity 2
- ◆ Corporate Recovery
- ◆ Case Study: ERF
- ◆ ERF; Part 1
- ◆ ERF: Assignment 1
- ◆ Part 2 : Action Taken by ERF
- ◆ Part 3: ERF Acquisition
- ◆ Part 4: Evaluation using Cash Flow Techniques
- ◆ CSA Member Activity 3

ADVANCED CREDIT LEVEL REGISTRATION

Registration Fee:
\$150 per student

Member Fee: (less 15% discount)
\$2,700 per student

Non-Member Fee:
\$3,250 per student

Organisation Name:	
Organisation Address:	

Please use one form per student

First Name:

Last Name:

Length of Service:

Telephone #

Email:

Current Position:

Academic Qualifications:

Professional Certifications:

Terms & Conditions

Registration Fee: \$150 (Non-Refundable)

Signature

PLEASE SEND COMPLETED FORM TO: info@bifs-bahamas.com
AN INVOICE FROM KCA WILL FOLLOW, ON RECEIPT OF COMPLETED REGISTRATION