



THE CREDIT SKILLS ACADEMY

FOUNDATION LEVEL CREDIT COURSE

(International Introduction to Credit and Lending)

This *internationally accredited eLearning* course in Credit and Lending has been specifically designed to provide prospective students 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 eLearning 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 *online* that recognizes their aptitude and professional competence in making credit decisions.

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: 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
- ◆ Unit 7: Finance for Farmers
- ◆ Unit 8: Trade Finance
- ◆ Unit 9: Specialist Services for Borrowers

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

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
- ⇒ Workshops

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

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

7. FINANCE FOR FARMERS

- ◆ Gross Margin System
- ◆ Assessing the Agricultural Lending Proposition
- ◆ Looking at Serviceability
- ◆ Cashflow Forecasts
- ◆ Security for Farm Lending
- ◆ Case Studies

8. TRADE FINANCE

- ◆ Finance for Exporters
 - ◆ Open Account
 - ◆ Bills of Exchange
 - ◆ Documentary Credits
 - ◆ Export Schemes
 - ◆ Forfaiting
 - ◆ Countertrade/Barter
 - ◆ International Leasing
 - ◆ Payment in Advance
- ◆ Finance for Importers
 - ◆ Documentary Credits
 - ◆ Acceptances
 - ◆ Indemnities and Guarantees
 - ◆ Avalising
 - ◆ Bonds and Guarantees

9. SPECIALIST SERVICES FOR BORROWERS

- ◆ Risk Management - Specialist Services for Personal Lending
- ◆ Risk Management - Specialist Services for Business
 - ◆ Lending
 - ◆ Asset Cover
 - ◆ Country and Political Risk Insurance
 - ◆ Interest Rate Risk Management Products
 - ◆ Exchange Rate Risk Management Products
- ◆ Structured Financial Products
 - ◆ Hire Purchase
 - ◆ Leasing
 - ◆ Factoring/Invoice Discounting
 - ◆ Forfaiting
 - ◆ Acceptance Credits
 - ◆ Venture Capital, Management Buy-Outs and Buy-Ins

CREDIT LEVEL 1 REGISTRATION

Registration Fee:
\$150 per student

Member Fee:
\$2,500 per student

Non-Member Fee:
\$2,950 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)

Refunds / Deferments: There will be absolutely no refund once you have received your online access codes. Those who qualify for payment plans will be required to complete full payments regardless if student withdraws. This form must be signed by applicant before submitting.

Signature