

November 2022

Course Name	Course Description	Target Audience	Days	Date
Tools of Credit Analysis	In this course, participants will learn how to spread financial statements, analyze the asset conversion cycle, describe asset-based lending, develop cash flow projections and historical cash flow statements, and explain the key components of loan agreements.	course is intended for officers in lending, loan monitoring and risk departments in banks and employees in investment and economic departments in financial and economic institutions.	5	06-11-2022
SME & Commercial Credit Assessment	The course is designed to provide lending and credit risk management professionals with a thorough understanding of the essential principles of commercial and SME credit analysis and to strengthen and expand the professional skills and knowledge of experienced Corporate, SME or Retail lenders. The course provides the delegates with a comprehensive understanding of the credit process, including gathering relevant information from customers, evaluating loan requests, assessing a company's ability to service debt, and structuring loans and how such concepts/tools as industry sector and economic analysis, non-financial analysis of management, strategy and financial planning, business and operating models, competitive risks and market positioning, and also financial statement and ratio analysis and interpretation.	The course is designed for corporate and SME lending and credit risk managers, responsible for diverse customer portfolios. Also it includes credit professionals responsible for such functions as Credit Risk Management, Credit Policies and Procedures, Risk Assessment, Credit Approval, Loan Administration/Monitoring, and Collections and Workouts in relation to SME or commercial lending.	3	13-11-2022