

Blended*

BANKING CREDIT AND RISK MANAGEMENT PROGRAM

Become a Qualified Credit Analyst

APPLY NOW 



*Blended delivery combines both live-online sessions and on-campus sessions.

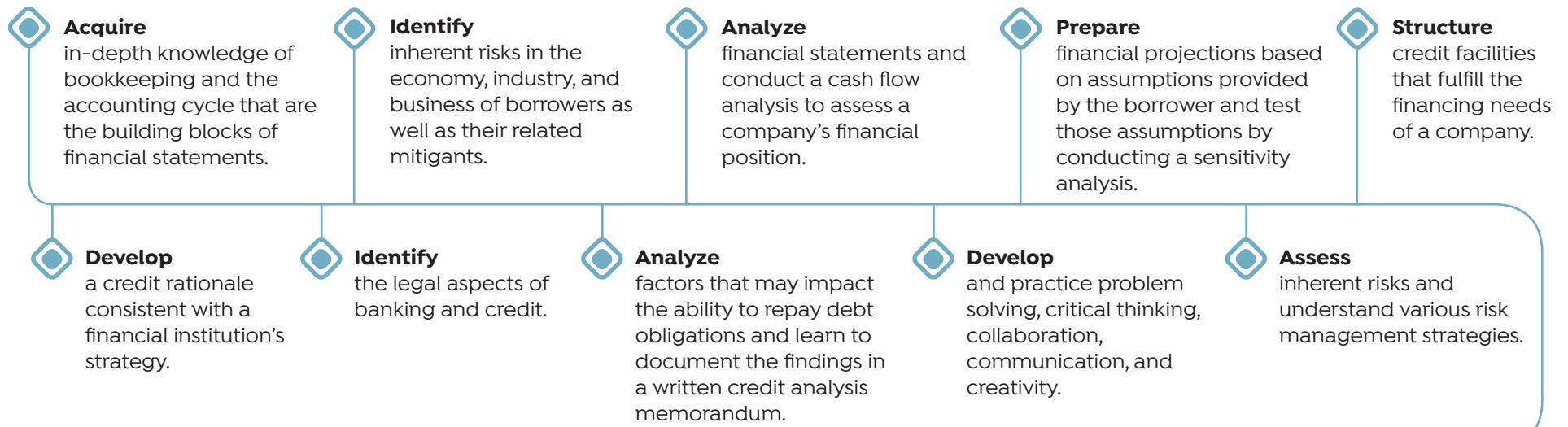
Program Overview

The risk landscape is ever-changing, and financial sector executives need to keep up with the latest modern credit analysis. To remain ahead of the curve, they need to consistently acquire and develop skills and understand every aspect of managing a successful credit package.

The Banking Credit program is a deep dive into modern-day credit analysis best practices, including how to adopt current evaluation tools, write comprehensive credit analysis reports, and manage a loan or loan portfolio. Participants will gain the necessary knowledge and skills to ensure and maintain high loan quality and develop a credit rationale consistent with their organization's overall lending strategy.

This program is delivered by financial industry experts using technology-driven, experiential learning activities. Within this setting, and upon completing this program, participants are equipped with a skill set that allows them to apply their in-class learning to real-life credit cases in their organizations.

Key Benefits



Program Outline



The modules are sequential. Participants must complete and pass one module in order to unlock the next.

Core Modules

1 Accounting

33 hours

This module provides an introduction to the field of accounting. Participants will learn basic and advanced accounting principles, details of the accounting cycle, and the building blocks of financial statements. The module is designed for a highly interactive learning experience, and upon its conclusion, participants will be able to properly record financial transactions, prepare financial statements, and assess the impact of financial transactions on a company's financial standing.

Learning Outcomes

- Recognize the importance of accounting to an organization
- Prepare, draft and adjust financial statements
- Generate a full set of financial statements
- Evaluate the different approaches for inventory accounting
- Examine the details of accounts receivables
- Recognize different versions of financial statements

2 Industry Analysis and Economics

18 hours

This module provides participants with the required knowledge, templates and practices required to analyze the external environment of different companies on three levels – economy, industry, and business. The module is designed for a highly interactive learning experience that teaches participants to develop an industry analysis for different business models and identify the different risk factors.

Learning Outcomes

- Develop a systematic approach for analyzing and managing risk
- Analyze the main risk factors on the economy, industry and business levels
- Evaluate the qualitative risk profile of a company

Prerequisite

Completing and passing Accounting (**module 1**)

3 Financial Statement Analysis

39 hours

This module provides participants with the required knowledge and analytical skills to assess a corporation's financial performance and creditworthiness. The module includes different techniques, formulas and financial ratios, using best practices in financial analysis approaches with interactive synchronous sessions and real case studies.

4 Cash Flow Mechanics

12 hours

This module contains technical content in the form of quantitative, financial formulas and ratios that provide participants with a foundation in cash flow mechanics, related formats and basic tools to formulate the cash flow statement. The module describes and practices the required analysis and ratios to properly assess a corporation's cash flow and funding capacities.

Learning Outcomes

- Analyze financial statements from a credit perspective
- Spread the financial statement items into the spreading model to present a more accurate and in-depth view of a company's financial standing
- Assess financial performance of existing/potential borrowers

Prerequisite

Completing and passing Analysis and Economics (**module 2**)

Learning Outcomes

- Explain how cash flow is derived and learn definitions of major concepts
- Recognize cash flow mechanics and the distinctions between operating activities, investing activities and financing activities
- Construct a cash flow statement (6-blocks format or international format)
- Develop different case studies to explore different business models
- Evaluate and criticize cash flow statements for numerous case studies

Prerequisite

Completing and passing Financial Statement Analysis (**module 3**)

5 Projection Mechanics

18 hours

This module includes a practical component on financial formulas and scenario analysis in order for participants to gain a foundation in forecasting mechanics, related formats, and analysis. Participants will learn the basic tools to formulate and assess a corporation's credit worthiness, debt capacity, future cash flow, and financial KPIs.

6 Lending Rationale

18 hours

This module is designed to provide participants with the knowledge and expertise necessary to articulate proper lending approaches for different business models according to a corporation's operating and investment needs.

Learning Outcomes

- Explain various projection techniques, formats, required information, and linkage between different financial statements
- Recognize the different mechanics and scenarios to project: corporate sales and COGS, fixed assets, long term debt runoff, working investment components, other income statements, and balance sheet items
- Calculate projected new money needs
- Apply different case studies to explore different business models
- Evaluate and criticize borrowers' credit worthiness and forecasted KPIs

Prerequisite

Completing and passing Cash Flow Mechanics (**module 4**)

Learning Outcomes

- Define the proper lending approach according to the company's business needs
- Identify the asset conversion cycle and evaluate the risks associated with the cycle's different stages
- Recognize the characteristics of asset conversion and asset protection loans and differentiate them from cash flow loans
- Develop all types of funding, including subordinated loans, and calculate the company's borrowing base
- Formulate liquidation analysis and manipulate the high point liquidation mechanism

Prerequisite

Completing and passing Projection Mechanics (**module 5**)

7

Trade Finance

Self paced online course

9 hours

This module presents participants with the fundamental knowledge required to develop a credit facility for trade finance. It provides the commonly used tools for trade finance, in both domestic and international trade transactions. The module content helps participants facilitate the bank borrowers' business transactions according to their business needs.

8

Credit Structure

18 hours

This module provides participants with the required knowledge and practices to develop different credit lending products. The module describes the role of the lending officer, credit evaluation, and the structuring of credit facilities and loan agreements including common practices of financial and non-financial loan covenants.

Learning Outcomes

- Explain the history and needs for trade finance facilities
- Identify the common applied rules and regulations for trade financing
- Recognize the different types of letters of credit (LCs) and letters of guarantee (LGs)

Prerequisite

Completing and passing Lending Rational (**module 6**)

Learning Outcomes

- Define the proper lending type according to a corporation's business needs
- Understand the main characteristics and types of credit facilities and learn to differentiate them
- Apply different strategies to deal with problematic loans
- Practice real-life cases
- Define the proper lending type according to the company's business needs and calculate the company's needs
- List the main characteristics and types of credit facilities and differentiate them
- Structure credit facilities using common practices of terms and conditions
- Develop a credit facility built on a real-life case analysis

Prerequisite

Completing and passing Trade Finance (**module 7**)

9 Legal Aspects in Credit 6 hours

This module provides participants with an in-depth look into the related legal aspects, legal instruments, and documents for a credit business in order to safeguard the bank and legally guarantee the repayment of loans.

Learning Outcomes

- Recognize the required documents for granting loans
- Differentiate between the various credit supports (mortgages, insurance, guarantees, assignments, etc.) and documentations from a legal perspective
- Understand legal steps to deal with problematic loans through real-life scenarios

Prerequisite

Completing and passing Credit Structure (**module 8**)

10 Risk Management 12 hours

This module explains the different risk management concepts with a focus on the various inherent risks in the credit process and the lenders strategies. Participants will use real life scenarios and cases to mitigate and control the various discussed risks.

Learning Outcomes

- Identify risk management concepts
- Explain the credit risk management process
- Apply credit risk management strategies to real-life cases

Prerequisite

Completing and passing Legal Aspects in Credit (**module 9**)

11 Writing a Credit Proposal 12 hours

This module includes simulations that enable participants to acquire the skills to develop a full credit proposal based on their learnings from previous courses. The module facilitates a real-life case study for participants to experience and understand the linkage between all credit assessment processes.

Learning Outcomes

- Recognize the common practices and main deliverables in a credit proposal
- Apply common practices for the credit assessment process
- Develop and present a full credit proposal report to a panel of credit experts

Prerequisite

Completing and passing Risk Management (**module 10**)

Program Highlights

11
core modules



1
business acumen
course

- Real-world case studies and applications
- World-class simulations
- Dynamic group and peer-to-peer discussions
- Final project

[CLICK HERE](#) for a detailed schedule.

Who Should Attend?

Junior and middle managers in
the financial sector (banks,
non-banking financial institutions,
leasing, insurance, mortgage,
factoring, etc.)

Business Acumen Online Self-Study Course

Effectively operating within a business setting and making a positive impact requires a certain set of skills and competencies. Explore critical 21st century skills needed for today's business world, influencing passion and speed in dealing with different business situations.

For the updated list of Business Acumen courses, [CLICK HERE](#)

Admission Criteria

- Bachelor's degree.
- Proficiency in written and spoken English.
- A minimum of 2 years of relevant work experience in the financial sector.

Fundamental Knowledge and Skills

Applicants for this program should ensure they have the fundamental knowledge of **Excel Formulas for Finance** and **Accounting Essentials** to comprehend the program material fully. Applicants are advised to review the following materials to ensure the fundamental knowledge and skills required are fulfilled.

1. Excel Essentials Crash Course

[CLICK HERE](#)

To easily find the course, click on Financial Modeling and Valuation Analyst (FMVA), then Excel Fundamentals.

2. Accounting Essentials Topic 1 and Topic 2 [CLICK HERE](#)

Program Fees

modules	for Egyptians	for Non-Egyptians
Accounting	EGP 11,400	USD 550
Industry Analysis and Economics	EGP 6,200	USD 300
Financial Statement Analysis	EGP 13,500	USD 700
Cash Flow Mechanics	EGP 4,100	USD 200
Projection Mechanics	EGP 6,200	USD 300
Lending Rationales	EGP 6,200	USD 300
Trade Finance	EGP 2,500	USD 150
Credit Structure	EGP 6,200	USD 300
Legal Aspects in Credit	EGP 2,100	USD 100
Risk Management	EGP 4,100	USD 200
Writing Credit Proposal	EGP 4,100	USD 200
Business Acumen Course	EGP 2,500	USD 150
Total program investment:	EGP 66,600	USD 3,300

[CLICK HERE](#) for payment options

Certificate

Participants who successfully fulfil the program graduation requirements will be granted a 'Certificate of Completion' from the AUC School of Business.

Attendance Requirements: A minimum attendance of 75% is required in each course to qualify for graduation.



Scholarship Opportunities

Supporting our participants in their pursuit of lifelong learning is of paramount importance to us. For this reason, we offer a variety of scholarships to help support your professional development. Explore our scholarship options to find one that suits your circumstances.

◆ Alumni Advantage Program

Rekindle your passion for learning with our exclusive Alumni Advantage Program. As a valued AUC or AUC School of Business Executive Education alumnus, we invite you to benefit from a 10% discount on our diverse Executive Education programs, whether in-person, blended, or online. This distinctive offer adheres to our standard admission requirements and underscores our commitment to supporting your ongoing professional development.

These exclusive benefits, adhering to our standard admission requirements, underscore our commitment to supporting the lifelong learning journey and professional development of our alumni.

◆ Exclusive AUC Alumni Benefits

Rekindle your passion for learning with our exclusive benefits:

- AUC Alumni Advantage Program: As a valued AUC alumnus, we invite you to take the first course in our diploma programs complementary - free of charge or enjoy a 10% discount on our diverse Executive Education shorter programs, available in-person, blended, or online.
- School of Business Executive Education Alumni Discount: AUC School of Business Executive Education alumni receive a 10% discount on any of our Executive Education programs.

Flexible Payment with Valu

To further support your professional journey, we offer flexible payment options through ValuU.

You can spread your Executive Education costs **over 6-60 months at a 1% monthly interest rate.**

Quick approval and no down payment are required.

For more details, please contact us at **16671**.

This service is exclusive to Egyptian nationals.



Our Commitment

No matter where you are in your professional journey, at the AUC School of Business Executive Education, we design programs that support you every step of the way.

There's always something to learn at every stage of your career lifecycle. From the moment you start your journey, and throughout your career trajectory, we design our programs to enrich your knowledge and extend the horizons of your vision. At the AUC School of Business Executive Education, our mission is to help you reach your growth goals of self-fulfillment and actualization.

Our programs provide a world-class experiential learning track in a collaborative environment of like-minded individuals. You will learn from acclaimed faculty members who deliver uniquely designed programs that offer practical solutions to business challenges. Ultimately, you will emerge with a new perspective that disrupts the status quo and generates creative solutions.

AUC School of Business Executive Education

The AUC School of Business Executive Education was established in 1977 as a center of excellence to provide Egypt and the wider region with specialized executive education programs by offering open enrollment programs and business solutions to individuals and corporates.

Constant evolution and reinvention is the hallmark of our mission as we drive ourselves forward to increase our impact, maintain our relevance, and reflect the ever-changing business environment.

The School of Business has been ranked by the Financial Times (FT) as one of the best business schools worldwide that offer open enrollment executive education programs since 2013, ranking at 62 in 2023.

The AUC School of Business Executive Education is equipped with a full-fledged business solutions unit, with off-the-shelf and customized training programs, as well as coaching and assessment services.

The team works to facilitate, enable, and partner with businesses striving to achieve organizational excellence.

AUC School of Business

Acting as a knowledge bridge between Egypt and the rest of the world, the AUC School of Business boasts an unrivaled reputation as the top private business school in Egypt and one of the best in Africa and the Arab world. Belonging to the 1% of business schools worldwide endowed with a "triple-crown" accreditation (AACSB, AMBA, and EQUIS), the School is dedicated to shaping the business leaders, entrepreneurs, and change agents of tomorrow by harnessing leadership, integrity, ambition, and excellence.

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School of Business, Executive Education

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