

CREDIT & FINANCIAL ANALYSIS

“Evaluating Credit Risk and Financial Health for Informed Lending and Investment Decisions”

Schedule

Date	Venue	Fees (Face-to-Face)
03 - 05 Mar 2026	Dubai, UAE	USD 2495 per delegate

Introduction

Credit and financial analysis is a core function in banking, investment, and corporate finance. Accurately evaluating an organization's financial health and creditworthiness enables informed lending, investment, and strategic decisions. This course equips professionals with the tools to assess financial statements, interpret key ratios, and identify credit risks.

In this intensive 3-day program, participants will gain hands-on experience in analyzing financial performance, understanding industry risks, and applying structured credit evaluation frameworks. The course blends theory with practical case studies to build analytical competence and confidence.

Objectives

By the end of this course, participants will be able to:

- Analyze and interpret financial statements to assess company performance
- Calculate and evaluate key financial and credit ratios
- Assess liquidity, solvency, profitability, and operational efficiency
- Identify industry risks and borrower-specific risk factors
- Structure credit assessments and make informed lending decisions

Why Attend

- To strengthen your ability to assess financial health and credit risk
- To enhance your analytical skills for lending, investment, or internal evaluation
- To learn how to interpret financial reports and identify red flags
- To develop your ability to recommend credit terms and mitigants
- To understand global best practices in credit analysis

Target Audience

This program is designed for:

- Credit analysts and officers
- Bankers and relationship managers
- Financial analysts and investment professionals
- Corporate finance and treasury staff
- Anyone involved in financial due diligence or lending

Individual Benefits

Key competencies that will be developed include:

- Financial ratio analysis and interpretation
- Credit risk assessment and scoring techniques
- Understanding of industry and macroeconomic risk
- Ability to assess borrower quality and repayment capacity
- Skills in presenting credit evaluations and recommendations

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Stronger credit decisions and risk management
- Improved financial evaluation of clients and partners
- Reduction in non-performing loans or risky investments
- Faster and more consistent credit assessment processes
- Alignment with regulatory expectations and lending policies

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings - Key concepts in credit and financial analysis frameworks
- Case Studies - Real-world company analysis and lending decisions
- Workshops - Financial ratio calculation and credit scoring exercises
- Peer Exchange - Discussion of industry trends and credit scenarios
- Tools - Financial analysis templates, risk checklists, and credit report formats

Course Outline

Detailed 3-Day Course Outline

Training Hours: 7:30 AM - 3:30 PM Daily Format: 3-4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 - 02:00

Day 1: Foundations of Financial and Credit Analysis

- Module 1: Understanding Financial Statements (07:30 - 09:30) • Income statement, balance sheet, and cash flow statement • Key relationships between financial reports • Common distortions and limitations
- Module 2: Financial Ratio Analysis (09:45 - 11:15) • Liquidity, solvency, efficiency, and profitability ratios • Benchmarking and trend analysis • Case-based financial ratio calculation
- Module 3: Cash Flow Analysis (11:30 - 01:00) • Free cash flow and operating cash flow assessment • Cash flow implications for creditworthiness • Cash conversion cycle analysis
- Module 4: Workshop - Company Financial Review (02:00 - 03:30) • Hands-on: analyze financial data from real case

Day 2: Credit Risk Evaluation and Rating

- Module 1: Components of Credit Risk (07:30 - 09:30) • Understanding borrower risk, industry risk, and systemic risk • Default risk, recovery rate, and loss given default • Credit scoring models and internal risk rating systems
- Module 2: Qualitative Analysis of the Borrower (09:45 - 11:15) • Management, strategy, governance, and legal structure • Market position and competitive landscape • Business model and revenue sustainability
- Module 3: Industry and Environmental Risk (11:30 - 01:00) • Assessing sector-specific risks and macroeconomic exposure • Country and regulatory risk impact • Using external data and industry benchmarks
- Module 4: Workshop - Credit Rating Simulation (02:00 - 03:30) • Develop a credit assessment profile based on qualitative and quantitative inputs

Day 3: Structuring, Monitoring and Presenting Credit Decisions

- Module 1: Credit Structuring and Mitigation (07:30 - 09:30) • Structuring loan terms: tenor, covenants, security • Identifying and managing risk factors • Role of collateral, guarantees, and covenants
- Module 2: Credit Report Writing and Presentation (09:45 - 11:15) • Structuring a professional credit memorandum • Key sections and analysis summaries • Presenting credit decisions to committees
- Module 3: Monitoring Credit Risk (11:30 - 01:00) • Ongoing monitoring tools and warning signals • Portfolio-level credit risk indicators • Watch lists, early warning systems, and remedial action
- Module 4: Final Case and Action Planning (02:00 - 03:30) • Group presentation: credit recommendation and justification • Action plan for applying course tools at the workplace

Certification

Participants will receive a Certificate of Completion in Credit & Financial Analysis, recognizing their capabilities in evaluating financial statements, assessing credit risk, and supporting informed lending and investment decisions.

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