MAWA EVENTS

Address: No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

Phone: +601116373203 | **Email:** info@mawaevents.net

STRUCTURING LOAN FACILITIES

""Designing Tailored Lending Structures That Balance Risk, Return, and Client Needs""

Schedule

Date	Venue	Fees (Face-to-Face)
04 - 06 Mar 2026	Dubai, UAE	USD 2495 per delegate
19 - 21 May 2026	Doha, Qatar	USD 2495 per delegate

► **Available delivery methods:** Face-to-Face & Online Training

Introduction

Loan structuring is at the heart of modern credit decision-making, ensuring that financial facilities meet the needs of borrowers while protecting the interests of lenders. In today's evolving risk environment, structuring effective and commercially viable loan arrangements requires strong analytical ability, practical knowledge of loan products, and a clear understanding of security, covenants, and repayment structures.

This 3-day course is designed to equip professionals with the practical skills to structure loan facilities for corporate clients, including working capital loans, term loans, revolving credit, project finance, and more. Participants will analyze real-life case studies and design loan structures that are bankable, risk-adjusted, and aligned with client operations.

Objectives

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

- Identify the appropriate type of loan facility for various business needs
- Assess client financials and tailor loan terms to match risk profiles
- Design repayment schedules, interest terms, and covenant packages
- Evaluate collateral structures and loan security mechanisms
- Support decision-making for syndicated, bilateral, and structured loan deals

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Why Attend

- To build practical competence in structuring corporate and SME loan deals
- To improve the balance between commercial opportunity and credit risk
- To design facility terms that meet regulatory, institutional, and client standards
- To strengthen your role in the loan approval and documentation process
- To gain tools and templates used by successful relationship managers and credit teams

Target Audience

This program is designed for:

- Relationship managers and corporate bankers
- Credit analysts and risk officers
- Loan officers and finance professionals
- Corporate treasury and debt advisors
- Anyone involved in designing, evaluating, or approving loan facilities

Individual Benefits

Key competencies that will be developed include:

- Loan structuring and facility design
- Credit risk assessment and financial analysis
- Collateral management and covenant structuring
- Deal documentation and approval readiness
- Understanding of syndicated and structured finance mechanisms

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved quality and bankability of credit proposals
- Stronger alignment between facility terms and borrower risk
- Lower default rates and improved monitoring of loan performance
- More consistent and compliant loan structuring practices
- Enhanced reputation for professionalism and risk awareness in client dealings

Instructional Methodology

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

- Strategy Briefings – Principles of loan structuring and facility design
- Case Studies – Real-world deals and structuring decisions
- Workshops – Hands-on exercises building loan structures and repayment models
- Peer Exchange – Group analysis of borrower scenarios and risk mitigation techniques
- Tools – Term sheet templates, covenant checklists, and collateral evaluation frameworks

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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: Principles of Loan Structuring and Facility Types

- Module 1: Overview of Lending Structures (07:30 – 09:30) • Types of facilities: term loan, revolving credit, overdrafts, trade finance • Matching loan types to client needs and cash flow cycles • Key elements of a loan structure
- Module 2: Facility Tenor and Repayment Design (09:45 – 11:15) • Amortizing vs. bullet structures • Grace periods, step-up repayments, balloon payments • Linking repayment to business operations
- Module 3: Pricing and Interest Terms (11:30 – 01:00) • Fixed vs. floating rates • Margins, fees, and risk-based pricing • Yield considerations for the bank
- Module 4: Workshop – Structuring a Loan for Working Capital (02:00 – 03:30) • Analyze a scenario and develop a short-term credit facility

Day 2: Credit Risk, Security, and Covenants

- Module 1: Evaluating Client Creditworthiness (07:30 – 09:30) • Balance sheet strength and cash flow adequacy • Financial ratios: leverage, coverage, liquidity • Business model risk and market dynamics
- Module 2: Collateral and Security Arrangements (09:45 – 11:15) • Types of security: fixed/floating charges, mortgages, guarantees • Legal enforceability and valuation considerations • Multiple collateral layers and priorities
- Module 3: Covenant Structuring and Monitoring (11:30 – 01:00) • Types of covenants: financial, operational, informational • Negotiating covenant terms • Handling covenant breaches
- Module 4: Case Study – Structuring with Risk Mitigation (02:00 – 03:30) • Group activity to design a secured facility with layered risk controls

Day 3: Advanced Structuring and Syndicated Deals

- Module 1: Complex Loan Structures and Project Finance (07:30 – 09:30) • Project-based and cash-flow lending • Special purpose vehicles and ring-fencing • Repayment from asset/project cash flows
- Module 2: Syndicated and Club Facilities (09:45 – 11:15) • Roles of agent, arranger, and participant banks • Structuring across multiple lenders • Documentation and intercreditor terms
- Module 3: Documentation and Approval Process (11:30 – 01:00) • From term sheet to loan agreement • Legal, compliance, and credit committee considerations • Execution and disbursement procedures
- Module 4: Final Capstone Workshop (02:00 – 03:30) • Design and present a complete loan structure proposal

Certification

Participants will receive a **Certificate of Completion in Structuring Loan Facilities**, validating their ability to design, assess, and implement credit facilities that meet business needs while managing institutional risk.

Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
- **Industry-Leading Faculty:** Courses delivered by seasoned professionals with hands-on experience.
- **Practical Insights:** Learn to turn theory into actionable strategies for real-world business impact.
- **Client-Focused Solutions:** Customized programs designed to achieve your organisation’s unique goals.

In-House / Customized Training Interested in running this course for your team? Please contact us:	TEL: **+601116373203**	EMAIL: **info@mawaevents.net**

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