

## CERTIFIED CREDIT ANALYST (CCA)™

*"Master the Science of Credit Risk Analysis, Financial Evaluation, and Lending Decisions."*

### Schedule

Venue (InHouse)	Fees
At Your Organization Premises	Ask For The Quotation

► **Available delivery methods:** In-House Training

### Introduction

In an evolving financial environment, the ability to assess credit risk accurately and make sound lending decisions is critical for organizational sustainability and profitability. The Certified Credit Analyst (CCA)™ program is a globally recognized professional certification designed to equip participants with in-depth analytical skills, financial expertise, and risk management capabilities required for effective credit evaluation.

This program blends financial analysis, credit risk modeling, and practical case studies to ensure participants can confidently assess borrower creditworthiness, structure loans effectively, and mitigate risk exposure. Whether you work in banking, corporate finance, or credit management, the CCA™ certification provides the strategic and analytical foundation needed to excel in credit decision-making.

### Objectives

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

- Understand the fundamentals of credit risk and lending principles.
- Analyze financial statements to assess corporate and individual creditworthiness.
- Evaluate cash flow, leverage, and profitability ratios for lending decisions.
- Identify early warning signs of credit deterioration.
- Structure loans and credit facilities appropriately to mitigate risks.
- Apply risk rating systems and credit scoring models.
- Comply with regulatory standards and credit governance frameworks.
- Prepare professional credit proposals and reports.

## Why Attend

In today's competitive financial landscape, organizations need skilled professionals capable of analyzing credit risk with precision. The CCA™ designation not only enhances your analytical and technical expertise but also demonstrates your credibility as a competent credit professional. This course is ideal for individuals seeking to advance their careers in credit, banking, or financial analysis while aligning their skills with international best practices.

## Target Audience

This program is ideal for:

- Credit Analysts and Credit Officers
- Relationship Managers and Loan Officers
- Corporate and Commercial Bankers
- Financial Analysts and Risk Managers
- Portfolio Managers and Investment Analysts
- Finance Professionals aspiring to specialize in credit risk analysis

## Individual Benefits

- Gain international recognition as a Certified Credit Analyst (CCA)™.
- Master analytical tools and techniques for assessing creditworthiness.
- Strengthen decision-making skills in credit and lending.
- Improve your ability to identify, measure, and mitigate credit risk.
- Boost your career opportunities in banking, finance, and investment sectors.
- Develop practical skills for preparing professional credit reports.

## Organizational Benefits

- Enhanced quality and consistency in credit analysis.
- Reduced non-performing loans through improved risk assessment.
- Stronger credit decision-making frameworks.
- Improved profitability and asset quality management.
- Compliance with global credit risk and regulatory standards.
- Development of in-house credit and risk management expertise.

## Instructional Methodology

The course is delivered through a blended learning approach that combines:

- Interactive instructor-led sessions
- Real-world credit case studies and simulations
- Practical financial statement analysis workshops
- Group discussions and credit scoring exercises
- Continuous assessment and expert feedback

## Course Outline

- Module 1: Introduction to Credit Risk and Lending Principles
- Module 2: Understanding Financial Statements and Key Ratios
- Module 3: Cash Flow Analysis and Creditworthiness Assessment
- Module 4: Working Capital, Leverage, and Liquidity Analysis
- Module 5: Credit Scoring Models and Risk Rating Systems
- Module 6: Loan Structuring and Collateral Management
- Module 7: Early Warning Signals and Problem Loan Management
- Module 8: Regulatory Environment and Credit Governance
- Module 9: Credit Portfolio Management and Risk Mitigation
- Module 10: Capstone Project – Comprehensive Credit Assessment and Proposal

## Certification

Upon successful completion, participants will receive the Certified Credit Analyst (CCA)<sup>™</sup> designation, recognizing their professional competence in credit assessment, risk management, and financial analysis in accordance with global banking and finance standards.

## 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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