

CREDIT ANALYSIS & LOAN MANAGEMENT

Accra - Ghana
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\$5,500



GENTEX®
TRAINING CENTER



Introduction

In today's dynamic financial landscape, effective credit analysis and loan management are essential skills for ensuring financial stability and mitigating risks. Understanding a borrower's creditworthiness and implementing sound loan management practices are crucial for lenders to make informed decisions and safeguard profitability. This intensive five-day program, offered by Gentex Training Center, equips participants with the knowledge and practical skills needed to navigate the entire credit cycle, from loan application to post-disbursement management. Through interactive workshops, engaging case studies, and real-world simulations, you'll gain a thorough understanding of core credit analysis principles, explore best practices for loan structuring and monitoring, and develop strategies for optimizing loan portfolios and minimizing risk exposure.

Credit Analysis & Loan Management Course Objectives:

- Master the core principles of credit analysis and its role in responsible lending decisions.
- Develop a strong understanding of the different financial statements and ratios used to assess a borrower's creditworthiness.
- Learn key considerations for evaluating loan applications, including collateral assessment and risk mitigation strategies.
- Explore best practices for loan structuring, covenant negotiation, and crafting effective loan agreements.
- Develop skills for implementing efficient loan disbursement processes and ongoing loan portfolio management.
- Learn techniques for effectively monitoring loan performance, identifying potential delinquencies, and implementing early intervention strategies.
- Explore strategies for loan restructuring, workout options, and collection procedures for non-performing loans.
- Analyze real-world case studies of successful credit analysis and loan management practices.

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- Formulate a personalized action plan to implement effective credit analysis and loan management strategies within your organization.

Course Methodology

This interactive program utilizes a participant-centered approach. It blends lectures from credit analysis and loan management experts with engaging workshops, group discussions, case study analysis, hands-on exercises in financial statement analysis, loan structuring simulations, and peer-to-peer learning opportunities. Participants actively engage in evaluating loan applications, developing credit risk mitigation plans, practicing loan covenant negotiation, and exploring strategies for portfolio optimization. Through experiential learning, participants gain the practical tools and theoretical knowledge needed to make informed credit decisions, manage loan portfolios effectively, and contribute to achieving long-term financial success.

Who Should Take This Course

- Loan officers, credit analysts, and portfolio managers seeking to enhance their skills in all stages of the credit cycle.
- Financial professionals, risk management specialists, and underwriters interested in improving their credit analysis proficiency.
- Business owners and entrepreneurs seeking to understand the loan application process and creditworthiness assessment.
- Anyone interested in developing the knowledge and skills needed to navigate the world of credit analysis and responsible loan management.

Credit Analysis & Loan Management Course Outline:





Day 1: The Fundamentals of Credit Analysis: Understanding Financial Statements and Ratios

- Unveiling the Importance of Credit Analysis in Responsible Lending Practices
- Exploring Different Financial Statements and Their Role in Creditworthiness Assessment
- Learning Key Financial Ratios for Evaluating Profitability, Liquidity, and Solvency

Day 2: Evaluating Loan Applications: Analyzing Borrower Risk and Mitigation Strategies

- Understanding the Loan Application Process and Documentation Requirements
- Developing Skills for Assessing Borrower Character, Capacity, Capital, Collateral, and Conditions (The 5 C's of Credit)
- Exploring Strategies for Mitigating Credit Risks Through Collateral Analysis and Loan Structuring Techniques

Day 3: Loan Structuring and Documentation: Negotiating Covenants and Agreements

- Learning Key Considerations for Structuring Loan Terms, Interest Rates, and Repayment Schedules
- Exploring Different Loan Products and Their Suitability for Various Borrower Needs
- Mastering Techniques for Negotiating Loan Covenants and Drafting Effective Loan Agreements



Day 4: Loan Management and Portfolio Optimization: Monitoring Performance and Early Intervention

- Developing Skills for Implementing Efficient Loan Disbursement Processes
- Learning Techniques for Effective Loan Monitoring, Portfolio Management, and Risk Assessment
- Exploring Strategies for Identifying Potential Loan Delinquencies and Implementing Early Intervention Actions

Day 5: Loan Workout and Collections: Restructuring Options and Non-Performing Loans

- Understanding Different Loan Workout Options for Restructuring Struggling Loans
- Exploring Effective Collection Procedures for Non-Performing Loans and Risk Mitigation Strategies
- Formulating a Personalized Action Plan to Implement Effective Credit Analysis and Loan Management Practices in Your Organization

Conclusion

By successfully completing this comprehensive program offered by Gentex Training Center, participants gain a valuable toolkit for navigating the entire credit cycle with confidence. They will be equipped to analyze loan applications effectively, manage loan portfolios strategically, and contribute to minimizing risk exposure. This empowers them to make informed credit decisions, ensure financial stability, and contribute to the success of their organizations.