

# Corporate Risk Assessment, Credit Structuring & Documentation

(4 Days)

## Overview

This programme has been designed to enable delegates to conduct comprehensive credit analysis of business customers, structure and document their facilities accordingly.

## Objectives

By the end of this programme, delegates will be able to:

- Define the Cost of Risk, identify its key components and explain their chief drivers
- Apply industry accepted qualitative models and techniques, including: PESTER; Competitive Advantage; Critical Success Factors; Porter's Five Forces Framework and Boston Consulting Group Growth: Share matrix
- Apply SWOT techniques
- Understand the factors influencing industry risk;
- Analyse Management Quality, Company Standing and Governance
- Structure facilities appropriately
- Determine those risks which require mitigation and identify appropriate solutions
- Develop protection within the documents, such as representations & warranties, financial covenants and events of default

## Audience

Juniors and Seniors working in wholesale banking (corporate banking, credit & finance). It is assumed that all delegates will have a working knowledge of accounting and the structure of financial statements.