

Advanced Credit Analysis

dun & bradstreet



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Course Synopsis

Advanced Credit Analysis offers enhanced skill development on current best practices and high-impact risk analysis techniques to arm experienced managers to refine tools for credit management. This programme provides you with advanced knowledge and skills that will sharpen your understanding of accounting risks and analysis of business financial statements.





Course Contents

Topic	Description
1	❖ Understanding the Importance and Use of Financial Projections
2	❖ Working Capital Analysis: Concept and How much is required?
3	❖ The Projected Profit and Loss Statement and Balance Sheet
4	❖ Cashflow Forecasting: <ul style="list-style-type: none">- Principles and Methods of Cashflow Analysis- Cash requirement and funding required to support business growth
5	❖ Stress Testing <ul style="list-style-type: none">- Use of Stress Test- Scenario Testing- Breakeven Analysis- Sensitivity Testing- Interest and Debt Servicing Coverage



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5	<ul style="list-style-type: none">❖ Evaluating Financial Viability using:<ul style="list-style-type: none">- Payback Period- ROI- NPV- IRR
6	<ul style="list-style-type: none">❖ A comparison of methods used in evaluating financial viability
7	<ul style="list-style-type: none">❖ Types of Borrowers❖ Types of Businesses and Understanding their Operating Cycles
8	<ul style="list-style-type: none">❖ Dealing with Problem Loans and Portfolio Management❖ Portfolio Risks
9	<ul style="list-style-type: none">❖ Non-Financial Factors/Risk Analysis<ul style="list-style-type: none">- PESTLE Analysis- Business Strategy Evaluation