



ADVANCED CREDIT WORKSHOP

FEBRUARY 5th -9th 2007

35 HOURS OF CONTINUING PROFESSIONAL DEVELOPMENT

Objective

The objectives of this seminar are:

1. To educate senior lenders in the current ethos of lending, by giving them a series of modules covering essential topics. Lending bankers must be aware of and feel comfortable with these, to ensure optimal performance from each individual, and their Bank as a whole.
2. To meet the need for a structured approach to credit assessment which covers risk evaluation in a systematic way incorporating the following key areas:

- Environment
- Industry
- Marketplace
- Competitive positioning
- Leadership
- Shareholders/directors
- Management
- Workforce
- Technology
- Product/service
- Financial
- Cash flow
- Mergers & acquisitions.

Techniques covered will include:

- SPACE
- Porter's 'Five Forces'
- Basis for competition in business
- Company leadership and management evaluation
- Assessing the strategic direction of an industry/company
- S.W.O.T. analysis techniques
- Apply Business Risk analysis to clients
- Using annual accounts as a question sheet
- Understanding the importance of Net Working Assets
- Funding requirements for capital expenditure
- Asset utilisation
- Cash flow analysis, historic and future
- Construct a cash flow from historical data
- Borrowing capacity

The course will be highly participative with the use of case studies, lecture, discussion and syndicate exercises. Each participant will be asked to bring a set of accounts to use during the workshop. The workshop will also examine the use of expert systems as part of the credit process.

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Day	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	Introduction – Current Banking Environment <ul style="list-style-type: none"> • Economic factors • Competition • Regulatory • Technology 	Case Study Asset Structures Financial Analysis <ul style="list-style-type: none"> • Working Capital – dynamics, problems and opportunities 	Strategic Position and Action Evaluation <ul style="list-style-type: none"> • Shaping the future • Developing competitive advantage • Managing the environment • Selecting attractive markets/segments 	Case Study International Manufacturer of Ceramics – Part One – Full Structured Risk Analysis	Individual Case Studies Using limited data from cases brought by course participants identifying the key areas of risk and strategic options
Session 2	Strategic Business Analysis <ul style="list-style-type: none"> • Environment • Industry • Market • Life cycle • Porter’s Five Forces • Generic Strategies • BCG Matrices 	Financial Analysis <ul style="list-style-type: none"> • Profit and Loss – key cost areas • Sales – drivers • Term Assets – make up, utilisation and strategic options • Gearing – levels, sources and potential • Cash Flow 	Case Study International Retail Business - applying SPACE to the various markets, segments/ and products	Case Study International Manufacturer of Ceramics – Part Two – Full Structured Risk Analysis with Cash Flow Forecasting	Credit Risk Management <ul style="list-style-type: none"> • Role • Reporting line • Systems • Portfolio management • Monitoring • Workouts
Session 3	Strategic Business Analysis <ul style="list-style-type: none"> • Product • Management • Workforce • Key Success Factors 	Financial Analysis Case Study Watcoys – linking industry with the balance sheet and p&l	Cash Flow Analysis <ul style="list-style-type: none"> • Historic • Forecast • Future Using a computer based forecasting system	Corporate Failure & Turnaround <ul style="list-style-type: none"> • Warning signs • Control mechanisms • Restructuring • Break-up 	Course Review <ul style="list-style-type: none"> • Focusing on the key learning points of the week • Participants to develop action plans for use at work
Session 4	Case Study International Retail Business – identify key success factors and apply systematic approach to risk analysis	Case Study International Retail Business - Structured Financial Analysis	Case Study International Retail Business – cash flow analysis and future forecasts	Case Study International Manufacturer of Ceramics – Part Three – Full Structured Risk Analysis, Turnaround Strategy and Cash Flow Forecasting	



THE FACILITATOR :

TOM LAWTON ACIB

Tom Lawton is a highly experienced programme director and trainer who specialises in running credit risk workshops. The majority of his career was spent with Barclays and standard chartered bank between 1974 and 1989 working predominantly in lending, marketing and training both at branch and head office.

He is a visiting fellow at the Manchester business school and his client list extends over Asia, Europe, Africa and the united kingdom providing lending courses to major banks in these areas – Bank of Ireland, Bank of Scotland, ING bank, Citibank Sri Lanka, National Bank of Kenya, National Bank of Dubai etc.

He established his own business in 1989, specializing in providing practical solutions to Strategic and Credit issues for financial institutions globally. Tom has designed and run training courses in Credit Analysis, Business Strategy, Strategic Planning and Implementation, Bank Analysis, Relationship Management and Negotiation Skills. In 1998 in conjunction with PW Computing Ltd he assisted in the design and creation of a financial analysis expert system. By using associates with over a hundred years banking experience the design team developed FinAleS which as well as being an expert system is also a training aid and assists with enhancing customer relationships. The FinAleS system is currently being used or under pilot in banks in UK, Ireland, UAE, Sri Lanka and Africa.

Tom has run programmes all over the world, tutoring more than seven thousand participants, from over one hundred different nationalities on four continents. In May 2006 he completed his two hundredth course in Africa.



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(FEBRUARY 5th -9th, 2007)
8:00am-4:00pm

REGISTRATION FORM

NAME:

JOB TITLE:

COMPANY NAME:

COMPANY ADDRESS:

PHONE:

FAX NO:

E-MAIL ADDRESS:

SIGNATURE:

COURSE PRICE: US\$1680.00 + 15% VAT or US\$1,932.00 VAT Inclusive

This covers the cost of tuition, course materials, lunch and refreshments.

In order to ensure that you have a booked place, you must complete and sign the registration form signifying your confirmed attendance at the above seminar and payment in full.

CANCELLATION POLICY

A participant's cancellation is in effect immediately upon notice to CDN without penalty on or before **Monday 29th January 2007**. A cancellation fee of 50% is applicable after this date.

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