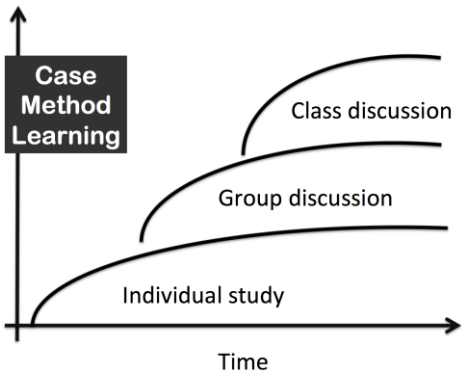




**Training course on location**  
**CREDIT RISK, CASH FLOW ANALYSIS & INSPIRING CASES**  
**ORGANISATION SHEET**

<b>Context &amp; Objectives</b>	Banks play a crucial role in allocating financial resources to companies. The workshop is intended to help credit officers to do their job efficiently and thoroughly, by: <ul style="list-style-type: none"> <li>• Judging future cash flows and assessing a risk rating by hand.</li> <li>• Helping the borrower to set reasonable financial goals.</li> <li>• Giving concise &amp; clear recommendations to credit committees.</li> </ul>
<b>Methodology</b>	Real-life business cases, interactive discussions to exchange experiences, and a "Toolbox" to make analyses as easy as possible.
<b>Expert</b>	Mr <b>Erik de Jong</b> has worked with ING Bank for 22 years in credit risk management as full time trainer, manager, and analyst. Since 2010, he has been a freelance trainer and external consultant to the House of Training Luxembourg/ATTF.
<b>Language</b>	A good command of English is required.
<b>Target group</b>	The workshop is created for professionals involved in extending and monitoring business loans and who are interested in tricks and tips to improve their efficiency. Both senior and junior staff will enjoy the real-life examples and the lively discussions. It is exciting and fun. Knowledge about the basics of accounting is required. Note: The lessons learnt are not useful to analyse financial institutions or very small / micro companies.
<b>Participants</b>	Maximum 25 participants.
<b>Date &amp; Place</b>	4 days: From 6 to 9 February 2024 Skopje, North Macedonia 
<b>Disclaimer</b>	By delivery date, any training documentation shall be subject to regular reviews and updates amending the table of content as described in the course description linked above.

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**COURSE CONTENT**

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**DAY 1: A 10-step approach to judge future cash flows**

- The Big Picture
- Business Risk
- Cash Flow
- Profitability
- The Debt Burden
- Liquidity
- Quality of Management & Accounting
- Country Risk Cap
- Priority Ranking
- Credit Risk Score
  
- Case "Warning Signals in the Cash Flow Statement"
- Case "A profitable retailer going bankrupt".

**DAY 2: Helping the borrower & setting reasonable financial goals**

- Case "Financial projections"
- The World Bank & U.N. about out-of-court debt restructuring
- Case "Unreliable Financials"
- Case "An Aggressive Franchise Company"
- Writing tips & an efficient credit process

**DAY 3: Hot topics: Energy Transition & Climate Control**

- Game "Do You Recognise the Company?"
- Case "A Possible Victim of Climate Control Measures?"
- Case "Technological Disruption in the Car Industry"

**DAY 4: Hot topics: Energy Transition**

- Case "2 New Energy Companies"
- Case "1 Old Energy & 1 Mining Company"
- Conclusions & Evaluation

