

Business Lending: Credit Techniques

Highlights

The process of credit risk assessment is a daily routine for a bank's credit department since the focus of every Credit institution is the quality of its loan portfolio. The current financial environment provides an on-going challenge to all lending bankers in their efforts in minimising the provisions of their loan portfolio.

Objectives

The objectives of this workshop is to help participants develop those skills in order to be able to evaluate the risks involved in the granting of credit lines to the SME sector.

Target Audience

This workshop is aimed at staff who provide the supporting function in a bank's credit department and are assisting their managers in the decision making process of sanctioning credit facilities.

The workshop will involve a number of practical exercises, focusing on:

- Determination of working capital funding requirements
- Use of cash flow forecasting in a credit application
- Making best use of regular management information (*e.g. quarterly accounts*)

- Use of the sources and applications of funds as an effective tool in the risk assessment process

At the end of the 2 day workshops the participants will be able to:

1. Have a clear understanding of the limitations of financial statements
2. Perform an in depth analysis of financial statements
3. Adopt a structured approach on how to make an assessment of a credit application
4. Monitor more systematically the underlying risks of the bank's portfolio



Trainer

Mr. Victor Rizzo Giusti's connection in the financial sector spreads over 37 years with work experience with both local and international institutions. His last post was that of General Manager of a local credit

institution being responsible for Treasury operations and development and managing of the credit portfolio. His experience in financial education goes back to the late 1980s when he was appointed as an *ifs* lecturer for the lending module of the ACIB examinations.

The training will be held on the **22nd (Tuesday), 24th (Thursday), 29th (Tuesday) & 31st (Thursday) May 2012**
Time of delivery for each session from 3.30pm till 7.30pm

at the ifs Malta, 60, G'Mangia Hill, Pieta
(30 minute interim coffee break)

Training Aid Framework – Get Reimbursed

The ETC is offering financial help to those companies that invest in the training of their workforce. Each company is eligible to a maximum of € 250,000 a year. This scheme is available for companies in the private sector and the subsidy varies according to the type of training and size of the enterprise. Training can be in-house or outsourced and given in Malta or abroad through distance learning. For more information please call us on Tel: 21240335 or directly at ETC on Tel: 21654940



Registration Form

To attend this training course please complete the following registration form.

Registrant Details

Registrant Name & Surname: _____

Designation: _____

Organisation: _____

Tel: _____ E-Mail: _____

Billing Address: _____

Registration Fee

ifs Malta Members* € 350

ifs Malta Non-Members € 370

** Members eligible for discount are defined as holders of an active ifs (UK) Membership*

Group discounts are applicable on a case-by-case basis. Please contact Mr. Robert Sultana on Tel: 21241380 or E-mail: rsultana@ifsmalta.org for further possible reductions.

Methods of Payment

By Cheque: in euro denomination made payable to the "Institute of Financial Services – Malta" and mailed to the attention of the Administration Secretary on 60, G'Mangia Hill, Pieta PTA 1316

By Bank Transfer: A/C Holder: ifs Malta Bank Details: Bank of Valletta, Valletta Branch
Account: 10207225018 IBAN: MT39VALL22013000000010207225018 BIC (Swift): VALLMTMT

Membership: Registration entitles you to become a full registered local member of the ifs Malta. This membership is free of charge and is valid for a maximum period of 12 months, after which the Committee will evaluate and consider whether to extend such membership for another fixed period or for an indefinite period of time. Renewal of membership is valid for an additional period of twelve months. The local membership is subject to review by the Committee at any time.

Data Protection Notice: The ifs Malta holds and processes your personal data in order to give you full benefits of being a student, for administrative purposes and to inform you of any future ifs event, services and other related information. In instances where employers sponsor their employees for all or parts of the course/s, ifs Malta is bound to inform such employers upon the performance data to any other third party. In the eventuality that ifs would need to give any personal data to a third party, you will on a case by case basis be duly informed of this and you will also be given the opportunity to refuse that such data is given. You have the right to request access to and rectification of, the personal data concerning you that is held by the ifs Malta.