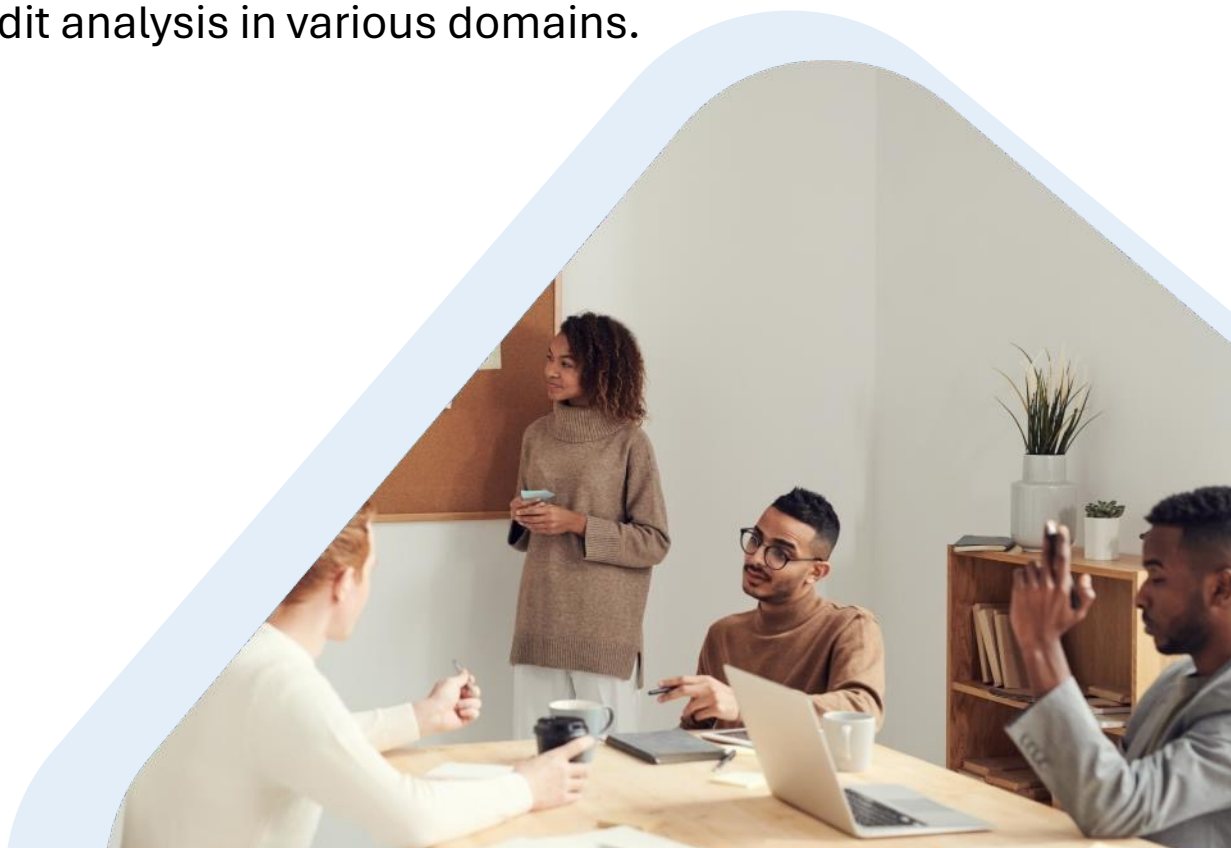




**QUILL CAPITAL
PARTNERS**

CREDIT ANALYSIS PROGRAM

Embark on a comprehensive exploration of credit analysis principles tailored for financial markets. Across three levels, delve into essential topics such as credit risk assessment framework, borrower analysis, industry analysis, and financial statement analysis in Level 1. Progress to Level 2 to master intermediate techniques including cash flow analysis, credit rating agencies, and loan structuring. In Level 3, refine your skills with advanced credit analysis techniques such as risk mitigation strategies, loan monitoring, portfolio management, and complex financial modeling. Gain practical insights and expertise essential for navigating credit analysis in various domains.



The training process is broken down into three levels:



1

LEVEL ONE

Level 1 provides a foundational understanding of credit analysis principles, covering essential concepts and techniques for assessing credit risk at both borrower and industry levels.



2

LEVEL TWO

Building upon the fundamentals, Level 2 delves deeper into credit analysis techniques, focusing on cash flow analysis, credit ratings, and loan structuring to enhance risk assessment capabilities.



3

LEVEL THREE

In Level 3, participants refine their credit analysis skills with advanced strategies and methodologies, focusing on comprehensive risk mitigation, effective portfolio management, and monitoring techniques to navigate complex credit environments effectively.

COURSE OBJECTIVES

- Develop a solid understanding of fundamental principles in credit analysis, including credit risk assessment framework, borrower analysis, industry analysis, and financial statement analysis.
- Gain proficiency in applying credit analysis tools and techniques to assess borrower creditworthiness, identify industry-specific risks, and evaluate financial statements for credit analysis purposes.
- Acquire practical skills in structuring loans, evaluating cash flow patterns, and assessing collateral effectiveness to mitigate credit risk.
- Explore advanced credit risk mitigation strategies such as collateralisation, guarantees, and derivatives, and understand techniques for loan monitoring and portfolio management.
- Enhance the ability to evaluate credit portfolio performance accurately and attribute risks to various components, facilitating strategic decision-making and continuous improvement.
- Cultivate expertise in building complex credit risk models to evaluate and simulate credit scenarios, including managing concentration risk and navigating real-world credit challenges.

TRAINING SYLLABUS

LEVEL 1: FOUNDATIONS IN CREDIT ANALYSIS

Level 1 provides a foundational understanding of credit analysis principles, covering essential concepts and techniques for assessing credit risk at both borrower and industry levels.

Objectives:

- ☐ Gain an overview of the credit risk assessment process.
- ☐ Understand the key components of credit risk analysis, including borrower analysis, industry analysis, and financial analysis.
- ☐ Learn how to evaluate the creditworthiness of borrowers.
- ☐ Assess borrower characteristics such as character, capacity, capital, collateral, and conditions.
- ☐ Understand industry dynamics and their influence on credit risk.
- ☐ Identify industry-specific risks and trends.
- ☐ Learn to review financial statements for credit analysis purposes.
- ☐ Understand key financial ratios and metrics used in credit analysis.

Task 1: Credit Risk Assessment Framework

Overview of the credit risk assessment process.

Task 2: Credit Risk Assessment Framework

Key components of credit risk analysis, including borrower analysis, industry analysis, and financial analysis.

Task 3 and Task 4: Borrower Analysis

Evaluate the creditworthiness of borrowers.

Assess borrower characteristics such as character, capacity, capital, collateral, and conditions.

Task 5 and Task 6: Industry Analysis

Industry dynamics and their influence on credit risk.

Industry-specific risks and trends.

Task 7 and Task 8: Financial Statement Analysis for Credit

Review financial statements for credit analysis purposes.

Key financial ratios and metrics used in credit analysis.

TRAINING SYLLABUS

LEVEL 2: INTERMEDIATE CREDIT ANALYSIS

Building upon the fundamentals, Level 2 delves deeper into credit analysis techniques, focusing on cash flow analysis, credit ratings, and loan structuring to enhance risk assessment capabilities.

Objectives:

- ☐ Analyse cash flow patterns and liquidity to assess a borrower's ability to meet debt obligations.
- ☐ Evaluate a borrower's capacity to generate sufficient cash flows.
- ☐ Introduce credit rating agencies and understand their role in credit risk assessment.
- ☐ Understand credit ratings and their significance.
- ☐ Learn techniques for structuring loans to mitigate credit risk.
- ☐ Evaluate collateral effectiveness in mitigating credit risk.

Task 9 and Task 10: Cash Flow Analysis for Credit

Cash flow patterns and liquidity to assess a borrower's ability to meet debt obligations.

Borrower's capacity to generate sufficient cash flows.

Task 11 and Task 12: Credit Rating Agencies

Credit rating agencies and understand their role in credit risk assessment.

Credit ratings and their significance.

Task 13: Loan Structuring and Collateral Analysis

Techniques for structuring loans to mitigate credit risk.

Collateral effectiveness in mitigating credit risk.

TRAINING SYLLABUS

LEVEL 3: ADVANCED CREDIT ANALYSIS

In Level 3, participants refine their credit analysis skills with advanced strategies and methodologies, focusing on comprehensive risk mitigation, effective portfolio management, and monitoring techniques to navigate complex credit environments effectively.

Objectives:

- ☐ Explore advanced credit risk mitigation techniques.
- ☐ Understand collateralisation, guarantees, and derivatives for risk management.
- ☐ Learn strategies for loan monitoring and portfolio management.
- ☐ Implement techniques for managing credit portfolios and mitigating concentration risk.

Task 15 and Task 16: Credit Risk Mitigation Strategies

Overview of credit risk mitigation techniques.

Methods such as collateralisation, guarantees, credit insurance, and derivatives for mitigating credit risk.

Task 17 and Task 18: Loan Monitoring and Portfolio Management

Techniques for monitoring borrower performance and managing credit exposures.

Techniques for managing credit portfolios and mitigating concentration risk.