

Corporate Borrower Credit Analysis and Structuring Course

8 – 12 March 2027
San Diego

AGILE LEADERS
Training Center

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Ref: 424_134359 **Date:** 8 – 12 March 2027 **Location:** San Diego **Fees:** 14000 Euro

Overview

Corporate Borrower Credit Analysis and Structuring Course is a one-week professional course for corporate credit analysts, relationship managers, lending officers, risk professionals, and portfolio reviewers. Participants move from business and industry assessment through normalized financial statements, cash flow, leverage, repayment capacity, facility structure, collateral, covenants, risk rating, credit recommendation, and post-approval monitoring. They leave with a Corporate Credit Decision File. Agile Leaders Training Center delivers this corporate credit analysis course for evidence-based lending decisions rather than general FP&A, retail credit, or collections.

Who Should Attend

- Corporate credit analysts preparing borrower assessments and recommendations
- Relationship managers responsible for understanding client needs and credit risks
- Lending officers structuring facilities, security, covenants, and repayment terms
- Credit risk professionals reviewing ratings, exceptions, and approval evidence
- Portfolio managers monitoring exposures, early warnings, and covenant compliance
- Finance professionals moving into corporate banking or commercial lending roles

Participants should understand basic accounting and financial statements. The course does not provide legal advice, a credit-approval delegation, or a guarantee of borrower performance.

Departments and Industries

- Corporate, commercial, wholesale, and SME banking teams
- Credit analysis, underwriting, approval, and portfolio management functions
- Risk, remedial-management support, collateral, and credit-administration teams
- Finance companies, development institutions, and trade-finance providers
- Investment, treasury, audit, and assurance teams reviewing borrower risk
- Large corporates with internal credit, counterparty, or customer-risk functions

Learning Objectives

By the end of this course, participants will be able to:

- Assess corporate business models, industries, management, and competitive risks
- Normalize borrower accounts and identify trends, anomalies, and accounting signals
- Evaluate operating cash flow, leverage, liquidity, and debt-service capacity
- Structure facility type, amount, tenor, amortization, collateral, and covenants
- Assign a supported borrower risk rating and write a balanced credit memorandum
- Monitor covenants, collateral, performance, exceptions, and early-warning indicators

Course Agenda

Day 1: Borrower and Business Risk

- Borrower Purpose, Ownership and Group Structure
- Business Model and Revenue Driver Analysis
- Industry Cycle, Competition and Concentration Risk
- Management Quality and Governance Evidence
- Credit Request and Repayment Source Map

Day 2: Financial Statement Normalization

- Balance Sheet, Income and Cash Flow Linkage
- Accounting Policy and One-Off Adjustment Review
- Revenue, Margin and Cost Trend Analysis
- Working Capital Cycle and Funding-Gap Assessment
- Liquidity, Leverage, Profitability and Coverage Ratios

Day 3: Cash Flow and Repayment Capacity

- Historical Operating Cash Flow Reconstruction
- Free Cash Flow and Debt-Service Calculation
- Forecast Assumption and Sensitivity Testing
- Downside Scenario and Break-Even Analysis
- Cash Flow Credit Analysis Course Case

Day 4: Facility Structure and Risk Mitigation

- Facility Purpose, Type, Amount and Tenor Fit
- Amortization and Repayment Schedule Design
- Collateral Quality, Coverage and Control Review
- Financial and Information Covenant Design
- Conditions, Exceptions and Approval Boundaries

Day 5: Rating, Credit Memorandum and Monitoring

- Borrower Risk Rating and Override Evidence
- Corporate Credit Memorandum Structure
- Balanced Recommendation and Approval Conditions
- Covenant, Collateral and Performance Monitoring
- Early Warning, Watchlist and Escalation Triggers

Practical Workshops

- Apply a corporate lending analysis course business-risk template
- Normalize statements and calculate repayment capacity
- Use a corporate credit risk rating course scorecard
- Structure a facility with collateral and covenants
- Prepare a credit memorandum training course recommendation
- Assemble the Corporate Credit Decision File

Course Deliverables

- Borrower and Industry Risk Assessment
- Normalized Financial Analysis Workbook
- Cash Flow and Debt-Service Model
- Facility, Collateral and Covenant Term Sheet
- Credit Rating and Monitoring Dashboard
- Corporate Credit Decision File

Frequently Asked Questions

Does the course focus on corporate borrowers?

Yes. The cases and tools address corporate and commercial borrower decisions rather than consumer credit, collections, or personal lending.

Will participants analyze financial statements?

Yes. They normalize accounts, calculate ratios, reconstruct cash flow, test forecasts, and connect results to repayment capacity.

Does the course cover collateral and covenants?

Yes. Participants evaluate collateral quality and control and design covenants that match identified borrower risks.

Will participants write a credit memorandum?

Yes. The capstone turns business, financial, structural, rating, and monitoring evidence into a balanced recommendation.

What is the main workplace output?

Participants complete a Corporate Credit Decision File containing the analysis, structure, recommendation, controls, and monitoring plan.