Credit Risk Fundamentals and Borrower Assessment Training Course

27 June – 1 July 2027
Nairobi

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Training Center

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Ref: 1234_191164 **Date:** 27 June – 1 July 2027 **Location:** Nairobi **Fees:** 4500 Euro

Overview

Credit Risk Fundamentals and Borrower Assessment Training Course is a one-week foundation course for credit, lending, finance, risk, collections, relationship, and control professionals who leave with a Borrower Credit Assessment File. Participants connect repayment capacity, financial and qualitative evidence, risk ratings, facility structure, collateral, monitoring, and escalation. The course turns scattered borrower information into a traceable credit recommendation. Agile Leaders Training Center presents credit risk fundamentals and borrower assessment as one decision process.

Who Should Attend

- Credit-analysis functions responsible for borrower evidence, repayment capacity, ratings, and recommendations
- Lending functions responsible for origination, facility structure, terms, and approval submissions
- Relationship functions responsible for client information, business context, and continuing account contact
- Risk and control functions responsible for policy, limits, independent review, and decision governance
- Collections and remedial functions responsible for warning signs, watchlists, and corrective action
- Finance functions responsible for statements, cash-flow forecasts, provisions, and exposure reporting

The course assumes participants can read basic financial statements or support credit decisions at work and leaves out advanced portfolio modeling, instrument pricing, legal opinions, and jurisdiction-specific lending rules.

Departments and Industries

The course supports borrower credit assessment and monitoring across:

- Credit, lending, risk, relationship management, finance, collections, and internal-control departments
- Banks, finance companies, insurers, investment organizations, and trade-credit providers
- Manufacturing, distribution, construction, logistics, technology, and professional-services organizations
- Corporate groups, project businesses, leasing operations, and supplier-finance functions
- Small-business, commercial, institutional, and counterparty credit activities

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Learning Objectives

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

- Apply the credit life cycle and governance roles
- Analyze borrower purpose, repayment sources, and business risks
- Use financial ratios and cash-flow scenarios in credit analysis
- Build a borrower risk rating and exposure view
- Evaluate facility structure, covenants, collateral, and guarantees
- Diagnose early-warning indicators and prioritize monitoring action

Course Agenda

Day 1: Credit Risk Foundations

- Credit Life-Cycle and Decision-Governance Map
- Borrower, Counterparty, and Facility Risk Framework
- Credit Policy, Risk Appetite, and Authority Matrix
- Purpose, Repayment Source, and Exposure Classification
- Credit File Evidence and Decision-Audit Trail

Day 2: Borrower Assessment

- Business Model and Sector Risk Profile
- Management, Ownership, and Qualitative Assessment Grid
- Financial Statement Quality and Trend Checklist
- Profitability, Leverage, Liquidity, and Coverage Ratio Set
- Cash-Flow Forecast and Repayment-Capacity Scenario

Day 3: Rating and Credit Decision

- Internal Risk Rating Scorecard and Override Rules
- Probability of Default, Loss, and Exposure Concepts
- IFRS 9 Expected Credit Loss Logic
- Facility Structure, Tenor, and Covenant Design Matrix
- Collateral, Guarantee, and Residual-Risk Assessment

Day 4: Monitoring and Early Warning

- Borrower Review Calendar and Information Checklist
- Covenant, Payment, and Collateral Monitoring Dashboard
- Financial, Behavioral, External, and Operational Warning Indicators
- Watchlist Entry and Risk-Grade Migration Criteria
- Exception, Escalation, and Corrective-Action Workflow

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Day 5: Credit Assessment Practice

- Suggested Exercise: Map a Borrower Credit Life Cycle
- Suggested Exercise: Analyze Financial and Qualitative Evidence
- Suggested Exercise: Build a Risk Rating and Facility Structure
- Suggested Exercise: Diagnose Warning Indicators and Monitoring Actions
- Capstone Exercise: Borrower Credit Assessment File

Practical Exercises

The course uses suggested activities to practice credit-risk decisions:

- Suggested activity: identify purpose, repayment sources, information gaps, business risks, and decision responsibilities for a borrower request
- Suggested activity: calculate selected ratios, test cash-flow assumptions, and explain the effect on repayment capacity
- Suggested activity: compare facility terms, covenants, collateral, guarantees, risk grades, and approval conditions
- Suggested activity: convert financial, behavioral, external, and operational warning signs into watchlist and escalation actions

FAQs

Who does credit risk fundamentals and borrower assessment training suit, and what does it assume?

Credit risk fundamentals and borrower assessment training suits professionals who support credit analysis, lending, finance, relationships, monitoring, collections, or control and assumes basic familiarity with financial statements or workplace credit information.

How does credit risk fundamentals training differ from advanced credit modeling training?

Credit risk fundamentals training builds the practical borrower-assessment, rating, facility, collateral, monitoring, and recommendation workflow, while advanced credit modeling training focuses more deeply on statistical estimation and portfolio analytics.

What evidence belongs in a borrower credit assessment?

A borrower credit assessment should connect credit purpose, repayment sources, management and ownership, business and sector conditions, financial trends, forecast cash flow, existing exposure, facility terms, covenants, collateral, guarantees, and information reliability.

How should collateral affect a borrower credit decision?

Collateral should mitigate loss after repayment capacity has been assessed; it should be evaluated for value, enforceability, realization, volatility, coverage, and monitoring needs rather than used as a substitute for borrower analysis.

How do early-warning indicators support credit risk monitoring?

Early-warning indicators support credit monitoring by identifying financial, payment, behavioral, external, operational, covenant, or collateral deterioration early enough for review, risk-grade change, watchlist entry, escalation, or corrective action.

Conclusion

Participants take back a Borrower Credit Assessment File containing a credit-purpose map, qualitative review, financial analysis, cash-flow scenario, risk rating, facility structure, collateral assessment, and monitoring plan. The file makes evidence, assumptions, conditions, and decisions traceable. It helps teams form consistent recommendations and respond earlier when credit quality changes.