Certified Banking & Credit Analyst (CBCA)™ Certification Program

CFI™

All Courses

Prerequisites (optional)

- Fundamentals of Credit
- Accounting Fundamentals
- Forms of Business Structure

Core Courses (required)

- 5 C's of Credit
- Reading Business Financial Information
- Financial Analysis Fundamentals
- Evaluating a Business Plan
- Assessing Drivers of Business Growth
- Assessing Management
- Cash Flow Cycles and Analysis
- Building a 3 Statement Financial Model
- Loan Security
- Loan Covenants
- Credit Administration and Documentation
- Account Monitoring and Warning Signs
- Business Writing Fundamentals
- Completing a Credit Application

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For more details please contact contact@e-drona.in

Curriculum Topics

1. Financial Analysis

- Margins, ratios, trends, profitability, cash flow, leverage
- Key lending ratios: working capital ratio, debt to equity ratio, debt service coverage ratio
- Income statement, balance sheet, cash flow statement
- Levels of financial reporting: audited, review engagement, notice to reader
- Business taxation

2. Credit Evaluation and Documentation

- Covenants: positive vs negative; financial vs. non-financial
- The stringency of financial statements: NTR vs. Reviewed vs. Audited
- Credit risk rating considerations
- Cash flow considerations: revenue, COGS, margins, A/R, Inventory, A/P, CapEx
- Credit considerations: debt level, interest rates, expansion plans
- Account review procedures

4. Risk Management

- Loan security
- Direct & indirect security
- GSA vs guarantee vs. collateral
- MAST
- Account monitoring

3. Management and Business Analysis

- Business structures: sole proprietorship, partnership, corporation, limited liability companies, franchises, joint venture
- Business lifecycle
- Competitive advantage
- Ansoff growth matrix
- SWOT analysis
- Management assessment framework
- PESTEL analysis
- Hax's delta model

5. Industry Analysis

- PESTEL analysis
- Porter's five forces
- Industry life cycle