

FINANCIAL MANAGEMENT

Chartered Credit Analyst (ChCA)

"The goal of this program is to provide a Credit Analyst with diagnostic skills that can be immediately used upon return to their respective international banks or corporate credit departments. Analysts will learn to use demonstrated analytical strategies which will enable them to assess the degree of risk prior to endorsing approval or rejection of a specific credit request. Another objective of this program is to enhance the documentation of commercial loan files which will reduce losses and will be viewed favourably by the regulatory community.

Certification Issued By

International Financial Institution Society (IFIS - USA)

IFIS is a global network of professional services organization providing Financial, Client Solutions, Assets Management and Accreditation services. We have 62,000 outstanding professionals working together to deliver value in 15 countries.



Membership from

HIGH AUTHORITY COUNCIL FOR ARAB BANKERS (HACAB)

HACAB is a world leading professional membership organisation that promotes, develops and supports banking professionals worldwide. We provide qualifications and professional development, share our knowledge, insight and technical expertise, and protect the quality and integrity of the banking and finance profession.



Learning Outcome

- ✓ Understand the various types of financial statements and be able to identify the components of financial statements including the balance sheet, income statement, statement of cash flows and reconciliation of net worth
- ✓ Spread the financial statements consistently and perform ratio analysis so that trends can be identified
- ✓ Prepare financial projections based upon assumptions provided by the borrower then test those assumptions by utilizing sensitivity analysis
- ✓ Identify factors which may impact the ability to repay debt obligations and to document the finding in a written credit analysis memorandum
- ✓ Understand how to grade a loan or establish a credit rating
- ✓ Develop your own manager's handbook
- ✓ Explore the implications of the global re-pricing of credit risk

Who Should Attend?

- ✓ Credit Analysts
- ✓ Credit Officers/Managers
- ✓ Commercial and Retail Loan Officers/Managers
- ✓ Loan Review Officers/Managers
- ✓ Branch Managers

Eligibility Requirements

You are qualified to take this certification if you have any of the below requirements:

- ✓ Must have at least one year experience in related field
- ✓ Bachelors or Masters Degree

Course Parts

- ✓ Module 1
 - Role Of The Credit Analyst And Lending Officer
 - Define the key stakeholders in your organization involved in credit risk and management, develop a workflow structure and diagram
 - Credit Analysis Procedures
- ✓ Module 2
 - Financial Statement Analysis
- ✓ Module 3
 - Structuring A Credit To Minimize Risk
- ✓ Module 4
 - Financial Projections And Analysis
 - Advanced Analytical Techniques
- ✓ Module 5
 - Current Issues In Credit Analysis

How to Register?

- ✓ [Register Online](#) or
- ✓ Fill-up the [registration form](#) and visit the Institute, with the following requirements then pay the necessary fees.
 - passport copy
 - 1 copy of passport size photo
 - eligible certificate copy

Contact Us

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Emirates

