BLACKBIRD FOR TRAINING

Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring

1 – 5 November 2027
Accra (Ghana)



Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring

Ref: 3255342_338906 **Date:** 1 – 5 November 2027 **Location:** Accra (Ghana) **Fees:** 4200 GBP

Introduction

In today's complex and evolving financial landscape, risk-based lending and credit risk management have become essential pillars of sustainable banking operations. With increasing market volatility, regulatory scrutiny, and competitive pressures, financial institutions must adopt more sophisticated risk assessment, loan structuring, and portfolio monitoring practices to ensure profitability while minimizing exposure.

The Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring course provides participants with a comprehensive understanding of modern credit principles, analytical tools, and risk frameworks. It covers the entire credit lifecycle — from risk-based pricing and credit analysis to loan recovery and portfolio monitoring — ensuring that participants gain the expertise to make informed, data-driven lending decisions.

This program is designed for middle and senior management professionals, credit officers, financial analysts, risk managers, and recovery teams who are responsible for managing lending portfolios, mitigating credit risks, and maintaining institutional credit quality.

Course Objectives

- Understand the core principles of risk-based lending and credit management.
- Assess and quantify credit risk using both qualitative and quantitative models.
- Develop and implement effective credit policies and lending frameworks.
- Enhance analytical and credit writing skills for informed decision-making.
- Identify early warning signals and design proactive monitoring systems.
- Apply best practices in loan recovery and restructuring.
- Measure portfolio performance through key credit and risk indicators.
- Strengthen governance and accountability within credit operations.

Course Outlines

Day 1: Principles of Risk-Based Lending

- Definition and framework of risk-based lending.
- The link between risk, pricing, and profitability in credit decisions.
- Fundamentals of credit scoring and borrower classification.
- Credit portfolio diversification and exposure management.
- Comparing traditional and modern lending approaches.
- Case study: Structuring risk-adjusted loan pricing models.



Day 2: Credit Risk Management and Assessment

- Understanding types and sources of credit risk.
- Tools and methodologies for credit risk analysis.
- Evaluating financial and non-financial factors in borrower assessment.
- Predictive modeling and probability of default PD estimation.
- Credit risk rating systems and internal credit scoring.
- Practical exercise: Conducting a full credit risk assessment.

Day 3: Credit Writing and Analytical Techniques

- Key components of professional credit proposals and reports.
- Financial statement analysis and key performance ratios.
- Cash flow assessment and repayment capacity evaluation.
- Identifying and mitigating key credit risk drivers.
- Writing structured and data-driven credit recommendations.
- Workshop: Preparing a comprehensive credit report using a real case.

Day 4: Loan Recovery and Management of Non-Performing Loans

- Causes and classification of loan delinquencies.
- Strategies for managing and reducing non-performing loans NPLs.
- Legal and regulatory tools for loan recovery.
- Negotiation techniques for restructuring and settlement.
- Building recovery frameworks and collection strategies.
- Group exercise: Developing a loan recovery action plan.

Day 5: Portfolio Monitoring and Continuous Improvement

- Monitoring techniques and performance metrics for credit portfolios.
- Identifying early warning signals and intervention strategies.
- Building an early warning system for risk detection.
- Credit review and audit best practices.
- Continuous improvement of credit processes and controls.
- Final project: Designing a credit risk monitoring framework.



Why Attend This Course? Wins & Losses!

- Gain a full understanding of the risk-based approach to lending.
- Strengthen analytical and decision-making skills for credit management.
- Improve the quality and performance of lending portfolios.
- Learn to write professional, concise, and risk-focused credit reports.
- Reduce default rates through proactive loan monitoring and recovery.
- Integrate data analytics and predictive modeling into credit assessment.
- Enhance institutional resilience by aligning credit strategy with risk appetite.
- Apply global best practices for governance and accountability in lending.

Conclusion

Effective credit risk management and risk-based lending are no longer optional — they are essential for financial institutions aiming to achieve sustainable profitability and regulatory compliance. Through a structured and practical approach, this course equips participants with the tools to analyze, monitor, and manage credit portfolios with precision and confidence.

The Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring course combines theoretical frameworks with real-world applications to enhance the participant's ability to balance growth and risk. By mastering the end-to-end credit lifecycle — from origination to recovery — participants will be well-positioned to strengthen their organization's credit quality and financial stability in an increasingly complex environment.

