BLACKBIRD FOR TRAINING

Certified Credit Risk Professional

31 May – 4 June 2027
Accra (Ghana)



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Introduction

Financial institutions face increasing complexity in credit transactions, diverse customer profiles, and rapidly changing market conditions. These factors make credit risk analysis a critical function for ensuring financial stability and reducing the likelihood of defaults. As financial data becomes more detailed and credit decisions more sensitive, professionals need advanced analytical skills to evaluate creditworthiness and craft decisions rooted in sound judgment and precise assessment.

This advanced course equips participants with a solid foundation in understanding credit risk, methods for assessing it, and practical techniques for analyzing financial statements and evaluating client behavior. It is designed for managers, team leaders, financial officers, and professionals seeking deeper expertise in credit evaluation and risk management within their institutions.

The course emphasizes a balanced combination of theoretical knowledge and real-world application. Participants learn to interpret financial data, analyze credit behavior, and create balanced credit policies that support institutional stability. It also provides methodologies that help organizations anticipate risks, reduce default rates, and improve the reliability of credit decisions.

Through practical tools, analytical models, and case-based exercises, the course offers a comprehensive learning experience for professionals aiming to strengthen their capabilities in credit risk assessment and develop a more advanced and integrated understanding of the field.

Course Objectives

- Understand foundational and advanced concepts of credit risk.
- Analyze financial data to assess a client's repayment ability.
- Apply structured tools for measuring credit risk.
- Build evaluation models using quantitative and behavioral indicators.
- Interpret key financial ratios and their impact on risk levels.
- Develop balanced credit policies that enhance institutional stability.
- Identify causes of credit default and strategies to manage it.
- Use monitoring tools to control exposure to credit risk.
- Prepare professional credit assessment reports for decision-makers.
- Strengthen forecasting abilities to anticipate customer credit behavior.



Course Outlines

Day One: Advanced Concepts in Credit Risk

- Definition and core characteristics of credit risk.
- The role of credit policies in controlling exposure.
- Factors that influence the credit decision.
- Introduction to financial analysis as a tool for credit evaluation.
- The full credit cycle from application to repayment.
- Key indicators used to measure creditworthiness.

Day Two: Financial Statement Analysis for Credit Evaluation

- Reading and interpreting different financial statements.
- Analyzing cash flows and their impact on repayment ability.
- Studying liquidity, solvency, and profitability ratios.
- Assessing capital structure and its influence on risk levels.
- Identifying performance trends and projecting future outcomes.
- Verifying data reliability and detecting hidden risks.

Day Three: Tools for Measuring Credit Risk

- Evaluation methods based on quantitative and behavioral indicators.
- Steps for building an effective credit assessment model.
- Using financial ratios to classify risk levels.
- Analyzing client behavior to predict potential default.
- Assessing credit portfolio risk and strategies to reduce it.
- Managing credit limits according to client capacity.

Day Four: Managing Credit Default and Responding to Risk

- Identifying the causes of expected and unexpected defaults.
- Strategies for handling clients facing repayment difficulty.
- Preventive monitoring procedures to minimize risk exposure.
- Designing effective financial restructuring plans.
- Developing recovery strategies that balance institutional and client interests.
- Applying control mechanisms to reduce future losses.



Day Five: Practical Application and Final Evaluation

- Analyzing complex real-world credit cases.
- Applying assessment tools to actual financial data.
- Developing a complete credit evaluation model.
- Discussing results and interpreting key risk indicators.
- Reviewing outputs from previous sessions and extracting insights.
- Formulating practical recommendations to strengthen credit policy.

Why Attend This Course? Wins & Losses!

- Acquire advanced skills in credit evaluation and risk analysis.
- Strengthen the ability to interpret financial indicators accurately.
- Improve credit policy quality within the institution.
- Detect risks early before they escalate into default.
- Develop effective strategies for managing credit deterioration.
- Gain practical assessment tools ready for immediate application.
- Enhance the quality of financial decision-making.
- Support career growth in credit and risk-focused roles.

Conclusion

The Advanced Professional Qualification in Credit Risk offers a comprehensive framework that enables financial professionals to deepen their expertise in data analysis, credit evaluation, and evidence-based decision-making. By combining theoretical foundations with real-world application, the course empowers participants to build robust assessment models that contribute to stable and sustainable institutional performance.

The course also provides an integrated approach for understanding default risks and developing response strategies, along with structured methods for designing balanced credit policies based on rigorous analysis. This supports organizations in enhancing risk forecasting, improving evaluation practices, and strengthening financial resilience.

Through practical case studies and structured exercises, participants gain hands-on experience that equips them to navigate complex credit scenarios and provide well-grounded recommendations. The course is therefore an ideal choice for professionals seeking to elevate their analytical capabilities and advance their careers within the field of credit risk management.

