

**A 10-day Fundamentals of Credit, Training Course, 12 – 22 September
2004 at the Club Makokola, Lake Malawi**

Who Should Attend?

Credit Officers; Credit Managers; Financial Accountants; Loans Department Managers

Purpose

To conduct training programs in Credit Administration – Entry Level

Scope of Work

- 10 days Credit Administration Entry level program

Content

- Introduction, definitions, credit policy and the credit process cycle
- Understanding the role and responsibilities of the credit officer
- Country studies, industry studies and identification of target markets and terms of acceptance
- Transaction structuring, analyzing the purpose and the sources of liquidation, understanding the various direct and indirect credit products and structuring the best fit for each transaction
- Term lending
- Management analysis, identifying the strengths and weaknesses
- Business strategy and the market analysis, identifying the opportunities and threats
- Financial analysis, analyzing the financial position, financial ratios, cash flow and trends
- Risk analysis and mitigation
- Credit administration, managing the client relationship
- Cases and exercises
- Simulation game

Pre-requisites

- A good understanding of accounting principles
- Elementary credit experience

Instructor Profile :

Mr Khalid Danjani is a Senior business consultant at Management Consultants Group International and Associate Consultant/Project Manager at Forte-Consulting. He holds a degree in Business Administration from the American University Of Beirut (Lebanon) and is also a Member of the Canadian Association of Management Consultants, Toronto, ON.

Mr Danjani is an experienced Management consultant with over 21 years extensive and diversified experience in the international market place with global institutions, extensive in progressively more responsible positions in the financial, and management consulting sectors. He has given more than 1200 hours of training courses in finance, banking, management, marketing, legal, and management consulting issues, at highly reputable international organizations including Citibank, Euromoney, Deloitte Touche, BIRT, and several regional organizations in the Middle East.

Target Group:

Credit Officers; Credit Managers; Financial Accountants; Loans Department Managers

Objectives:

- Understanding the role and responsibilities of the credit officer

Content

- Introduction, definitions, credit policy and the credit process cycle
- Country studies, industry studies and identification of target markets and terms of acceptance
- Transaction structuring, analyzing the purpose and the sources of liquidation, understanding the various direct and indirect credit products and structuring the best fit for each transaction
- Term lending
- Management analysis, identifying the strengths and weaknesses
- Business strategy and the market analysis, identifying the opportunities and threats
- Financial analysis, analyzing the financial position, financial ratios, cash flow and trends
- Risk analysis and mitigation
- Credit administration, managing the client relationship
- Cases and exercises
- Simulation game

Cost

USD2,000 per student.

Accommodation

Club Makokola, Lake Malawi - full board package at USD70 per day (accommodation on FB basis is paid directly by trainee on location)

Registration

📠 **Fax** the names of your proposed candidates and their CVs (summarized) by Thursday 12th August, 2004 to George Miseda on (011) 783 6715 or (011) 783 8412.

☎ **Telephone** George Miseda on (011) 784 0120 / 30 / 31

✉ **Mail** the names of your proposed candidates and their CVs (summarized) by Thursday 12th August, 2004 to George Miseda

Loita Capital Partners (SA) PTY Ltd

PO Box 411458

Craighall

2024

South Africa

E-mail: gmiseda@loita.com

Website: www.loita.com

Or

Loita Institute for Finance and Technology

6th Floor AmBank House, University Way

P.O. Box 39466

Nairobi

Tel: (254) 20 312 764 ~ 6

Fax: (254) 20 213 136

E-mail: pthiga@Fintech.Co.Ke

Website: www.fintech-group.com

REGISTRATION FORM

Personal Details

Title: _____ (Mr/Ms)

First Name: _____ Surname: _____

Designation: _____

Company: _____

Postal Address: _____ Postal Code: _____

Tel: (____) _____ Fax: (____) _____

Name of Approving Manager: _____

Designation: _____

Name of Contact Person: _____

Designation: _____

E-mail address: _____

Payment Details

Please invoice me/my institution.

Cheque enclosed with order for US\$ _____ made payable to Loita Capital Partners International Ltd

TERMS & CONDITIONS

Cancellations: If you cancel before 30th August, 2004 a service fee of 10% will be charged. Thereafter the full fee is payable. Please notify the above contacts in writing by telefax and email.

Substitutions: Registered delegates may be substituted at any time prior to the training course without incurring an additional fee. Please notify this office in writing of the change.

Payments: Payment must be made on or before the 30th August, 2004.

Confirmation: All registrations are subject to the terms and conditions laid out in this document and will be deemed confirmed as from receipt of the same.
Loita reserves the right to change details such as the date, location, content and other of the programme due to unforeseen circumstances.

COURSE OUTLINE

WARM UP: DAY 1

The first day is planned to introduce the trainee to the concept of credit management as an integral part of the success of the business; to stimulate the trainee into participation and to ensure that maximum skills will be assimilated during the 10 day period.

- Introduction, definitions, credit policy and the credit process cycle
- Understanding the role and responsibilities of the credit officer

DAY 2

- Country studies, industry studies and identification of target markets and terms of acceptance

DAY 3

- Transaction structuring, analyzing the purpose and the sources of liquidation, understanding the various direct and indirect credit products and structuring the best fit for each transaction

DAY 4

- Term lending
- Management analysis, identifying the strengths and weaknesses

DAY 5

- Business strategy and the market analysis, identifying the opportunities and threats

DAY 6

- Financial analysis, analyzing the financial position, financial ratios, cash flow and trends

DAY 7

- Risk analysis and mitigation

DAY 8

- Credit administration, managing the client relationship

DAYS 9 & 10

- Cases and exercises
- Simulation game



The African Management Services Company (AMSCO) is a joint United Nations Development Programme (UNDP) and International Finance Corporation (IFC) Project for the provision of Management and Training services to African Private and Public enterprises. AMSCO is thus a specially constituted corporation established by the IFC in The Netherlands to help improve the development of the private sector of Africa.

AMSCO started operations in 1989 and has a small core staff based in its headquarters in Amsterdam, from where it co-ordinates its activities. Its regional offices supply experienced managers and technical personnel to small and medium-sized private companies in Africa. Customized training services to local managers and staff are offered to upgrade their skills and improve performance and productivity of their company.

Based in Johannesburg, AMSCO has offices in Harare, Abidjan, Nairobi, Port Louis, Lagos, and Accra and plays a major role in job creation and in establishing long-term sustainable growth for its clients.