



FINANCE AND TREASURY TRAINING

Credit Risk Assessment, Modelling and Management

5 day course

Classroom, online or in-house

Course overview

This course runs from the assessment of a single borrower through to the management of a portfolio. Delegates work through financial statement analysis and the qualitative assessment that surrounds it, credit structuring and the covenants and security that make a marginal exposure acceptable, and scoring and rating model construction. Portfolio management covers concentration, correlation and the limit framework, alongside pricing for risk so that a loan earns what its risk costs. The course closes on early warning, problem loan management and recovery, and is grounded in African lending conditions where financial information is often limited and security is frequently difficult to realise.

What you will learn

- Assess a borrower through financial statement analysis and qualitative factors
- Structure credit using covenants, security and repayment terms
- Build and calibrate scoring and rating models
- Manage concentration, correlation and limits across a portfolio
- Price a facility so it earns what its risk costs
- Identify early warning signs and manage a problem loan
- Assess recovery where security is difficult to realise

Who should attend

- Credit analysts and credit managers
- Relationship and lending officers
- Risk modelling professionals
- Internal auditors and credit reviewers
- Regulators and supervisors

Course outline

- 01 Borrower assessment: financial statements and qualitative factors
- 02 Lending where financial information is limited
- 03 Credit structuring, covenants and security
- 04 Scoring and rating model construction
- 05 Model calibration and validation
- 06 Portfolio concentration, correlation and limits
- 07 Risk based pricing
- 08 Early warning, problem loans and recovery

Upcoming dates

Dates	Venue	Format	Fee per delegate
1 to 5 October 2026	Windhoek, Namibia	Classroom	R11,995
28 October to 1 November 2026	Pretoria, South Africa	Classroom	R11,995
18 to 22 November 2026	Lagos, Nigeria	Classroom	R11,995
3 to 7 December 2026	Windhoek, Namibia	Classroom	R11,995



Fees and how to register

Online **from R6,500** per delegate, classroom **from R11,995** per delegate, in-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriScience.co.za, or WhatsApp us on **+27 63 479 1136**.

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