

## **Financial Analysis for Lenders**

*An introduction to the analysis of financial information; using various ratios, trend analysis techniques and calculations to assess credit risk on financial propositions.*



### **Who is it for?**

This programme is for anyone needing to be able to examine and use financial data to assess the credit risk on lending propositions. The course content can be tailored to suit the attendees from introductory to assessing more complex situations.

### **Benefits**

From attending this course people will be able to:-

- Undertake an analysis of a lending request using financial ratios and trend analysis
- Add value to the client relationship through the demonstration of an understanding of the client's business
- Assess the client / customers actual financial needs
- Enhance portfolio management through considered and profitable lending

### **Content**

- Reading and interpreting financial statements
- Investigate the Capital Structure of the applicant
- Historical and projected operating performance
- Assessing liquidity and ability to generate cash
- Gearing and debt servicing
- Case Study analysis

This list is not exhaustive so please talk to us if you don't see what you are looking for

### **Why X Learning?**

So much finance training can be dull and boring. We make this subject lively, fun, interesting and above all relevant by:

- Drawing learning from day to day events within the business
- Allowing participants to directly reflect on the organisation and the job they do
- Incorporating high levels of interactivity, for example:
  - Running light hearted but focussed business games
  - Using live company data where possible
  - Providing realistic case studies
- Cutting out the jargon and keeping things simple
- Encouraging group work
- Catering for different learning styles and providing multi sensory input

**Programme length options; full day or longer depending upon your requirements**

To discuss **call** Mike on 07899 728 628 or David on 07984 817 328  
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