



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
5 to 9 October 2026	Accra, Ghana	Classroom	USD 1,325
12 to 16 October 2026	Online	Online	R8,500
26 to 30 October 2026	Lusaka, Zambia	Classroom	USD 1,325
16 to 20 November 2026	Dar es Salaam, Tanzania	Classroom	USD 1,325



Fees and how to register

This 5 day course is **R8,500** per delegate online, **R19,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 1,325** in the classroom elsewhere in Africa. 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**.

AfriScience Group | +27 61 536 6531 | info@afriscience.co.za | Pretoria, Gauteng, South Africa