



International Training Solutions (Pty) Limited

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For bankers our focus is on the understanding of financial statements as a key part of the process of assessing credit risk. However, for bankers to be able to do this effectively they must understand;

- the dynamics of business – because the financial statements are simply the result of decisions taken by the managers of the business
- how to analyse past financial performance using the financial statements
- how to assess the future risk based on the business environment and its plans for growth

To address these issues we have developed a suite of courses that move from an entry level to a fairly sophisticated forward-looking approach and which cater for learners at different levels.

The courses listed below are only suggested outlines. All content can be customised as required and any of these courses or their content can be combined into one programme if preferred.

Title	Content	Duration
Business Insight for Bankers	<ul style="list-style-type: none"> • Business planning • Strategy formulation • Marketing – the 4 P's • Creating financial plans; budgets and cash flow projections 	1 to 1½ days
<p>Description</p> <p>This course is designed to assist lending bankers understand the issues that business owners and managers deal with in running a small or medium-sized enterprise. Learners work in teams as the managers of an enterprise as they develop a product, plan to gain market share, create a marketing strategy, measure future profitability and assess future cash flow.</p> <p>Once these business issues are clearly understood, bankers will be able to analyse a business plan more critically and to engage with the business' managers in more meaningful discussions around business topics.</p> <p>It is not necessary for learners attending this course to have any previous experience of either business operations or financial analysis.</p>		



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Title	Content	Duration
Financial Statements Basics	<ul style="list-style-type: none"> • Brief overview of the accounting process • Understanding income statements • Understanding balance sheets • Understanding cash flow statements • Calculating key financial ratios • Key financial concepts: solvency, liquidity, profitability, gearing • Introduction to breakeven calculations 	2 days
<p>Description</p> <p>This practical, entry-level course presents the basics of financial statements in a fun and interactive way, avoiding the use of financial jargon which can often create a barrier to learning. During the course learners work in teams and compete in running a business operation within a simulated business environment and, in doing so, learners come to understand the contents of a set of financial statements, understand simple financial terminology and gain insight into basic financial concepts.</p> <p>It is assumed that anyone attending this course has little or no previous knowledge of financial statements.</p>		



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Title	Content	Duration
Financial Statements Analysis	<ul style="list-style-type: none"> • The components of financial statements • Financial ratio analysis • Cash flow analysis • Working capital management • Breakeven and sensitivity analysis • Sustainable growth • Understanding how changes in the business environment affect financial performance • Identifying early warning signs of business problems through financial analysis 	2 days
<p>Description This course deals with the practical application of financial analysis principles in the assessment of historical financial information, the basic interpretation of ratios and the link between "background" information regarding management and the general business environment and the financial results.</p> <p>This highly interactive and practical case study-based course is designed for bankers who understand the basics of financial statements.</p>		



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Forward-Looking Financial Analysis	<ul style="list-style-type: none"> • Understanding how changes in the macro-environment affect financial performance • Cash flow drivers and cash flow analysis • Analysing cash flow projections • Changes in working capital management practices and their effect on cash flow and funding requirement • Analysing debtors' lists to assess the strength of a business' cash flow • Calculating the future sustainable growth rate • Determining a business client's future financing needs • Growth management strategies 	2 days
<p>Description</p> <p>Assessing a business' past financial performance is only part of the story for good lending bankers. If a credit application is to be approved, the business will repay the bank in the future and so it is critical that the banker understands the external influences on the business going forward and the impact of the decisions and changes to strategy that the management of the business intends to make, so that the banker is continually aware of the issues that may negatively impact the business' ability to repay.</p> <p>Through case studies and exercises, this course deals with the practical assessment of future financial information, the general business environment and its impact on the future prospects of a business and its future financial results. Learners will gain a clear understanding of the way in which turnover growth affects the business' funding needs and cash flow by analysing the effects of the cash flow drivers and changes in working capital requirements.</p> <p>This highly interactive and practical case study-based course is designed for bankers who have a sound working knowledge of financial statements and financial ratios.</p>		



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Title	Content	Duration
Lending in the Business Life-Cycle	<ul style="list-style-type: none"> • Understanding how changes in the business environment affect financial performance • Assessing start-up businesses • Analysing cash flow projections • Changes in working capital management practices and their effect on cash flow and funding requirement • Calculating the future sustainable growth rate • Determining a business client's future financing needs • Growth management strategies 	2 days
<p>Description</p> <p>This course takes a look at credit risk assessment from the perspective of the business life-cycle since a business' ability to generate cash or its need to use large amounts of cash can be attributed to its position in the life-cycle.</p> <p>A lender's primary concern is with the cash flow of a business and so an understanding of its position in the life-cycle helps in determining its cash needs (and its likely future cash needs) so that the lender can accurately assess credit risk and provide an appropriate lending or other banking product.</p> <p>The course provides learners with an insight into the various phases of the business life-cycle and illustrates the main characteristics in each phase that impact borrowing requirements and potential credit risk.</p> <p>This practical case study-based course is designed for bankers who have a sound working knowledge of financial statements and financial ratios.</p>		