

Call for application for a Professional Training on Credit Analysis and Loan Recovery

Course Code: EPRN05/PT/22

DATES (4 days): 27-30/06/2022 EVENINGS

Venue: University of Rwanda, Gikondo Campus

1. Introduction

The training on *Credit Analysis and Loan Recovery* aims to build the capacity of the participants to review the tools and techniques for analyzing and evaluating information from potential clients. It enhances the skills of corporate lending staff in developing Credit formats, identifying potential clients, record keeping and loan recovery techniques.

It provides participants an opportunity to reduce their financial losses, by developing confident corporate banking and improved credit decisions making abilities.

2. Course content

The course content includes:

- Overview of credit and debt
- Instruments of debt collection
- Types of borrowers & their needs
- Types of credit facilities offered by banks
- Structuring of facilities
- Principles of good lending
- The macro perspective – Lepest the micro perspective competitors
- Communication skills and relationship management
- Why banks require financials in lending
- Financials used by personal clients
- Financials used by business customers
- Credit appraisals
- Securities
- Monitoring of an asset book
- Monitoring & controls
- Techniques for loan recovery

3. Training methods

This training will be run in a workshop style with a high degree of participants' involvement. Adult learning methodologies will be employed, and participants will not be passive. Debate and open discussions will

be encouraged. The trainer will use a mix of presentations to define and explain key concepts and practical exercises. Trainees are encouraged to bring their own laptops.

4. Certificate

EPRN will issue completion certificates to participants who will successfully attend the course and pass the course test.

Note: At the end of the course, the trainer will deliver a test, and ONLY participants who will get at least 60% will get the certificates. Others will be advised to wait until another training opportunity for the same course becomes available which they will attend free of charge (this chance is provided only once).

5. Training fees, venue, date and refreshments

- **Members:** 60,000 Rwf
- **Non-members:** 100,000 Rwf

This training will be held at University of Rwanda, Gikondo Campus (former SFB building) from 27th to 30th June 2022.

6. Payment process

Interested applicants are encouraged to pay the registration fees through the following bank details:

- Bank Account: **00040 06945750 07** RWF (Bank of Kigali)
- Title of the Account: Economic Policy Research Network

Scan the bank slip and send it to: info@eprnrwanda.org OR bring the hard copy of bank slip to EPRN office at University of Rwanda- Gikondo Campus (former SFB).

You can also pay through MTN MOMO PAY (*182*8*1*030683#) or through PayPal on our website (www.eprnrwanda.org) and notify us through info@eprnrwanda.org

NB: Tailor-Made Course

We can also do this as tailor-made course to meet organization-wide needs.

If you need further clarifications, call us through: 0788357648 or write to us: info@eprnrwanda.org

Kigali, 05/06/2022

Mr. Seth KWIZERA
Executive Director

