



CEP Certificate Courses

Tailor-Made Solutions for the Banking Industry!

Centre for European programmes (CEP) is a major department of Outreach and Excellence of the American university in Bulgaria in the areas of in the field of European integration, European project management, European utilities management etc.

CEP activities are focused in three priority areas: participation in projects, development and implementation of in-company and open training programmes and events for various customers as well as provision of consulting activities further to the new market opportunities, coming with EU accession.

With regards to the organization of training programmes and events CEP has profound expertise in:

- Identifying training needs, development of appropriate tailor-made training programmes and forming appropriate teams to address them
- Development and execution of training programmes in response to the specific requirements of the client
- Organizing complex local events with multiple partners in multiple sectors
- Working with diverse partners to determine content and parameters of conferences and study tours

In order to answer the specific requests of the various clients, CEP has developed an individual approach to provide a **tailor-made product, targeted at individual needs of the various customers**, to address specific problems and meet different demands. The main areas of CEP expertise are:

- EU Financial Instruments and Operational Programmes
- Supply Chain Management and Logistics
- Human Resource Development (Speaking in Public, PR and Communication Skills, Intercultural Competences)
- EC Law and Open Competitions to Work in the Institutions of the European Union
- Project Financing in Energy Market, Infrastructure and Communal Sector
- NEW!** - **Financial Accounting for Bankers, Cash flow analyses and projection, Analysis and Interpretation of Financial Statements, Introduction to Corporate science, Contract Finance, Remedial and Recovery Management.** This area has been specially designed to meet the banks' demands.

All courses could be offered **in house** or as **open courses**.

Further to **banks' needs** in terms of human resource development in the area of credit appraisal and investment decision another courses in the last area of expertise are going to be offered in the upcoming year.

Please find below the programme outline of the suggested trainings.

<p style="text-align: center;"><i>Financial Accounting for Bankers (30 Hours)</i></p>
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Objectives

To enable participants to:

- Acquire in depth knowledge of accounting principles and practices,
- Understand impact of accounting methods on performance and financial position,
- Appreciate role of statutory auditors and their reports,

Contents

- Generally Accepted Accounting Principles (GAAP).
- Preparation of financial statements.
 - . Footnotes and disclosure.
- Various accounting methods and their impact on financial information.
- Cash vs. Accrual system of accounting.
- Methods of valuation of inventories.
 - . methods of valuation of Account Receivables.
- Methods of charging depreciation.
- Valuation of investments.
- Accounting treatment for operating and capital leases.
- Computation of shareholders' equity.
- Role of statutory auditors and examination of their reports.
- Exercises.

Who Should Attend -

Credit officers, credit analysts, corporate relationship managers.

<p style="text-align: center;"><i>Cash Flows Analysis and Projection</i> <i>(30 Hours)</i></p>
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Objectives

To enable participants to:

- Prepare and analyze cash flow statements,
- Analyze sources and utilization of cash flows,
- Project cash flows,
- . Conduct sensitivity analysis,
- Assess borrower's ability to generate cash and service loans,

Contents

- Preparation of cash flow statements:
 - Cash flows from operating activities.
 - Cash flows from investing activities.
 - Cash flows from financing activities.
- Analysis of cash flow statements and cash flow ratios.
- Realistic assumptions for cash flow projections.
- Constructing projected cash flows.
- Identification of key variables and sensitivity analysis.
- Computer spreadsheets to conduct sensitivity analysis.
- . Free cash flow management.
- Exercises and case studies

Who Should Attend

- Credit officers, credit analysts, corporate relationship managers,

<i>Analysis and Interpretation of Financial Statements (30 Hours)</i>
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Objectives

To enable participants to:

- Identify information necessary for financial analysis
- Assess reliability of financial statements and accounting information furnished by borrowers
- Analyze financial statements using various tools including ratios
- Prepare meaningful and analytical reports for top management

Contents

- Information required for financial analysis.
- . Recasting financial data.
- Trend analysis versus Vertical analysis.
- Ratio analysis: leverage, liquidity, profitability and performance ratios, capital structure.
- Du Pont formula analysis.
- Breakeven analysis.
- Working capital analysis.
- . Projected balance sheet and income statement.
- Analytical report.
- Exercises and case studies.

Who Should Attend

- Credit officers, credit analysts, corporate relationship managers.

***Introduction to Corporate Finance
(30 Hours)***

Objectives

To enable participants to:

- Assess the efficiency of financial management,
- Analyze the working capital structure,
- Assess the feasibility of capital expenditure decisions,
- analyze the capital structure of the company,
- . Evaluate and estimate the cost of various financing alternatives..

Contents

- Fundamentals of corporate finance.
- Management of working capital.
- Inventory and receivables management.
- Means of finance for working capital.
- Evaluating capital investment proposals.
- Capital budgeting techniques.
- Short, medium and long-term sources of finance.
- Cost of capital.
- Capital structuring decisions.
- Trade-off between risk and return.
- . **Exercises and** Case studies.

Who Should Attend

- Credit officers, credit analysts, corporate relationship managers and loan review officers.

<p style="text-align: center;"><i>Contract Finance</i> <i>(20 Hours)</i></p>
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Objectives

To enable participants to:

- Identify business opportunities,
- Analyze financial viability of contracts,
- Structure suitable loan facilities - long-term and short-term,
- Support loans through documentation and securities,

Contents

- Types of contracts which can be financed by banks.
- Primary documents to be examined by lenders.
- Identification of risk factors and risk mitigation.
- Evaluation of financial viability of contracts.
- Estimating costs, revenues and cash flows.
- Structuring loan facilities - long-term and short-term.
- Legal aspects and documentation.
- Assignments of debts, third party support, etc.
- Exercises and case studies.

Who Should Attend

- Credit officers, credit analysts and corporate relationship managers.

Remedial and Recovery Management (20 Hours)
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Objectives

- To enable participants to:
- Identify early warning signals and initiate corrective action,
- Classify loans according to internationally accepted norms,
- Identify causes of problem loans and work out remedial plans,
- Use innovative methods for problem loans recovery,

Contents

- Loan administration and review.
- Early warning signals for problem loans.
- Window-dressing of financial accounts.
- International best practices in income recognition, loan classification and provisioning.
- Predicting corporate bankruptcy.
- Identification of causes of problems loans.
- Structuring remedial plans.
- Recovery management.
- Exercises and case studies.

Who Should Attend

- Credit officers and analysts, having at least 5 years of corporate lending experience.

<p style="text-align: center;"><i>Bank Lending and Credit Risk Analysis</i> <i>(40 Hours)</i></p>

Objectives

- This an intermediate level course which enables participants to:
- Scan business environment and identify opportunities,
- Use financial and non-financial appraisal techniques to assess credit risks,
- Solicit new business and negotiate terms,
- Manage relationship in mutual interest.

Contents

- Lending function within the bank.
- Lending policies, systems and procedures.
- Asset conversion cycle of business.
- Techniques of financial analysis.
- Understanding and analyzing cash flows.
- Cash flow projections.
- Non-financial aspects of loan proposals.
- Structuring and supporting commercial loans.
- Preparation of credit evaluation memo and presentation of Bank Credit Committee.
- Loan administration and review.
- Grading and pricing of loans.
- Exercises and case studies.

Who Should Attend

- Credit officers, analysts and corporate relationship managers.

For more information, please contact:

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Solutions are tailored- opportunities are matched!