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# Course: Corporate Lending Fundamentals

Code	City	Hotel	Start	End	Price	Language - Hours
FA-944	Milan (Italy)	Hotel Meeting	2027-03-29	2027-04-02	5450 €	En - 25

## Course Introduction

This training course aims to provide participants with a practical and structured understanding of corporate lending fundamentals, starting from the loan lifecycle, moving through the main types of corporate loans and credit facilities, and ending with key loan terminology and basic financial calculations used in corporate lending.

The course links theoretical concepts with practical applications in banks and financial institutions. It also covers real examples of credit facilities, including revolving credit facilities, working capital facilities, bridge loans, project finance, asset-based lending, and trade finance.

## General Objective

To enable participants to understand, analyze, and manage the fundamentals of corporate lending, identify different types of corporate loans and credit facilities, understand the loan lifecycle, and use key terminology and calculations related to corporate lending.

## Detailed Objectives

By the end of this course, participants will be able to:

- Explain the corporate loan lifecycle from loan request to repayment or closure.
- Differentiate between the main types of corporate loans and credit facilities.
- Understand how a Revolving Credit Facility operates.
- Analyze corporate needs for working capital finance.



- Identify the uses and risks of bridge loans.
- Understand the basic principles of project finance.
- Explain the concept of asset-based lending.
- Identify trade finance tools and their role in reducing commercial and payment risks.
- Use key corporate lending terminology correctly and confidently.
- Perform basic calculations related to interest, fees, repayment schedules, and coverage ratios.

## Target Audience

- Bank and financial institution employees.
- Corporate credit and lending officers.
- Credit risk management staff.
- Corporate relationship managers.
- Credit analysts and financial analysts.
- Treasury and finance staff in companies.
- Finance managers and assistant finance managers.
- New professionals working in corporate lending.

## Course Outline

### Day One: Introduction to Corporate Lending and the Loan Lifecycle

#### Module One: Concept of Corporate Lending

- Definition of corporate lending and its role in financing companies.
- Difference between retail lending and corporate lending.
- Main parties involved in the corporate lending process.
- Role of the bank or financial institution in assessing the borrower.
- Importance of corporate lending in supporting business growth and expansion.
- Relationship between corporate lending and risk management.



## **Module Two: Loan Lifecycle**

- Loan request stage and identification of the borrower's financing needs.
- Collection and analysis of financial and business documents.
- Assessment of creditworthiness and repayment capacity.
- Loan structuring and setting of terms and conditions.
- Credit approval and legal documentation.
- Drawdown, monitoring, collection, and final loan closure.

## **Day Two: Types of Corporate Loans and Credit Facilities**

### **Module One: Types of Corporate Loans**

- Short-term loans.
- Medium-term and long-term loans.
- Secured and unsecured loans.
- Bilateral loans and syndicated loans.
- Loans for operational purposes.
- Loans for expansion and investment purposes.

### **Module Two: Revolving Credit Facility**

- Concept of a revolving credit facility.
- Difference between a traditional loan and a revolving facility.
- Drawdown, repayment, and redraw mechanisms.
- Uses of revolving credit facilities in liquidity management.
- Fees associated with revolving credit facilities.
- Risks and credit controls related to revolving facilities.

### **Module Three: Working Capital Facilities**

- Concept of working capital finance.



- Cash and operating cycle in companies.
- Financing inventory, receivables, and operating expenses.
- Difference between net working capital and working capital requirements.
- Indicators used to assess a company's need for operational finance.
- Risks of working capital finance and methods to mitigate them.

## **Day Three: Bridge Loans and Project Finance**

### **Module One: Bridge Loan**

- Definition and uses of bridge loans.
- When companies need bridge financing.
- Relationship between bridge loans and long-term financing.
- Risks of relying on future sources of repayment.
- Cost of bridge loans compared with traditional loans.
- Common collateral and conditions in bridge loans.

### **Module Two: Project Finance**

- Concept of project finance.
- Difference between project finance and corporate finance.
- Financing structure based on project cash flows.
- Main parties involved in project finance.
- Risk analysis in infrastructure and energy projects.
- Importance of contracts, guarantees, and projected cash flows.

### **Module Three: Assessing Project Bankability**

- Analysis of expected revenues.
- Analysis of capital and operating costs.
- Assessment of the project's ability to service debt.
- Concept of Debt Service Coverage Ratio.



- Identification of primary and secondary sources of repayment.
- Evaluation of legal, operational, and market risks.

## **Day Four: Asset-Based Lending and Trade Finance**

### **Module One: Asset-Based Lending**

- Definition of asset-based lending.
- Use of assets as collateral for credit facilities.
- Financing accounts receivable.
- Financing inventory.
- Assessment of the quality of financeable assets.
- Concept and use of the borrowing base.

### **Module Two: Trade Finance**

- Concept of trade finance and its role in supporting import and export activities.
- Main parties involved in trade finance transactions.
- Letters of credit.
- Letters of guarantee.
- Documentary collections.
- Supply chain finance and supplier payments.

### **Module Three: Risks in Trade Finance**

- Non-payment risk.
- Non-delivery risk.
- Risk of non-compliant documents.
- Country risk and transfer risk.
- Role of banks in reducing risks between buyers and sellers.
- Importance of international rules and practices in trade finance.



## **Day Five: Corporate Loan Terminology and Calculations**

### **Module One: Corporate Loan Terminology**

- Principal amount.
- Interest rate.
- Margin.
- Loan tenor.
- Maturity date.
- Facility drawdown.
- Repayment schedule.
- Financial covenants and conditions.
- Collateral.
- Default or breach.

### **Module Two: Basic Corporate Loan Calculations**

- Simple interest calculation.
- Interest calculation on the utilized balance.
- Fees on the unutilized portion of the facility.
- Installment and repayment schedule calculation.
- Debt Service Coverage Ratio calculation.
- Impact of interest rate changes on loan cost.

### **Module Three: Reading and Analyzing Loan Terms**

- Analyzing a loan agreement from a financial perspective.
- Understanding drawdown and early repayment conditions.
- Assessing fees and commissions.
- Understanding financial and non-financial covenants.
- Identifying early warning indicators of credit risk.
- Preparing a simplified credit summary for management.



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The Scandinavian Academy for Training and Development adopts the latest scientific and professional methodologies in training and human resource development, aiming to enhance the efficiency of individuals and organizations. Training programs are delivered through a comprehensive approach that includes:

- Theoretical lectures supported by PowerPoint presentations and visual materials (videos and short films).
- Scientific evaluation of participants before and after the program to measure progress and knowledge acquisition.
- Brainstorming sessions and practical role-playing to simulate real-life scenarios.
- Case studies tailored to align with the training content and participants work nature.
- Assessment tests conducted at the end of the program to evaluate the achievement of training objectives.

Each participant will receive comprehensive training materials, including theoretical content, practical exercises, and supporting resources, provided in both printed and digital formats. Detailed reports, including attendance records, final results, and overall program evaluations, are also provided.

Training materials are prepared professionally by a team of experts and specialists in various fields. At the end of the program, participants are awarded a professional attendance certificate, signed and accredited by the Scandinavian Academy for Training and Development.

### **Program Timings:**

- 9:00 AM to 2:00 PM in Arab cities.
- 10:00 AM to 3:00 PM in European and Asian cities.

### **The program includes:**

- A daily Coffee Break provided during the sessions to ensure participants comfort.



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