

QUALIFICATION: CREDIT ANALYSIS FOR BUSINESS BANKING CREB01-OS
MODE OF DELIVERY: ONLINE

DESCRIPTION

PROGRAMME PURPOSE

Credit analysis is an essential tool in the banking environment for mitigating risks to the bank. Being skilled in the field of credit analysis will equip you with the skills necessary to ensure that businesses can afford to meet their debt obligations to the bank to generate profitable lending decisions. The course is aimed at individuals who would like to operate in a business credit environment in a bank where company loan applications are evaluated. Students will develop a holistic view of credit evaluation by acquiring the knowledge and skills that will enable them to analyse companies in terms of industry risk, financials and availability of collateral. Students will also be able to make decisions on whether or not to lend money, and to evaluate which type of credit product is best suited to the client's needs.

PROGRAMME OUTCOMES

Once you have successfully completed this course, you will be able to:

1. Recommend the correct credit product for a business client.
2. Negotiate with business clients efficiently.
3. Evaluate a credit application for a business client.
4. Ensure that adequate security or collateral is obtained from a client.
5. Apply credit risk effectively within the banking environment.

PROGRAMME STRUCTURE

The following key topics are covered in the course:

- Credit products for businesses
- The analysis and interpretation of financial statements
- Assessing a company's working capital needs
- Security and collateral

- Credit evaluation
- Credit risk: the concept of management of risk.

MODULE DESCRIPTIONS

Online Short Course: Credit Analysis for Business Banking CREB01-OS

ADMISSION REQUIREMENTS

You must have completed an accounting course that covered business financial statements comprehensively or have sound work experience in business financial statements.

Proficiency in English (reading and writing) is required.

English proficiency

Applicants are required to be proficient in English prior to admission to the course. Applicants whose first language is not English may be required to provide proof of proficiency.

ACCESS TO TECHNOLOGY

Milpark provides students with materials, resources, formative assessments (including online tests and quizzes), discussion opportunities and a number of administrative services as part of the *myMilpark* and *myCourses* online tuition and support environments. Course materials direct students to additional external resources in the form of links to downloadable documents, websites and videos.

Having access to the above online facilities is essential for efficient communication, learning and success. You will need continuous (daily) access to study, using the resources mentioned below, and to submit and receive your assignments.

Minimum system requirements

1. Reliable internet connection with continuous access
2. Firefox/Internet Explorer/Chrome web browser
3. Microsoft Word
4. The means to open and read PDF documents
5. The means to scan and upload documents
6. Email/cellphone for notification and communication.

STUDENT SUPPORT

Library access

The Milpark Library provides access to e-books in a virtual library called Cyberlibris (Scholartext). Lecturers may create smart bookshelves per course or module for students to access (these shelves can contain prescribed and recommended books). Students can also create their own personal smart bookshelves containing resources for their studies. Having access to a digital library means that thousands of students can access books and resources from anywhere at the same time online. There is no need to make reservations and requests, and no limit to the time a student has to access a book. With the implementation of Cyberlibris, students also have access to full-text resources via ProQuest (global), Ebsco (global) and Sabinet (South African publications), to assist with research and to enrich their learning experience. Access to the Library is included in the module fee.

Tutor

Comprehensive student support services are available. Students are provided with administrative support by Student Services. To assist with understanding content, students have access to tutors whom they can contact individually. Students who experience study and/or personal problems have access to a student counsellor. All support services are available to registered students via *myMilpark (myCourses)*.

ASSESSMENT

An integrated approach to assessment is applied. The practical nature of the course is emphasised in all assessments.

The following are examples of assessments/activities that you could be exposed to during your course:

- Online quiz or online test
- Individual and/or group assignments with open-ended questions
- Online discussion forums with other students and your course lecturer
- Watching videos and summarising the main points
- Reading and engaging with study material, articles or information on websites
- Researching a specific topic and summarising your findings.

The exact structure of your assessments will be communicated to you in a detailed assessment plan when the course commences. A minimum final mark of 50% will be required in order to complete the course successfully.

DURATION

This course will run over a period of six weeks, running from Tuesday to Monday every week.

CERTIFICATION

A short course certificate of completion will be issued provided that you meet the minimum requirements for certification for this specific course.

FURTHER STUDIES

Students who have successfully completed this short course certificate may articulate onto other short courses. Students may at any time apply for admission to any of Milpark's further or higher education qualifications, where they may be admitted, subject to the admission requirements of each qualification.

PRICING

The course fees include access to the online environment (including library services) for the full duration of the course, all study material, access to the lecturer online and one cycle of assessments.

DISCLAIMER

The content of this brochure is accurate at the time of going to print. Milpark Education reserves the right to change the course content due to changes in legislation, market requirements and other reasons. Notice of such changes will be published on our website.

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