LEARNING OBJECTIVE

Reinforce employees’ competencies to better understand and apply best practices to analyze and manage risk in a distressed market.

TARGET AUDIENCE

This program is suitable for anyone involved in SME business lending or commercial lending, including credit analysts, underwriters, portfolio managers, relationship managers, and those involved in the second line of defense, such as loan reviewers and auditors. It is also appropriate for business analysts who gather and analyze data at the portfolio level.

COMPETENCIES GAINED

Participants will be able to:

• Analyze industry, management, and regulatory risk to determine whether a business can recover from financial distress.

• Understand borrower financing needs, activity ratios, and facilities to restart the working capital cycle.

• Determine the effect on cash flow arising from government stimulus packages and regulatory forbearance.

• Understand the factors affecting sales and profitability, formulate projections, and determine future profitability.

• Be empathetic and genuine, build client trust, and manage their own emotions when having difficult conversations.

Topics:

1. Analyzing Business Viability
2. Kickstarting Business Operations
3. Analyzing Cash Flow and the Impact of Government Stimulus
4. Formulating Projections in an Uncertain Market
5. Communicating with Business Clients in Financial Distress

COURSE OVERVIEW & BENEFITS

In distressed markets, financial institutions face both an increase in requests for new credit, and an increase in the volume of missed loan payments, covenant breaches, non-performing loans, and consequently, provision levels.

In this environment, lenders will need to closely monitor their existing portfolios, understand the impact of a distressed market on cash flow, and determine the future viability of businesses. In addition, as the market begins to recover, financial institutions will be expected to contribute to the economy’s revival by supporting the restart of businesses, all the while protecting their own organizations.

The Business Lending segment of our Distressed Markets series addresses these challenges with a short, targeted, solution that reinforces employees’ competencies with the knowledge and practical skills they can immediately and confidently apply on the job.

Employees will be better able to understand the impact of a distressed environment, reassess risk and its parameters under distressed conditions, and explore the best solutions to manage, mitigate risk, and skillfully communicate with confidence.

LEARNING OBJECTIVE

Reinforce employees’ competencies to better understand and apply best practices to analyze and manage risk in a distressed market.

Topics:

1. Analyzing Business Viability
2. Kickstarting Business Operations
3. Analyzing Cash Flow and the Impact of Government Stimulus
4. Formulating Projections in an Uncertain Market
5. Communicating with Business Clients in Financial Distress

DELIVERY CHANNEL
eLearning

DURATION

2 - 3 hours per topic

Contact us for more information at: elearning@moodys.com
Analysing Business Viability

Analysing industry, management, and regulatory risk to determine whether a business can recover from the pandemic-induced recession.

Kickstarting Business Operations

Assessing a business’s financing needs, activity ratios, and facilities to restart the working capital cycle.

Analyzing Cashflow and the Impact of Government Stimulus

Evaluating the effect of government stimulus packages and regulatory forbearance on cash flow.

Formulating Projections in an Uncertain Market

Identifying the factors affecting sales and profitability and formulating projections to determine future profitability.

Communicating with Business Clients in Financial Distress

Building client trust during difficult conversations by showing empathy and interest, using effective communication skills, and managing your own emotions.

Each topic contains three engaging components to reinforce skills:

Best Practices:
Interactive eLearning that covers key concepts and skills that can be applied on the job. (1 to 1.5 hours)

Relevancy:
An expert speaker recorded webcast exploring the implications of a distressed market. (30 to 45 minutes)

Application:
Online real-world case study to give participants an opportunity to apply the skills they have learned. (30 minutes)

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