

**On Satisfactory Completion Of This Programme You Will Be
Entitled To Use The Designation Certified Credit Analyst (CCA™)
On Your Resume And Business Cards!**

**Elective
Course**

Certified Credit Analyst™

**An Elective Course Of The International
Diploma In Risk Management**

**6 – 10 July 2008
Dusit Thani Hotel, Dubai, UAE**

**After Attending This Five Day Executive Programme,
You Will Be Able To:**

Who should attend?

This highly practical course has been specifically designed for:

- Credit Analysts
- Credit Officers/Managers
- Commercial and Retail Loan Officers/Managers
- Loan Review Officers/Managers
- Branch Managers

- Understand the various types of financial statements and be able to identify the components of financial statements including the balance sheet, income statement, statement of cash flows and reconciliation of net worth
- Spread the financial statements consistently and perform ratio analysis so that trends can be identified
- Perform a detailed cash flow analysis by calculating the sources and uses of funds from one accounting period to another
- Prepare financial projections based upon assumptions provided by the borrower then test those assumptions by utilising sensitivity analysis
- Identify factors which may impact the ability to repay debt obligations and to document the finding in a written credit analysis memorandum
- Understand how to grade a loan or establish a credit rating
- Develop your own manager's handbook
- Explore the implications of the global re-pricing of credit risk

**3 Core
Courses**

+

**1 Elective
Course**

=

**International Diploma
In Risk Management**



"By attending this course, I have gained information equivalent to two years of practical experience"

Khalifa Abdulla, Head of Commercial - Main Branch, ADIB, UAE

Elective
Course

Certified Credit Analyst™

6 – 10 July 2008

Dear Credit Professional,

What do googleganger, facebook and green all have in common?

Every year a respected group of American linguists publish a report on the new words that have entered the everyday lexicon of the English speaking world. Alongside the more general examples like those listed above the 2008 results marked a first for the American Dialect Society report – they had to create an entirely new section to reflect the explosion in terms to describe one economic phenomenon – the credit crunch.

Subprime was the overall word of the year for 2007, with exploding ARM (Adjustable Rate Mortgage), liar's loan, scratch loan and NINJA (No Income, No Job or Assets) all featuring strongly. Never before has the art and science of credit and credit analysis played such an important role in the life of everyday people and finance professionals alike.

Credit Professionals now need to establish strong risk management frameworks, have a clear systemic understanding of the organisations credit profile and need to establish strong financial modeling systems to understand how macro and micro-economic factors influence such trends.

Understanding the construction and maintenance of a loan portfolio is an essential survival tool in today's volatile financial business environment. Successful enterprises that rely on effectively managing credit as well as larger institutional lending organisations, have established strong systems to provide a strong element of pre and post-planning credit analysis tools.

These tools enable corporate and institutional credit professionals to ensure effective day-to-day management of their customers and their debts and also contribute to a healthy financial statement.

Your Course Director Michael Vincent, will share the skills and knowledge that are needed in order to analyse and manage credit operations successfully in both the corporate and institutional environment, based on the practical experience he has gained over more than 20 years in the commercial banking sector.

Both Michael and I look forward to welcoming you in July 2008!

Yours sincerely,



Jeremy Butcher
Senior Conference Manager

P.S. Book now to secure your place on this highly topical course!

Programme Overview

The goal of this programme is to provide a Credit Analyst with diagnostic skills that can be immediately used upon return to their respective international banks or corporate credit departments. Analysts will learn to use demonstrated analytical strategies which will enable them to assess the degree of risk prior to endorsing approval or rejection of a specific credit request. Another objective of this programme is to enhance the documentation of commercial loan files which will reduce losses and will be viewed favourably by the regulatory community.

Programme Methodology

This programme has been designed to be delivered in a highly interactive way, involving a mix of theory, interactive discussion and formal practical exercises. It is also expected that all participants will contribute from their own experience and area of knowledge. This delivery method has been chosen to ensure that participants can maximise their skill development and experience sharing through peer interaction.

Programme Timings

Registration will be at 08:00 on the first morning. The course will commence at 08:30 and conclude at 14:30 on all days with two breaks for refreshments. Lunch will be served at the end of each day. The order of topics may vary from this outline depending on the requirements and dynamics of the group – topics may not be addressed in the order stated herein

Day One – Sunday, 6 July 2008

Role Of The Credit Analyst And Lending Officer

- The role of the credit analyst
- Stakeholders and their priorities
- The credit analyst's network and resources
- Loan interview techniques
- How to develop a loan handbook

Group Exercise

Define the key stakeholders in your organisation involved in credit risk and management, develop a workflow structure and diagram

Credit Analysis Procedures

- The credit analysis process – the five C's and PARSER
- Regulatory issues – update on Basel II
- What is the manager's loan handbook

Group Exercise

Develop a check list on the key credit analysis processes currently necessary within your organisation

Day Two – Monday, 7 July 2008

Financial Statement Analysis

- Books of account
- Spreadsheets and analysis techniques
- Ratio and trend analysis

Group Exercise

- Analyse a company performance utilising a case study
- Further develop the manager's loan handbook

Financial Analysis

- Solvency ratios
- Cash flow analysis
- Debt service coverage – how do you properly account for various conditions such as real estate holdings, excessive owner compensation and timing issues?
- Adequacy of working capital, liquidity, and leverage position and control
- Further analysis of the balance sheet, profit and loss statement, cashflow statements and annual report

Group Exercise

Using the tools you have reviewed, analyse and assess a balance sheet and undertake a cashflow exercise

Day Three – Tuesday, 8 July 2008

Structuring A Credit To Minimise Risk

- Proper loan structuring recommendations
- Collateral coverage analysis
- Loan covenant considerations
- Guarantor analysis

Group Exercise

Formulate a Balanced Scorecard utilising a case study

Non-Performing Loans/Distressed Debt

- Evaluating investment opportunities in debt heavy businesses
- Reviewing restructuring opportunities
- Implementing a system of red flag projections

On Successful Completion Of This Course And Registration With AAFM You Will:

- Earn the right to use the post-nominal designation CCA™ on your business card and resumé
- Receive a 2-year membership to the AAFM professional body
- Gain access to the AAFM risk management network and body of information online
- Share in the experience of a leading risk expert from the American Academy Of Financial Management
- Enjoy preferred access to education centres in USA, Europe, Asia, Middle East and Latin America
- Receive access to the AAFM international journal published online
- Earn a gold embossed CCA™ Certificate with your name and designation as a MAAF (Member of the American Academy of Financial Management)
- Be able to show that you have completed graduate level financial and risk management education and that you have substantial experience in risk assessment and management on a regional and global level

Day Four – Wednesday, 9 July 2008

Financial Projections And Analysis

- Development of a loan portfolio
- Asset management
- Loan funding techniques
- Balance sheet impact
- Marketing opportunities for loan portfolio development
- Business and industry analysis

Group Exercise

- Construct a loan portfolio and undertake a risk assessment
- Further development of your individual loan manager's handbook

Advanced Analytical Techniques

- Methods of generating and determining growth
- Break-even analysis and building a business for ROI
- Customer and segmentation profitability
- Mergers and Acquisitions (M&A)
- Finalise the loan manager's handbook

Day Five – Thursday, 10 July 2008

Current Issues In Credit Analysis

Practical Assessment Exercises

Tasks will be issued on an individual and team basis that will confirm your skills and ability to apply risk management techniques. The exercise will be by way of team discussion of case studies and individual comments on practical risk problems.

About Your Expert Programme Director



Michael Vincent spent 22 years in the banking and finance industry as a practitioner. He gained experience in all areas of the industry, ranging from branches to the international arena. He worked at all levels and processes from retail lending to major project finance transactions. During the later stages of his industry career he was directly responsible for substantial change within the international area. He succeeded in changing the focus from paper to people by applying the principle of portfolio and relationship to the trade area. In his last position he was responsible for the international operations of the top 100 corporate customers of his bank and had over 60 staff reporting directly to him. In 2000 after more than six years of research Michael established the Australian Risk Management Unit as its foundation Director. It is an entity, funded by industry with the aim of developing focused risk management education within the Australian business community. He was directly responsible for developing and writing an undergraduate degree through to a master's degree in the area of risk management, a first for the concept of integrated risk management.

The International Diploma In Risk Management

In conjunction with the American Academy Of Financial Management (AAFM), IIR is once again proud to offer a series of linked five day training programmes leading to the internationally respected **International Diploma In Risk Management**.

The Diploma consists of six programmes, of which you must complete four. Achievement of each one of these courses and registration with AAFM entitles you to use the appropriate post-nominal designation (for example, Jeremy Butcher CRA in the case of Certified Risk Analyst).

There are **three core courses which you must complete** to receive your Diploma. These are Certified Risk Analyst, Certified Operational And Market Risk Analyst, and Project And Contract Risk Specialist. The fourth and final course can be selected from any of the remaining elective programmes.

Course Order

Although there are no prerequisites for these courses, we strongly recommend that you begin with **Certified Risk Analyst™** to provide an overview to the programme. You may then structure the courses to meet your needs.

To graduate with an **International Diploma In Risk Management** you are required to complete **all three core courses**:

1. **Certified Risk Analyst™**
2. **Certified Operational And Market Risk Analyst™**
3. **Project And Contract Risk Specialist™**

PLUS at least **one** of the following **elective courses**:

1. **Certified Credit Analyst™**
2. **Certified Compliance Officer™**
3. **Certified Corporate Banker™**
4. **Master Compliance Professional™**



American Academy Of Financial Management (AAFM) Profile

The American Academy of Financial Management™ is one of the world's fastest growing professional associations with more than 50,000 members worldwide and offering exclusive board certification designations to candidates who meet the highest professional standards and assessment criteria. The programmes conducted by IIR are accredited by the American Academy of Financial Management (AAFM) and recognised in over 145 countries by 560 training providers, universities, colleges and business schools. IIR, IBC Asia and Informa plc are accredited training providers for AAFM branded programmes.

AAFM was chosen in 2006 by Dubai Financial Market (DFM) to conduct the seven week professional training component of the Kafa'at programme for graduates entering the brokerage and trading industry. AAFM has also recently been appointed to represent UBS' Financial Markets Academy in the Middle-East, renowned as one of the world's top capital markets programmes. AAFM has alliances with the Dubai Institute of Human Resource Development, Dubai Quality Group, Knowledge Village, Bahrain Training Institute, Islamic Development Bank and many more.

With liaison offices in Dubai, Hong Kong, Kuwait, Singapore, San Francisco, Monterey, New Orleans, Melbourne, Beijing, the Caribbean, India and Europe, AAFM is fast becoming the world's leading professional association for financial practitioners. The AAFM Executive Designation Programmes also provide the assurance that the designation holder has met the suggested criteria for graduate credentials set out in the Ibanez US Supreme Court Decision and are recognised on both the NASD and US Department of Labor websites.

Core
Course

Certified Operational And Market Risk Analyst™

4 – 8 May 2008

Introduction

Focusing on the key areas of operational and market risk, this core element of the diploma covers important topics like Basel II and day-to-day application of risk management theory. Through traditional delivery, interactive group work and stimulating directed exercises you will explore the latest theory and practice in operational and market risk.

Who Should Attend?

This powerful course is of particular interest for all risk managers with day-to-day risk responsibilities. It is also of interest for senior managers with an operational risk oversight role.

By Attending This Course You Will:

- Gain insight into operational risk management through Basel II and other approaches
- Develop a definitional understanding of what operational risk management is
- Analyse working models of operational risk management
- Understand the importance of documentation
- Develop the understanding to place operational risk management within the total enterprise risk management system
- Practice the implementation of operational risk management within a case study setting

Programme Summary

- Operational risk management – Defined and verified
- Basel II – The new accord
- Strategic risk management
- The future directions of operational risk management
- Practical application of principles by case study analysis

“A good learning experience”

Usman Basharat, Assistant Compliance Manager,
Mashreq Bank, UAE

Core
Course

Project And Contract Risk Specialist™

19 – 23 October 2008

Introduction

During this five day course you will develop an understanding of the importance of projects in the contemporary organisation. You will also learn how the problem (project) definition phase has a critical impact on project success. You will also explore the three major areas of project development, the planning, the execution and the closure phase, from a risk management perspective. The course will give you a clear understanding of the role that project stakeholders play in all aspects of the project, especially in the area project control and contract management. You will also gain a clear understanding of how the principles of risk management can be embedded within the project management process and how you can develop your own set of tools and techniques for optimising project performance. This is an innovative course that has been specifically designed to highlight the benefits of applying the principles of risk management, to the process of project management.

Who Should Attend?

All professionals working within a project based environment should have a knowledge of the importance of risk management to the delivery of their project. In particular, risk managers in large projects and senior managers in other projects should attend this programme.

By Attending This Course You Will:

- Develop a specialised approach to risk management that is particularly applicable to project environments
- Explore the various critical control points in project management that a risk manager must be aware of
- Undertake directed group activities that give you practical experience of the themes and issues being taught

Programme Summary

- The role of projects in the contemporary organisation
- The project
- Project risk management
- Project planning
- Project implementation
- Project closure
- Project leadership
- Project contract management



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971-4-3352438



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Elective
Course

Certified Compliance Officer™

20 – 24 July 2008
repeated 2 – 6 November 2008

Introduction

Certified Compliance Officer™ is a management programme designed to teach a practical understanding of regulatory compliance needs. The programme covers eight major subject areas and utilises a variety of training techniques. The key areas of the curriculum include understanding the regulatory environment, who is responsible for compliance, the role of corporate governance and ethics in compliance programmes, and the implementation of compliance programmes. The emphasis will be on practical and pragmatic approaches, rather than theoretical. The goal of this programme is to provide Compliance Officers and Managers with skills that can be immediately used upon return to the organisation. You will learn to appreciate the extent to which organisations and their public officers are exposed to the ever-increasing regulatory environment, how to identify the compliance issues that have the most significance for you and how to introduce a compliance management programme within your organisation.

Who Should Attend?

Compliance issues now transcend traditional role definitions; hence this course may be of interest to a wide variety of professionals with ultimate responsibility for the regulatory relationships of their organisation. Those with a direct responsibility for compliance activities will benefit most directly.

If you have already achieved a recognised qualification in compliance or can demonstrate significant prior experience and academic achievement then you may be eligible to attend the Master Compliance Officer programme.

By Attending This Course You Will:

- Be able to define the meaning of compliance for your organisation and develop an effective response to its demands
- Understand and be able to explain the risk consequences of non-compliance
- Be able to produce a compliance programme tailored to the needs of your organisation

Programme Summary

- Introduction to compliance
- The regulatory environment and the role of regulators
- Compliance and the role of corporate governance
- Compliance and business ethics
- Developing a corporate compliance programme
- Implementation of corporate compliance
- The corporate compliance function
- Issues in compliance
- Whistleblower programmes and the law
- Practical assessment exercises

Elective
Course

Certified Credit Analyst™

6 – 10 July 2008

Introduction

The goal of this course is to provide a Credit Analyst with diagnostic skills that can be immediately used upon return to their respective international banks or corporate credit department. Analysts will learn to use demonstrated analytical strategies which will enable them to assess the degree of risk prior to endorsing approval or rejection of a specific credit request. The course is highly interactive and relies on significant participation from delegates and group discussion. Exercises have been specifically developed to embed the learning outcomes from this course and leave you with a set of skills and tools that will last for the rest of your professional career.

Who Should Attend?

All credit professionals will benefit by attending this programme. In particular, Loan Officers and Managers and Credit Managers will benefit from the practical focus of this course. Senior banking professionals and branch managers may benefit from this course as a refresher in credit analysis.

By Attending This Course You Will:

- Develop a deep understanding of financial statements and their interpretation and application to credit decisions
- Take away an analytical toolkit including various ratio analysis, cash flow and ability to pay tools
- Prepare financial projections based upon assumptions provided by the borrower then test those assumptions by utilising sensitivity analysis
- Understand how to grade a loan or establish a credit rating

Programme Summary

- Role of the credit analyst and lending officer
- Credit analysis procedures
- Financial statement analysis
- Financial analysis
- Structuring a credit to minimise risk
- Non-performing loans/distressed debt
- Financial projections and analysis
- Advanced analytical techniques
- Practical assessment exercises



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Elective
Course

Certified Corporate Banker™

23 – 27 November 2008

Introduction

The goal of this course is to provide corporate banking practitioners with the skills and practice of corporate portfolio management and to meet the needs of an increasingly diverse, important and competitive segment of the total financial markets. The course aims to build confidence in the principles and practice of corporate bank management.

Who Should Attend?

This elective programme is most suited to banking and finance professionals. The detailed nature of this programme means that it is suitable for both senior and middle level risk managers within these organisations.

By Attending This Course You Will:

- Explore the main themes in risk management when applied to the banking industry
- Develop a set of tools and skills that you can apply in your own bank to improve your risk management processes
- Explore the practical realities of Basel II and future risk management accords

Programme Summary

- Introduction to corporate banking management
- Advanced corporate banking
- Loan syndication and asset management
- Foreign exchange
- Cash and treasury management
- Advanced risk management
- Advanced relationship selling
- Group preparation and role play

Elective
Course

Master Compliance Professional™

6 – 10 April 2008

Introduction

During this five day course you will engage with and develop an understanding of some of the critical issues confronting the compliance professional in the contemporary organisation. You will have the opportunity for issue analysis and networking with some of the region's most qualified compliance operatives, as you engage with the challenges of the programme.

This is an innovative course that has been specifically designed to provide the appropriate environment for the professional development and industry acknowledgement of current practitioners of compliance. This programme has been designed to be delivered in a highly interactive way, involving a mix of theory, interactive discussion and formal practical exercises. It will also involve presentations from regional organisations that have, or are currently dealing with, the issues covered in the programme. It is also expected that all participants will contribute from their own experience and area of knowledge. This delivery method has been chosen to ensure that participants can maximise their skill development and experience sharing through peer interaction.

Who Should Attend?

The course is designed to provide those who already possess a sound knowledge in the area an opportunity to extend their understanding across a range of compliance issues that will impact on their organisations. As such, it will be expected as an entry requirement, that all participants will have attained the Certified Compliance Officer (CCO) level of understanding, or are in a position to demonstrate considerable professional experience in the area, as well as a capacity to contribute to the programme.

By Attending This Course You Will:

- Develop a high level strategic approach to compliance and its application in the Gulf
- Hear from, and network with, leading compliance practitioners currently practicing regionally
- Enjoy a very high level of academic and practical discussions and debates about the key compliance issues that you are facing

Programme Summary

- Compliance standards (models) and their role
- Creating best practice
- Compliance in the non-banking sector
- The Basel II accord and compliance
- Internal control the foundation of successful compliance
- Regional responses to global change
- Governance and governance structures
- Compliance and sustainable markets
- Harmonisation or convergence – "A New Compliance Paradigm"



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Certified Credit Analyst™

6 – 10 July 2008 • Dusit Thani Hotel, Dubai, UAE

IIR Middle East certified by



ISO 9001:2000

FIVE EASY WAYS TO REGISTER

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✉ **IIR Holdings Ltd.** PO Box 21743, Dubai, UAE **GCS/IIR Holdings Ltd.** P O Box 13977, Muharraq, Kingdom of Bahrain

🌐 **www.risk-arabia.com**

For further information and Group Discounts contact 971-4-3352483 or email: info@iirme.com

WEB BC2510

Yes, I want to register for:

Event
 Certified Credit Analyst™ (Elective Course) **Dates** 6 – 10 July 2008 **Price** US\$ 4,750

Discounts

Book before 27 March 2008 **Save US\$ 500** Pay only US\$ 4,250
 Book between 27 March and 11 May 2008 **Save US\$ 200** Pay only US\$ 4,550
 Book after 11 May 2008 Pay US\$ 4,750

Save US\$ 2,500 when you register for the **International Diploma in Risk Management (3 core + 1 elective course)**.

Pay only US\$ 16,500 including AAFM registration fee for assessment, certificate and designations.

Other events in the diploma
 Master Compliance Professional™ (Elective Course) US\$ 4,750
 6 – 10 April 2008 (BC2618)

Cert Operational And Market Risk Analyst™ (Core Course) US\$ 4,750

4 – 8 May 2008 (BC2508)

Certified Compliance Officer™ (Elective Course) US\$ 4,750

20 – 24 July 2008 (BC2510) and

2 – 6 November 2008 (BC2513)

Certified Risk Analyst™ (Core Course) US\$ 4,750

10 – 14 August 2008 (BC2511)

Project And Contract Risk Specialist™ (Core Course) US\$ 4,750

19 – 23 October 2008 (BC2512)

Certified Corporate Banker™ (Elective Course) US\$ 4,750

23 – 27 November 2008 (BC2514)

Course fees include documentation, luncheon and refreshments. Delegates who attend all sessions will receive a Certificate of Attendance.

PERSONAL DETAILS:

	Title	First Name	Surname	Job Title	Department	Email
1 st Delegate						
2 nd Delegate						
3 rd Delegate						
4 th Delegate						

To assist us with future correspondence, please supply the following details:

Head of Department					
Training Manager					
Booking Contact					

Company:

Address (if different from label above):

..... Postcode: Country:

Tel: Fax:

No. of employees on your site:

0-49 50-249 250-499 500-999 1000+

Nature of your company's business:

Yes! I would like to receive information about future events & services via email.

My email address is:

Payments

A confirmation letter and invoice will be sent upon receipt of your registration. Please note that full payment must be received prior to the event. Only those delegates whose fees have been paid in full will be admitted to the event. You can pay by company cheques or bankers draft in Dirhams or US\$. Please note that all US\$ cheques and drafts should be drawn on a New York bank and an extra amount of US\$ 6 per payment should be added to cover bank clearing charges. All payments should be in favour of IIR Holdings Ltd.

Card Payment

Please charge my credit card: Visa Mastercard American Express

Name on Card:

Card Number: Exp. Date:

Signature:

Cancellation

If you are unable to attend, a substitute delegate will be welcome in your place. If this is not suitable, a US\$ 200 service charge will be payable. Registrations cancelled less than seven days before the event must be paid in full.

Avoid Visa Delays – Book Now

Delegates requiring visas should contact the hotel they wish to stay at directly, as soon as possible. Visas for non-GCC nationals may take several weeks to process.

Due to unforeseen circumstances, the programme may change and IIR reserves the right to alter the venue and/or speakers.

Event Venue

Dusit Thani Hotel, Dubai, UAE

Tel: 971-4-3433333

Accommodation Details

We highly recommend you secure your room reservation at the earliest to avoid last minute inconvenience. You can contact the IIR Hospitality Desk for assistance on:

Tel: 971-4-4072693

Fax: 971-4-4072517

Email: hospitality@iirme.com