



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

Tel: +27 12 004 8389 · Mobile: +27 65 077 6310

Email: apply@aatikd.co.za · Website: www.aatikd.co.za

COURSE BROCHURE

Credit Risk Evaluation for Lending Decisions

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 242680 · NQF Level 4 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips participants with the skills to evaluate credit risk for lending decisions, enabling them to assess borrower creditworthiness, apply risk mitigation strategies, and make informed lending recommendations. It covers credit risk principles, financial analysis, and regulatory compliance within the South African context.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242680
Accreditation	SAQA Accredited · NQF Level 4 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply credit risk evaluation principles to assess borrower creditworthiness.
- Analyze financial statements and credit reports to identify risk indicators.
- Evaluate collateral, guarantees, and other risk mitigation factors.
- Implement credit scoring models and decision frameworks.
- Recommend appropriate lending terms based on risk assessment.
- Demonstrate compliance with relevant credit regulations and policies.

WHO SHOULD ATTEND

- Credit analysts, loan officers, risk managers, and finance professionals involved in lending decisions within banks, microfinance institutions, or corporate credit departments.

COURSE OUTLINE

Day 1: Fundamentals of Credit Risk

- Introduction to credit risk: definitions and significance
- Types of credit risk: default, concentration, and recovery risk
- The credit risk evaluation process: overview
- Regulatory framework: National Credit Act, Basel III principles
- Credit policy components: risk appetite, lending criteria
- Key financial statements for credit analysis: balance sheet, income statement, cash flow statement
- Qualitative factors: management quality, industry position
- Introduction to credit scoring models

Day 2: Analytical Techniques and Risk Assessment

- Financial ratio analysis: liquidity, solvency, profitability, efficiency
- Cash flow analysis: operating, investing, financing cash flows
- Debt service coverage ratio (DSCR) and loan-to-value (LTV) calculations
- Collateral valuation and legal perfection
- Guarantees and other credit enhancements
- Credit scoring models: application scoring, behavioral scoring
- Internal and external credit ratings
- Industry and economic risk assessment: Porter's Five Forces, macroeconomic indicators

Day 3: Decision Making, Documentation, and Monitoring

- Risk-based pricing: setting interest rates and fees
- Loan structuring: covenants, repayment schedules, security
- Credit risk reporting: credit memos, risk ratings
- Documentation: loan agreements, security documents
- Portfolio risk management: concentration limits, stress testing
- Early warning signals: financial deterioration, payment delays
- Non-performing loan management: restructuring, impairment
- Review of case studies and best practices

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 4**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,900.00	R 17,900.00
1	In-House	R 23,300.00	R 23,300.00
1	On-Campus (Pretoria)	R 26,800.00	R 26,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	12 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Durban, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	19 Aug 2026	On-Campus	Durban, South Africa
17 Aug 2026	19 Aug 2026	On-Campus	Dubai, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 242680) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza, 1122 Burnett St, Hatfield 0028, Pretoria, Gauteng, South Africa
Tel: +27 12 004 8389 · WhatsApp: +27 65 077 6310 · apply@aaticd.co.za · www.aaticd.co.za