



Corporate Banking Graduate Certificate Program

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Corporate Banking – Program Overview

Summary

- A foundation level course to provide participants with an introduction to corporate banking services. The program will provide insight into the range of products, services and solutions offered to corporate customers.
- This is a fast-paced course that covers material in a highly interactive way.
- Each session will involve case studies and exercises designed to increase participant engagement and cement the key points from the session.

Objectives

After completing this course, participants will be able to:

- Understand the structure of a corporate, the role of the treasury department, strategic and reputational risk.
- Review the nature of a corporate's financial statements and annual report.
- Discuss the various financing solutions both short-term and long-term available to a corporate.
- Examine the techniques of credit analysis and credit pricing.
- Understand the following services offered by a bank:
 - Cash management solutions.
 - Working capital needs and solutions.
 - Correspondent banking service, payment, and collection solutions.
 - Trade finance services and trade finance solutions.
 - Foreign exchange services.
 - Treasury and risk management solutions.
- Gain confidence in conducting both client and internal meetings in an informed and professional manner.

Audience

- Newly recruited staff within, client-facing, middle office, or back-office functions. Those within legal, compliance, financial control functions, or HR functions.

Program Roadmap



Classroom



E-learning



Assessment

Part 1
E-learning

eLearning

Part 2
Classroom learning

Module 1 Defining a Corporate

Module 2 Strategic and Reputational Risk

Module 3 Corporate Banking Services

Module 4 Generating Non-Interest Income

Module 5 Introduction to Market Economics

Module 10 Importance of Working Capital

Module 9 Financing the Corporate Balance Sheet

Module 8 Financial Calculations Review

Module 7 Introduction to Basel III

Module 6 Introduction to a Bank's Financial Statements

Module 11 Long Term Financing

Module 12 Project Finance and Other Forms of Finance

Module 13 Real Estate Financing and Valuation Techniques

Module 14 Cash Management Services

Module 15 Correspondent Banking Services

Module 20 Commodities and Commodity Financing

Module 19 Foreign Exchange Markets

Module 18 Trade Finance Services

Module 17 Card Services

Module 16 Payment and Collection Services

Module 21 Treasury and Risk Management Solutions

Part 3
Final Assessment

Class engagement and participation
(20%)

Final Assessment - Multiple choice questions
(80%)

Part 1: Online Learning



PRE-WORK

Online Learning

Know-How has a range of tutorials for study.

There are 15 core tutorials which include the following:

- Corporate Banking – Marketplace
- Corporate Banking Products – Accounts Receivable
- Corporate Banking Products – An Introduction
- Corporate Banking Products – Cash Management
- Corporate Banking Products – Payments
- Corporate Banking Products – Project Finance
- Corporate Banking Products – Risk Management
- Corporate Banking Products – Short Term Finance
- Corporate Banking Products – Syndicated Lending
- Corporate Banking Products – Term Finance
- Corporate Banking Products – Trade Finance
- Corporate Banking Relationship Manager – Introduction
- Corporate Banking Relationship Manager – In Practice
- Credit Risk – An Introduction
- Basel III – An Introduction

Corporate Banking Overview

Corporate banking businesses provide banking services to corporate customers that come in all shapes and sizes, from relatively small domestic businesses to huge multinational corporations. This means that the banking needs of these customers are quite diverse, as is the range of products and services that has been developed to meet those needs.

This course will provide new and recent recruits to the banking industry with a solid grounding in the key credit products provided by corporate banks. It will also be useful for more experienced bankers and relationship managers seeking to refresh or enhance their knowledge of corporate banking in a modern world.

Corporate Banking Objectives

On completion of this tutorial, you will be able to:

- Know the range of products, both credit and non-credit, offered by corporate banking businesses
- Understand the importance of syndicated lending and the end-to-end process involved in forming and managing a syndicated loan
- Have knowledge of the cash conversion cycle and how this, and timing mismatches between cash inflows and outflows, gives rise to the need for short-term funding

Part 2: Corporate Banking Workshop Overview



CLASSROOM
SESSIONS

Features



Breakout Room Exercises



Case Studies



Real-world Examples



Polling



Q&A

Overview

A foundation-level course to provide participants with an introduction to corporate banking services. The programme will provide insight into the range of products, services and solutions offered to corporate customers.

This is a fast-paced course that covers material in a highly interactive way.

Each session will involve case studies and exercises designed to increase participant engagement and cement the key points from the session.



Instructor: Steve Cosham

Learning Objectives

Target Audience: New Recruits

- Understand the structure of a corporate, the role of the treasury department, strategic and reputational risk.
- Review the nature of a corporate's financial statements and annual report.
- Discuss the various financing solutions both short-term and long-term available to a corporate.
- Examine the techniques of credit analysis and credit pricing.

Part 3: Workshop Outline



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SESSIONS

Day 1

Corporate banking overview

- Why does a corporate customer come to a bank?
- Positioning the bank, the correct mix of interest vs. non-interest income.
- Understanding the distinct types of corporate customers and market segmentation.
- Defining the customer relationship – transactional, cross selling, advisory or first call.
- The concepts of fairness and transparency in banking transactions.
- What is the role of a corporate treasurer?
- How can a bank and the relationship manager add value to the corporate treasurer?
- Assess the advisory role of a relationship manager in relation to financing solutions and transaction banking services.
 - Role of the RM in spotting opportunities to cross-sell solutions and services.
 - Role of the RM in managing the day-to-day relationship, especially in connection with transaction banking services and provision of credit facilities.

Defining a corporate

- Sole traders, partnerships, and limited liability companies.
- What is equity, types of shares and shareholders rights.
- Objectives of a company and business model.
- How a company is structured and the roles within a company.
- Understanding the distinct types of corporate customers and market segmentation.
- The life cycle of a corporate – start-up, growth, maturity, and decline.

Generating non-interest income

- Identify the need to generate increased fee income from corporate customers.
 - Investment banking, alternative funding sources.
 - Working capital structures.
 - Market and risk management services.

Strategic and reputational risk

- What is strategy, defining strategy and strategic thinking.
- Defining corporate ESG considerations.
- What is reputational risk, and corporate governance.
- Risk management decisions.

Part 3: Workshop Outline



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Day 2

Introduction to market economics

- Why should bankers study economics and importance of understanding the big picture.
- Understanding economic growth and how GDP is measured.
- Examine the nature and role of both fiscal and monetary policy, the role, and the tools available to the central bank.
- Understanding inflation, the types of inflation and impact if not controlled.
- Defining the types of unemployment, measures of unemployment and looking behind the numbers.
- Economic policy and the impact on foreign exchange rates.

Introduction to Basel III

- Evolution of Basel.
- The 3 pillars of regulation – minimum regulatory capital requirements, supervisory review, and market discipline.
- Basel III capital requirements – what is capital and how much is required.
- Calculate Risk Weighted Assets and Capital Requirements under the Standardised and Internal Ratings Based approaches.
- Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).

Financial calculations review

- What is interest and the components of an interest rate – inflation, credit risk, liquidity risk.
- Interest rate conventions based on the specific market and day count fractions.
- Simple vs. compounding rates.
- Frequency of payment, nominal vs. effective rates.
- Time value of money.
- Present vs. future value.

Introduction to a bank's financial statements

- Statement of Comprehensive Income.
 - Interest income, interest expense and net interest income.
 - Expenses.
 - Provision for loan impairment.
 - Net interest margin (NIM) and income diversity.
- Statement of financial position.
 - Assets – central bank deposits, loans and advances and derivatives.
 - Liabilities – customer deposits, long term funding, and derivatives.
 - Bank equity.

Part 3: Workshop Outline cont.



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SESSIONS

Day 3

Long-term financing

- Secured, unsecured term lending, club, and syndicated loans.
- Repayment and collateral protection.
- What are covenants, why use them.
 - Good design -Conventional and financial.
 - Actions upon breach.
- Debt and equity capital markets.
- Role of the capital markets.
- Expected loss and the mechanics of credit ratings.

Project finance and other forms of finance

- The nature of project finance.
- Understanding the key players in a project finance transaction.
- The mechanics of hire purchase and leasing.

Importance of working capital

- Describe working capital needs, working capital vs. operating working capital.
- Outline positive and negative working capital and the implications of both.
- Define the cash conversion cycle (CCC).
- Outline the use of working capital metrics.
- Recognise how a corporate might improve the efficiency of working capital.
- Show the dangers of overtrading.
- Working capital products – RCF's, invoice discounting/ factoring, and supply chain finance.

Real Estate financing and valuation techniques

- What is real estate?
- Examining a real estate project feasibility study.
- Real estate appraisal techniques.
- Cost approach.
- Market approach - physical comparison and gross income multiplier (GIM).
- Income approach – net operating income and capitalisation rate.

Financing the corporate balance sheet

- Funding current and non-current assets.
- Cost of debt and the cost of equity.
- Dividend capitalisation model, CAPM and WACC.

Part 3: Workshop Outline cont.



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SESSIONS

Day 4

Trade finance services

- Risk issues for a corporate conducting a trade finance transaction.
 - Country risk, currency risk, commercial risk, and bank risk.
- International trade documentation (commercial, official, shipping, insurance).
- Delivery terms, the use and impact of Incoterms 2020.
- How a bank provides trade finance solutions to corporate customers through documentary collections (DP and DA), and letter of credit.
- Letters of credit – issuing, confirming, and discounting.
- Guarantees and bonds.

Payment and collection services

- Examine the nature of payment operations.
- Outline multiple collection types, multi delivery channels and geographical challenges.
- Examine the nature of collection operations.
- Identify the issues with domestic vs. cross-border collections.
- Listing potential clients for payment and collection services.

Correspondent banking services

- Outline the need for correspondent banking and the role of correspondent banks.
- Identify the benefits to a bank of offering clearing services.
- Examine the central bank's role in the international payment system.
- Define the fundamentals of: Real Time Gross Settlement (RTGS), Net Settlement Systems (NSS) and Single European Payment Area (SEPA).

Card services

- Define the types of card services available through a bank – charge, debit, and credit.
- Show the mechanics of credit card transactions.
- Describe individual and corporate card services.
- Corporate linking and card association.
- Outline the risks associated with cards and card risk management.
- Define card acquiring services.

Cash management services

- Why cash management services are attractive to a bank.
- Risks to a bank, KYC - anti-money laundering.
- Examining what cash management means to a corporate treasury team.
- Changing nature of cash management and the threat from FinTech.

Part 3: Workshop Outline cont.



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SESSIONS

Day 5

Foreign exchange markets

- Spot markets - currency conventions, definition and quotation and calculating cross rates.
- Macro drivers of spot rates.
- Who trades FX and global liquidity.
- Forward pricing – defining an FX forward, use of FX forwards and forward calculations.
- Identifying corporate FX exposure, why hedge FX risk, and what are the risks of hedging?
- Non-deliverable forwards – calculating and use.
- FX swaps in funding.

Treasury and risk management solutions

- Defining market risk and how corporate customers are exposed to market risk
- Outlining the corporate solutions offered by a bank to mitigate these market risks
- Forward rates and how they provide certainty of a rate or price
- Interest rate swaps (IRS) – mechanics and cash flow, features and uses in funding
- Use of options and how they can be used to create certainty
- Interest rate options - caps, floors, and collars
- Documentation ISDA Master Agreement and the CSA

Commodities and commodity financing

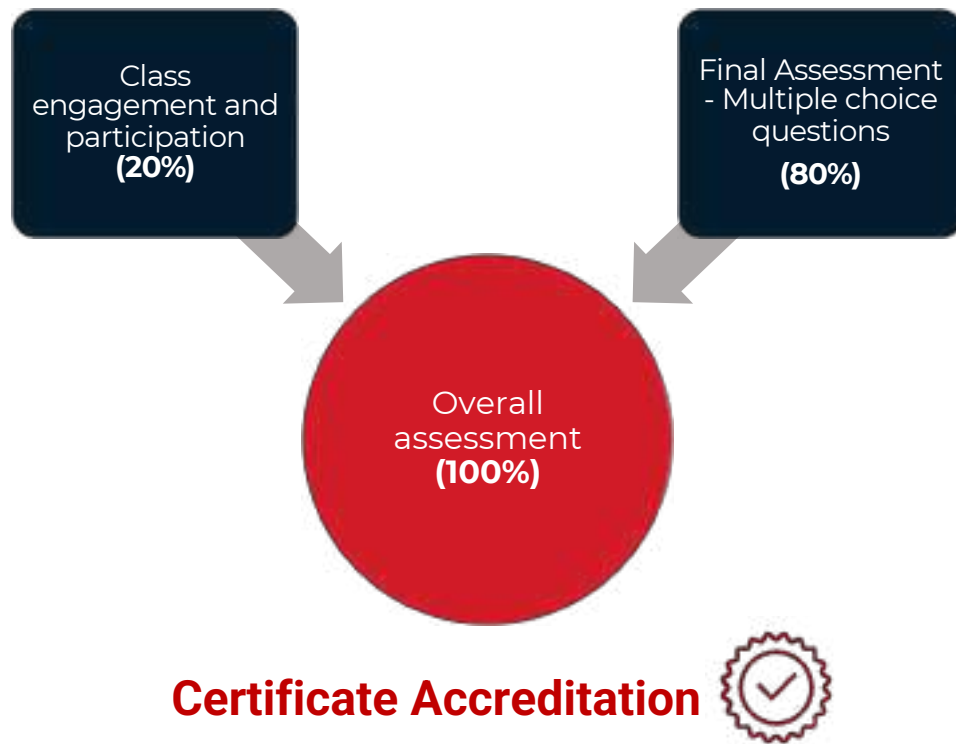
- History and nature of commodity markets.
- What moves commodity prices?
- Backwardation and contango explained.
- Hedging commodity risk.
- Oil markets - factors that affect crude oil prices, inside the oil barrel, oil futures contracts.
- Metals markets -consumption & uses of precious and base metals.
- China effect on commodities.

Part 4: Assessment



ASSESSMENT

The Assessment will have 3 components:



Final Assessment

- Multiple choice questions
- Covering both e-learning and classroom topics
- Pass mark of 70%

Class Engagement and Presentation

- Will be evaluated by the trainer
- Based on a pre-defined set of criteria

Program Director

Alastair

Alastair is a financial services and professional education expert specialising in Credit Skills and Risk Management. He is Head of Learning Services, EMEA at Intuition responsible for program needs analysis & design, faculty management and classroom delivery. He is Visiting Professor at LIBF where previously he was responsible for their international business. In 2018 he led a project to set up ADGM Academy.

Alastair worked for over twenty-five years in financial services in a range of senior front office roles for major UK banks (Barclays, RBS and Santander) specialising in asset finance (including number of major financings for oil and gas sector). Alastair was a Consultant at Deloitte in the Banking & Capital Markets group where he had a lead role on a Conduct review into one of the major UK international banks. He has taught banking and finance courses in many countries including Cuba, Egypt, KSA, Malaysia, Oman, UAE, UK, US and Uzbekistan. He has authored two textbooks; Corporate Lending (focussed on mid cap companies) and Bank Regulation & Economic Policy and from 2010-19 was the Chief Examiner for Corporate Lending at LIBF.



Trainer

Steve

Trainer Bio

Stephen is a highly seasoned financial training professional with over 20 years of international experience having to date trained in 37 countries. He has been responsible for structuring, writing and delivering financial training to banks, supranationals, regulators and universities. Courses have ranged from short-term introductory sessions to comprehensive multi-week programmes.

Stephen has planned and delivered multiple graduate programmes globally for each of the past 18 years and topics have included: financial markets, capital markets, transaction banking (trade finance and cash management) asset and wealth management and soft skills.

Most recently, Stephen has written distance learning programmes relating to financial markets and transaction banking in association with both the London Institute of Banking and Finance and the University of Middlesex.

Prior to his training career Stephen had 23 years banking experience, 14 years of which were overseas. His banking career began in 1975, at NatWest working both within the branch network and Financial Control. In 1979, he accepted a RAF commission training as a pilot.

Stephen returned to banking in 1982 with the MB Group of Marine Midland Bank, (now HSBC), moving to New York in 1984 to establish a trading desk for syndicated loans. Later as Director assuming responsibility for the liquidation of the EM portfolio for the HSBC group. In 1990, he joined Citibank, on the EM sales desk. He transferred to Hong Kong in 1992 establishing an Asian EM sales desk. Later, as a managing director, he assumed responsibility for security sales in North Asia. He returned to London in 1998, managing the EM market syndicate desk at Citigroup.



Contact us.

Alastair Tyler

Learning Services Director
e: at Tyler@intuition.com

Brendan Thompson

Chief Revenue Officer - MENA
e: b Thompson@intuition.com

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WWW.INTUITION.COM



INFO@INTUITION.COM



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