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COURSE BROCHURE

Corporate Lending Fundamentals for Relationship Managers Training Course

6 – 10 September 2027
Geneva

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Ref: 2057_75774 **Date:** 6 – 10 September 2027 **Location:** Geneva **Fees:** 6500 GBP

Corporate Lending Fundamentals for Relationship Managers is a 1-week training course for relationship managers and credit analysts who assess, structure and monitor loans to companies, building a credit memo pack. As borrowers face tighter cash cycles and lenders demand clearer evidence of repayment capacity, sound first-line credit judgement protects both the client relationship and the loan book. Jupiter Prime Training delivers Corporate Lending Fundamentals with worked borrower cases.

Why Corporate Lending Fundamentals Matter Now

Three pressures shape lending to companies today. Borrowers in manufacturing, trading and services run leaner working capital and refinance more often, so repayment capacity can shift within a single year. Credit committees expect relationship managers to arrive with numbers, not just a relationship story. A lender that reads cash flow well grows a resilient portfolio and keeps good clients; one that relies on collateral alone books loans it later struggles to recover. The course rests on the five Cs of credit and on debt service coverage ratio DSCR analysis.

Who Gains Most from Corporate Lending Fundamentals

- Those who originate company loans and present borrower proposals to credit committees
- Those who spread financial statements and calculate repayment ratios for new applications
- Those who draft term sheets and negotiate security and covenant packages with clients
- Those who track covenant compliance and annual reviews on an existing loan book
- Those who support trade and working capital facilities for mid-sized companies

Pairs of relationship managers and credit analysts from one business banking unit gain most, leaving with a shared memo format.

Corporate Lending Fundamentals Capabilities

Participants move from reading a borrower's accounts to recommending a loan they can defend line by line:

- Assess a borrower's business and industry risk using the five Cs of credit — the go or no-go decision
- Calculate DSCR, leverage and liquidity ratios from spread statements — the sizing of the facility
- Build a cash flow forecast with a downside case — the credit committee
- Design a loan structure matching tenor, repayment and purpose — the borrower and the lender
- Specify collateral and financial covenants that give early warning — the portfolio monitoring unit

- Communicate a recommendation in a structured credit memo — the approving authority

Key Corporate Lending Fundamentals Terms

- Debt Service Coverage Ratio — cash available for debt service divided by scheduled principal and interest payments over the same period.
- Financial Spreading — restating a borrower's accounts in a standard template so ratios compare across years.
- Financial Covenant — a loan clause setting a ratio or limit the borrower must keep, such as maximum leverage.
- Security Package — the collateral, third-party support and charges a lender holds to reduce loss if the borrower defaults.
- Credit Memo — the written recommendation summarising borrower risk, proposed structure, mitigants and conditions for approval.
- Risk-Based Pricing — setting the margin and fees of a loan to reflect expected loss, funding cost and capital use.

Corporate Lending Fundamentals Day by Day

Day 1: The Borrower and Its Business

- Five Cs of Credit — Framing the First View of a Borrower
- Industry Risk Scan — Judging Sector Cyclicality and Competitive Pressure
- Business Model Interview Guide — Testing How the Borrower Earns Cash
- Management and Ownership Assessment — Weighing Track Record and Group Links
- Loan Purpose Test — Matching the Request to a Genuine Funding Need

Day 2: Reading the Financial Statements

- Financial Spreading Template — Standardising Accounts for Year-on-Year Comparison
- Profitability and Margin Ratios — Spotting Earnings Quality Issues
- Working Capital Cycle — Measuring Debtor, Stock and Creditor Days
- Leverage and Gearing Ratios — Judging Existing Debt Capacity
- Audit Note Red Flags — Detecting Related-Party and Contingent Exposures

Day 3: Cash Flow and Repayment Capacity

- Operating Cash Flow Reconstruction — Separating Cash From Accounting Profit
- DSCR Calculation — Sizing the Debt a Borrower Can Service
- Base and Downside Forecast — Stress Testing Sales, Margins and Rates
- Refinancing Risk Review — Checking Maturity Walls and Bullet Repayments
- Repayment Source Hierarchy — Ranking Cash Flow, Asset Sale and Sponsor Support

Day 4: Structure, Security and Pricing

- Facility Type Selection — Choosing Term Loan, Revolver or Trade Line
- Tenor and Amortisation Design — Aligning Repayments With Cash Generation
- Collateral Valuation and Haircuts — Setting Loan-to-Value Limits
- Covenant Set Design — Picking Ratios and Headroom That Signal Trouble Early
- Risk-Based Pricing Logic — Balancing Margin, Fees and Client Retention

Day 5: Practising the Credit Memo Pack

- Borrower Case Spreading — Applying Day 2 Ratios to a Live Set of Accounts
- Repayment Capacity Drill — Applying Day 3 DSCR and Downside Tests
- Term Sheet Negotiation Role-Play — Applying Day 4 Structure and Covenants
- Early Warning Monitoring Checklist — Setting Review Triggers for the Loan Book
- Credit Memo Pack Assembly — Writing Recommendation, Structure and Conditions in One File

Applying Corporate Lending Fundamentals After the Course

- Respread two current borrower files using the standard template and recalculate DSCR under a downside case.
- Rewrite one pending credit proposal in the memo format, adding a covenant set agreed with the credit analyst.

Corporate Lending Fundamentals Questions FAQ

What are corporate lending fundamentals for relationship managers, and why do they matter now?

They are the core skills for judging whether a company can repay a loan and structuring it safely. They matter now because committees expect cash flow evidence, not collateral alone.

Which roles gain most from corporate lending fundamentals for relationship managers?

Relationship managers and credit analysts in business and commercial banking gain most. Portfolio monitoring and trade finance staff also benefit.

How does corporate lending fundamentals for relationship managers training differ from a loan structuring course?

It builds the base that structuring courses assume. You learn to read accounts, test repayment capacity and write a memo; structuring courses cover complex acquisition deals.

What do you bring back from corporate lending fundamentals for relationship managers training?

You bring back a credit memo pack built on a real borrower case. It holds spread statements, DSCR tests, a proposed structure and a monitoring checklist.

Corporate Lending Fundamentals: The Way Forward

The credit memo pack gives relationship managers a repeatable route from first meeting to approval. Its first use is deciding whether a pending request is sized to the borrower's cash flow. Credit analysts and approvers read it alongside the relationship manager. After the first committee, revisit the covenant headroom and early warning triggers against how the borrower actually performed.