JUPITER PRIME
Consulting • Training • Advisory
جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Corporate Borrower Industry and Business Risk Analysis Training Course

29 March – 2 April 2027
New York

Corporate Borrower Industry and Business Risk Analysis Training Course

Ref: 2373_89098 **Date:** 29 March – 2 April 2027 **Location:** New York **Fees:** 7900 GBP

Corporate Borrower Industry and Business Risk Analysis is a 1-week training course for credit analysts and relationship managers in corporate banking, built around one work product: a borrower business risk profile that feeds the credit memo. Lenders now face shorter industry cycles and sharper committee questions about why a borrower will keep earning cash. Jupiter Prime Training designed this course to put sector judgement beside the spreadsheet.

Why Corporate Borrower Industry and Business Risk Analysis Matters Now

Three forces shape this discipline today. Industry cycles turn faster than annual accounts show. Committees expect analysts to explain the drivers behind the numbers. Borrowers reshape themselves through acquisitions and new channels. A bank that reads sector and business risk well prices facilities sensibly, sets covenants that bite early and avoids concentration in a weakening sector; one that reads it badly finds trouble only when debt service fails. The course rests on Porter's Five Forces, the industry life cycle and the five Cs of credit.

Who Gains Most from Corporate Borrower Industry and Business Risk Analysis

- Those who spread borrower accounts and prepare the analytical sections of credit applications
- Those who own the client relationship and explain sector exposure to approvers
- Those who assign internal risk grades and justify overrides
- Those who draft and monitor financial covenants after drawdown
- Those who review sector limits and watch-list names across a lending book

Corporate banking units gain most when analysts and relationship managers attend together.

Corporate Borrower Industry and Business Risk Analysis Capabilities

Participants link what a sector does to what one borrower can repay.

- Assess industry structure, cyclicality and entry barriers — sector limit setting
- Weigh competitive position, customer concentration and supplier dependence — credit committee approval
- Calculate operating cash flow, debt service coverage and leverage from spread accounts — facility sizing
- Test management quality, succession and ownership structure — relationship and approval decisions
- Design financial covenants matched to the borrower's business risk — monitoring and early warning
- Apply an internal risk rating scorecard with documented qualitative adjustments — pricing and capital

Key Corporate Borrower Industry and Business Risk Analysis Terms

- Business risk — the chance that operating earnings fall because of market, competitors, costs or strategy.
- Industry cyclicality — how strongly sales and margins in a sector rise and fall with the wider economy.
- Financial spreading — restating a borrower's accounts into a standard template so periods and peers compare cleanly.
- Debt service coverage ratio — cash available for debt service divided by scheduled interest and principal for the period.
- Financial covenant — a loan term requiring the borrower to keep a stated ratio, such as leverage or coverage.
- Internal risk rating — the bank's own grade of default likelihood, mixing financial and qualitative factors.

Corporate Borrower Industry and Business Risk Analysis Day by Day

Day 1: Reading the Sector Before the Borrower

- Porter's Five Forces Applied to Lending — Judging Sector Margin Durability
- Industry Life Cycle Positioning — Growth, Maturity or Decline Lending Appetite
- Cyclicality and Sensitivity Mapping — Rates, Commodities and Consumer Demand Exposure
- Sector Concentration in the Loan Book — Setting Prudent Industry Limits
- Sector Evidence Sources — Trade Data, Peer Accounts and Market Signals

Day 2: The Borrower's Business Model

- Revenue Driver Breakdown — Price, Volume and Contract Mix Stability
- Customer and Supplier Concentration Tests — Dependence and Bargaining Power
- Cost Structure and Operating Leverage — Margin Resilience in a Downturn
- Management Quality Interview Guide — Strategy, Succession and Track Record
- Group and Ownership Structure Mapping — Related Parties and Support

Day 3: From Spread Accounts to Repayment Capacity

- Financial Spreading Template — Normalising Accounts Across Periods and Peers
- Operating Cash Flow Build — Working Capital Swings and Capital Spending
- Debt Service Coverage and Leverage Ratios — Sizing Sustainable Borrowing
- Sector-Linked Stress Scenarios — Volume Drop, Margin Squeeze and Rate Rise
- Peer Ratio Benchmarking — Spotting Outliers Within the Same Industry

Day 4: Turning Risk into Terms and Grades

- Covenant Selection by Business Risk — Leverage, Coverage and Capex Limits
- Covenant Headroom Calibration — Early Warning Without Constant Waivers
- Internal Risk Rating Scorecard — Financial Factors and Qualitative Overlays
- Rating Override Justification — Recording Analyst Judgement Transparently
- Five Cs of Credit Synthesis — Character, Capacity, Capital, Collateral, Conditions

Day 5: Practising the Borrower Business Risk Profile

- Construction Contractor Case — Order Book, Payment Cycles and Bonding Exposure
- Food Retail Chain Case — Store Economics, Lease Burden and Supplier Terms
- Committee Challenge Role-Play — Defending Sector Views and Rating Choices
- Peer Critique of Covenant Packages — Testing Fit with Business Risk
- Borrower Business Risk Profile Completion — Sector, Model, Cash Flow and Grade

Applying Corporate Borrower Industry and Business Risk Analysis After the Course

- Run a Five Forces and life cycle review of the three largest sectors in a relationship portfolio.
- Re-test covenant headroom on one live facility against a sector-linked stress scenario.

Corporate Borrower Industry and Business Risk Analysis Questions FAQ

What is corporate borrower industry and business risk analysis and why does it matter now?

It assesses how a borrower's sector and business model affect repayment. It matters now because cycles move faster and committees want the drivers behind the figures explained.

Which roles gain most from corporate borrower industry and business risk analysis?

Credit analysts and relationship managers in corporate banking gain most. Those who prepare applications, grade borrowers or draft covenants use the methods in their next proposal.

How does corporate borrower industry and business risk analysis differ from a credit memo writing course?

It concentrates on the judgement before the writing. A memo writing course covers structure and presentation; this one builds the sector reading and stress scenarios that give a memo substance.

What do you bring back from corporate borrower industry and business risk analysis?

You bring back a borrower business risk profile. It joins sector view, cash flow capacity, covenants and rating rationale for reuse on live applications.

Corporate Borrower Industry and Business Risk Analysis: The Way Forward

The borrower business risk profile is the output participants take back to their desks. Its first use is deciding whether sector and model support the requested facility. Analysts, relationship managers and approvers all read it. After its first committee, the sector stress assumptions deserve a second look, since they age faster than accounts.