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# Debt Schedule and Financing Scenario Modelling Training Course

21 – 25 June 2027
Munich

# Debt Schedule and Financing Scenario Modelling Training Course

**Ref:** 2454_92787 **Date:** 21 – 25 June 2027 **Location:** Munich **Fees:** 5600 GBP

Debt Schedule and Financing Scenario Modelling is a 1-week training course for financial analysts and planning staff who link borrowing to operating forecasts, ending with a working Debt Schedule and Financing Scenario Model. Lenders, boards and rating analysts now ask how each financing choice moves cash, interest cover and leverage before money is committed. Jupiter Prime Training runs this course on debt schedule and financing scenario modelling.

## Why Debt Schedule and Financing Scenario Modelling Matters Now

Three forces shape this work today. Higher and more volatile interest rates make the cost of each tranche a live question rather than a fixed input. Lenders write tighter financial covenants and expect borrowers to show headroom under stress. Boards want to compare refinancing, new facilities and equity options on one consistent basis. An organisation that models its debt well can time drawdowns, avoid covenant breaches and negotiate from evidence; one that does not discovers funding gaps late. The course rests on International Financial Reporting Standards IFRS presentation of borrowings and on accepted spreadsheet modelling discipline.

## Who Gains Most from Debt Schedule and Financing Scenario Modelling

- Analysts who build and maintain the company forecast and its funding lines
- Planning staff who prepare monthly reforecasts and board funding papers
- Treasury analysts who track facilities, drawdowns and repayment profiles
- Business finance partners who test investment cases against borrowing limits
- Reporting accountants who reconcile forecast interest and loan balances

Finance teams preparing a refinancing, a new facility or an annual funding plan gain most when analysts and treasury staff attend together.

## Debt Schedule and Financing Scenario Modelling Capabilities

Participants trace each facility from its terms through interest, repayment and covenant tests to the forecast statements.

- Build a tranche-by-tranche debt schedule linked to the forecast cash flow — treasury funding decisions
- Calculate interest on average balances without circular errors — accurate reported finance cost
- Design a revolving facility sweep driven by minimum cash — drawdown and repayment timing
- Test leverage and interest cover covenants across scenarios — lender negotiations
- Weigh refinancing, new debt and equity cases side by side — board funding choices
- Communicate funding headroom and breach risk in a one-page summary — senior finance leaders

## Key Debt Schedule and Financing Scenario Modelling Terms

- Debt schedule — a model block showing each loan's opening balance, drawdowns, repayments, interest and closing balance per period.
- Revolving credit facility — a borrowing line the company can draw, repay and redraw up to an agreed limit.
- Cash sweep — a rule that uses surplus cash to repay debt early or draws the revolver when cash falls short.
- Financial covenant — a ratio limit in a loan agreement, such as maximum leverage or minimum interest cover.
- Circular reference — a loop where interest depends on cash and cash depends on interest, needing a controlled solution.
- Financing scenario — a consistent set of funding assumptions used to compare outcomes of different borrowing choices.

## Debt Schedule and Financing Scenario Modelling Day by Day

### Day 1: Linking Funding to the Forecast

- Integrated Statement Structure — Where Borrowing Enters the Forecast
- Operating Cash Flow Projection — Cash Available Before Financing
- Facility Term Sheet Inputs — Which Terms Drive the Model
- Assumptions Sheet Layout — Separating Inputs From Calculations
- Minimum Cash Balance Policy — Setting the Funding Trigger

### Day 2: Building the Debt Schedule

- Term Loan Amortisation Profile — Scheduled Repayments by Period
- Bullet and Balloon Repayments — Refinancing Pressure Points
- Average Balance Interest Method — Accurate Finance Cost
- Circularity Switch and Copy-Paste Macro — Stable Model Calculation
- Arrangement Fees and Effective Interest — Reported Loan Carrying Amount

### Day 3: Revolvers, Sweeps and Covenants

- Revolving Facility Draw and Repay Logic — Short-Term Funding Gaps
- Cash Sweep Waterfall — Order of Early Repayment
- Leverage and Interest Cover Ratios — Covenant Headroom Tracking
- Covenant Breach Flags — Early Warning to Lenders
- Balance Sheet Check and Cash Proof — Model Integrity Sign-Off

### Day 4: Comparing Financing Scenarios

- Scenario Selector and Data Tables — Switching Funding Cases
- Refinancing Versus Extension Case — Maturity Wall Decisions
- Equity Injection Versus New Debt — Dilution and Leverage Trade-Off
- Interest Rate Sensitivity — Floating Rate Exposure
- Downside Trading Case — Liquidity Under Revenue Stress

## Day 5: Practising the Debt Schedule and Financing Scenario Model

- Manufacturing Case Rebuild — Applying the Tranche Schedule
- Retail Chain Case Revolver Test — Applying Sweep and Covenant Logic
- Scenario Comparison Dashboard — Applying Funding Case Outputs
- Peer Model Review Checklist — Error and Logic Testing
- Debt Schedule and Financing Scenario Model — Completed Funding Recommendation

## Applying Debt Schedule and Financing Scenario Modelling After the Course

- Rebuild the current facility schedule in the company forecast with average balance interest and a circularity switch.
- Run refinancing and downside cases against covenant limits and present the headroom summary to the finance lead.

## Debt Schedule and Financing Scenario Modelling Questions FAQ

### What is debt schedule and financing scenario modelling and why does it matter now?

It is the practice of modelling every loan and facility inside the forecast and comparing funding choices. With volatile rates and tighter covenants, you need to see how each borrowing decision moves cash, interest and leverage before committing.

### Which roles gain most from debt schedule and financing scenario modelling?

Analysts and planning staff who own the forecast gain most. Treasury analysts, finance partners and reporting accountants who track loans and covenant ratios also apply the methods monthly.

### How does debt schedule and financing scenario modelling differ from general financial modelling?

It goes deeper on the financing block. A general modelling course builds the three statements broadly; this one concentrates on tranches, revolvers, cash sweeps, covenant tests and the comparison of funding options within an existing forecast.

### What do you bring back from debt schedule and financing scenario modelling?

You bring back a tested model that links facility terms to the forecast statements. It includes a revolver and sweep, covenant flags and a scenario selector you can adapt to your own borrowing structure.

## Debt Schedule and Financing Scenario Modelling: The Way Forward

The Debt Schedule and Financing Scenario Model first informs the choice between refinancing, extending or adding a facility. Analysts maintain it, treasury uses it to time drawdowns, and finance leaders use its headroom summary with lenders. After the first funding round, revisit the downside case and covenant thresholds as trading and loan terms change.