

AGRICULTURAL CREDIT ANALYSIS AND RISK MANAGEMENT (ARM 235)

PREMISE: Agricultural credit officers are often required to analyse loan requests by farmers and other clients. This analysis is to ascertain the ability of the proposed project to operate at profit level as well as determine the credit needs of the applicant, and the risk inherent in the loan. The inability of lending institutions to accurately analysis loan request leads to high default rate. Indeed, as organizations grow, building a strong credit analysis and risk management strategies becomes increasingly important. Therefore, for effective performance, agricultural credit managers need enhancement in their knowledge and skills in credit analysis and risk management.

OBJECTIVES: This course is designed to enhance the knowledge and skills of agricultural credit managers in credit analysis and risk management. At the end of the training, participants should be able to:

- ◆ appraise credit needs of clients;
- ◆ identify major risks in agricultural credit;
- ◆ identify strategies to mitigate risk; and
- ◆ measure portfolio quality.

CONTENT:

- ◆ Overview of credit management.
- ◆ Project appraisal for credit delivery.
- ◆ Client's credit needs analysis.
- ◆ Portfolio quality measures.
- ◆ Credit delivery methodologies.
- ◆ Understanding risk in agricultural enterprises/projects.
- ◆ Asset and liability management.
- ◆ Challenges of loan analysis.
- ◆ Fraud prevention and detection.
- ◆ Internal control measures.
- ◆ Application of ICT to credit analysis and risk management.

TRAINING METHODS: Lecturettes, group discussion, case studies and exercises.

WHO SHOULD ATTEND? Operation Managers, Accountants, Credit Officers, Risk Managers, Internal Auditors and other professionals in the Agricultural and Rural Financial Institutions including Micro-finance Banks.

DURATION: One week

DATE: May 8 – 12, 2017

VENUE: Ilorin

CHARGES: ₦33,000.00 (including VAT)