Working Capital Financing for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today’s fast-evolving financial ecosystem, Working Capital Financing has become a critical driver of business sustainability, liquidity optimization, and corporate growth. Banks play a pivotal role in enabling businesses to maintain operational efficiency through innovative financing solutions such as trade finance, supply chain finance, invoice discounting, and revolving credit facilities. Working Capital Financing for Banks Training Course provides a comprehensive understanding of modern working capital strategies, focusing on cash flow management, risk-adjusted lending, digital lending platforms, and regulatory compliance frameworks to enhance profitability and minimize credit risk.

With increasing global trade complexity, digital transformation, and heightened regulatory scrutiny, financial institutions must adopt data-driven credit decisioning, fintech integration, ESG-aligned financing, and advanced risk analytics. This training equips banking professionals with cutting-edge knowledge and practical tools to structure, assess, and manage working capital financing solutions effectively while leveraging AI-driven credit scoring, blockchain in trade finance, and real-time liquidity monitoring systems.

Programme Curriculum

Working Capital Financing for Banks Training Course

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Course Duration

5 days

Course Objectives

1. Understand working capital financing structures and banking products
2. Analyze cash flow cycles and liquidity optimization strategies
3. Apply risk-based pricing and credit risk assessment models
4. Evaluate trade finance instruments and supply chain financing solutions
5. Implement digital lending platforms and fintech integrations
6. Strengthen credit appraisal and financial statement analysis skills
7. Manage collateral, guarantees, and structured finance solutions
8. Enhance portfolio risk monitoring and early warning systems
9. Apply regulatory compliance and Basel III liquidity standards
10. Utilize AI and data analytics in credit decision-making
11. Develop client-centric financing solutions for SMEs and corporates
12. Improve loan structuring and negotiation techniques
13. Integrate ESG and sustainable finance principles in working capital lending

Target Audience

1. Corporate and SME Banking Professionals
2. Credit Analysts and Risk Managers
3. Relationship Managers and Loan Officers
4. Trade Finance Specialists
5. Treasury and Cash Management Teams
6. Banking Operations and Compliance Officers
7. Financial Controllers and Analysts
8. Fintech and Digital Banking Professionals

Course Modules

Module 1: Fundamentals of Working Capital Financing

- Concepts of working capital and liquidity cycles
- Types of working capital financing products
- Importance in business sustainability
- Role of banks in financing operations
- Overview of global best practices
- Case Study: Financing a manufacturing firm's inventory cycle

Module 2: Cash Flow Analysis and Credit Assessment

- Cash conversion cycle analysis
- Financial statement interpretation
- Ratio analysis for lending decisions
- Creditworthiness evaluation techniques
- Forecasting cash flows
- Case Study: Assessing SME loan eligibility using cash flow data

Module 3: Trade Finance and Supply Chain Financing

- Letters of credit and bank guarantees
- Invoice discounting and factoring
- Supplier and distributor financing
- Export-import financing structures
- Digital trade finance platforms
- Case Study: Structuring supply chain finance for a retail distributor

Module 4: Loan Structuring and Risk-Based Pricing

- Structuring working capital facilities
- Revolving credit vs term loans
- Risk-based pricing strategies
- Covenants and credit terms
- Loan documentation essentials
- Case Study: Pricing a high-risk SME credit facility

Module 5: Collateral Management and Credit Risk Mitigation

- Types of collateral and valuation
- Security perfection and legal frameworks
- Credit risk mitigation tools
- Guarantees and insurance products
- Recovery strategies
- Case Study: Managing collateral for a distressed borrower

Module 6: Regulatory Framework and Compliance

- Basel III liquidity and capital requirements
- KYC, AML, and compliance standards
- Regulatory reporting requirements
- Internal credit policies
- Risk governance frameworks
- Case Study: Compliance challenges in cross-border financing

Module 7: Digital Transformation in Working Capital Financing

- Fintech solutions in lending
- AI-driven credit scoring models
- Blockchain in trade finance
- Automation of loan processes
- Data analytics for decision-making
- Case Study: Implementing a digital lending platform in a bank

Module 8: Portfolio Management and Monitoring

- Loan portfolio diversification
- Early warning signals and monitoring
- Non-performing loan (NPL) management
- Stress testing and scenario analysis
- Client relationship management strategies
- Case Study: Managing a deteriorating loan portfolio

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call +254769199797

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com