AMERICAN GLOBAL INSTITUTE
FOR PRIVATE TRAINING

External Training Course

Corporate Excellence in Credit, Finance & Insurance

From 29 Sep. To 03 Oct. 2025
From 20 Oct. To 24 Oct. 2025
From 17 Nov. To 21 Nov. 2025
From 15 Dec. To 19 Dec. 2025

France, Paris

Mr. Ghanem F. Al-Otaibi
GM & Institute Owner

Tel.: 00965 22248901 **Fax: 00965 22204999**
Mob.: 00965 65548855 **Mob.: 00965 97273712**
Email: admin@agi-kw.com **Email: agi-kw@hotmail.com**
W/SITE: WWW.AGI-KW.COM

External Training Course:

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From 29 Sep. To 03 Oct. 2025 **Fees: 1950 KD**
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Course Overview

This intensive 5-day professional development program delivers a complete understanding of how credit management, corporate financing, and insurance interact to drive financial stability and business resilience. Participants will explore the full credit cycle — from assessment and financing to risk transfer through insurance — with a strong focus on strategic alignment, analytical tools, and governance principles. The course emphasizes real-world applications, best practices, and frameworks used by high-performing organizations worldwide to enhance liquidity, reduce exposure, and optimize asset protection. By the end, delegates will gain an integrated perspective on corporate financial excellence, enabling them to make data-driven and risk-informed decisions. Key Themes Covered:

- Credit and Financing Synergies in Corporate Decision-Making.
- Strategic Role of Insurance in Financial Risk Management.
- Holistic Financial Planning and Control Mechanisms.
- Sustainable Financing and Risk-Adjusted Performance.
- Corporate Governance and Compliance in Financial Operations.

Course Objectives

Upon completion, participants will be able to:

- Understand the strategic role of credit, financing, and insurance within the corporate financial structure.
- Design and implement effective credit control systems and risk-based lending strategies.
- Evaluate financing alternatives to optimize capital structure and liquidity.
- Apply modern credit assessment tools and risk scoring models.
- Integrate insurance solutions to mitigate financial, operational, and business interruption risks.
- Strengthen financial decision-making using analytical and forecasting techniques.
- Build frameworks that align financial risk management with business strategy.
- Enhance compliance with international financial standards and corporate governance requirements.
- Improve coordination between finance, credit, and risk management departments.
- Drive long-term financial sustainability through strategic excellence.

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Target Audience

This course is designed for professionals seeking to strengthen their strategic and managerial capabilities in financial operations, including:

- Finance Managers & Directors — overseeing corporate financial performance and liquidity.
- Credit Managers & Officers — responsible for credit analysis, approval, and collections.
- Risk & Insurance Managers — managing exposure, claims, and protection strategies.
- Treasury Professionals — involved in capital allocation and financial planning.
- Corporate Controllers & Accountants — ensuring sound credit and financial reporting systems.
- Business Development Executives — integrating financial strategies into business expansion.
- Project Finance and Investment Analysts — assessing risk-adjusted funding options.
- Senior Management & Executives — aiming for organizational financial excellence and resilience.

Training Methodology

The program adopts an interactive, experience-driven approach that ensures deep learning and practical skill development through:

- Expert-led presentations with practical insights and financial frameworks.
- Real-life case studies drawn from banking, corporate finance, and insurance sectors.
- Interactive workshops for policy drafting, credit scoring, and scenario analysis.
- Simulations & role-playing for real-world decision-making and risk evaluation.
- Hands-on exercises using data sets and financial performance indicators.
- Group problem-solving sessions to encourage collaboration and applied understanding.
- Action planning sessions to develop post-training implementation strategies.
- Pre- and post-assessments to measure learning effectiveness and confidence growth.

Organizational Impact

Organizations investing in this training will achieve:

- Enhanced control over credit exposure and working capital management.
- Improved cash flow forecasting and financial risk planning.
- Stronger alignment between financial policies and organizational goals.
- Optimized insurance utilization for cost-effective risk transfer.
- Reduction in bad debts and improved recovery rates.
- More informed and strategic financial decision-making at management level.
- Greater resilience against market fluctuations and financial crises.
- Development of a unified corporate financial strategy integrating credit, finance, and insurance.
- Reinforcement of ethical, compliant, and sustainable financial practices.

Personal Impact

Participants will leave with:

- Advanced knowledge of integrated financial risk management.
- Practical tools to assess creditworthiness and financing options.
- The ability to develop insurance strategies supporting corporate resilience.
- Increased confidence in managing financial uncertainty and exposure.
- Enhanced analytical and decision-making competence.
- Improved leadership and communication skills in financial environments.
- Recognition as a strategic contributor to organizational financial success.
- A comprehensive understanding of how to achieve financial excellence in dynamic markets.

Course Content & Outline

Day 1: Corporate Credit Management Fundamentals

- The strategic role of credit in the financial value chain.
- Types of credit (trade, consumer, commercial, institutional).
- Establishing and enforcing credit policies and governance frameworks.
- Creditworthiness evaluation and financial ratio analysis.
- The psychology of credit and customer risk behavior.
- Credit documentation, legal aspects, and contract structures.
- Credit scoring models and data-driven evaluation techniques.
- Managing delinquency, collections, and write-offs.
- Workshop: Develop and present a model corporate credit policy.

Day 2: Strategic Corporate Financing and Liquidity Optimization

- Overview of financing instruments: loans, bonds, leases, equity, and hybrids.
- Short-term vs. long-term financing strategies.
- Determining optimal capital structure and cost of capital.
- Corporate liquidity and working capital optimization techniques.
- Balancing growth and leverage: debt sustainability assessment.
- Cash flow forecasting and financial planning tools.
- Financing innovation: green finance, Islamic finance, and ESG-linked models.
- Financial reporting, disclosure, and stakeholder communication.
- Case Study: Structuring the ideal financing mix for business expansion.

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Day 3: Financial Risk and Insurance Integration

- Understanding the financial risk landscape: credit, market, operational, and liquidity risks.
- Role of insurance as a key component of corporate risk management.
- Types of business insurance: property, liability, trade credit, and business interruption.
- Evaluating insurer reliability and cost-benefit of coverage options.
- Claims management and recovery optimization.
- Integrating insurance strategy into the enterprise risk framework.
- Designing risk transfer solutions aligned with financial policies.
- Emerging insurance solutions: parametric and cyber-risk coverage.
- Group Exercise: Develop an integrated credit-finance-insurance risk map.

Day 4: Advanced Risk Mitigation and Performance Strategies

- Establishing early warning systems for credit and liquidity issues.
- Risk modeling techniques: Value-at-Risk (VaR), credit metrics, and probability of default.
- Scenario planning and stress testing for extreme conditions.
- Linking financial performance indicators to credit and insurance performance.
- Building a culture of proactive risk management.
- Benchmarking and KPIs for financial efficiency and resilience.
- Digital transformation in financial risk management.
- Workshop: Develop a unified framework for financial risk mitigation.

Day 5: Corporate Excellence and Strategic Implementation

- Leadership and governance principles for financial excellence.
- Building synergy between credit, finance, and insurance teams.
- Embedding continuous improvement and audit mechanisms.
- Integrating technology: ERP systems, AI, and automation in financial control.
- Strategic communication and stakeholder confidence-building.
- Developing a roadmap for sustainable financial excellence.
- Monitoring performance, compliance, and value creation.
- Capstone Project: Design and present a “Corporate Financial Excellence Strategy” for a model organization.

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Course Agenda:

(1st Day) Agenda

8.30	9.00	Opening Remarks (30 Min.).
9.00	11.30	Corporate Credit Management Fundamentals: • The strategic role of credit in the financial value chain. • Types of credit (trade, consumer, commercial, institutional). • Establishing and enforcing credit policies and governance frameworks. • Creditworthiness evaluation and financial ratio analysis. • The psychology of credit and customer risk behavior.
11.30	12.00	Coffee Break
12.00	14.00	Corporate Credit Management Fundamentals: • Credit documentation, legal aspects, and contract structures. • Credit scoring models and data-driven evaluation techniques. • Managing delinquency, collections, and write-offs. • Workshop: Develop and present a model corporate credit policy.
14.00	14.30	Questions and Discussion
14.30		Buffet Lunch

(2nd Day) Agenda

9.00	11.30	Strategic Corporate Financing and Liquidity Optimization: • Overview of financing instruments: loans, bonds, leases, equity, and hybrids. • Short-term vs. long-term financing strategies. • Determining optimal capital structure and cost of capital. • Corporate liquidity and working capital optimization techniques. • Balancing growth and leverage: debt sustainability assessment.
11.30	12.00	Coffee Break
12.00	14.00	Strategic Corporate Financing and Liquidity Optimization: • Cash flow forecasting and financial planning tools. • Financing innovation: green finance, Islamic finance, and ESG-linked models. • Financial reporting, disclosure, and stakeholder communication. • Case Study: Structuring the ideal financing mix for business expansion.
14.00	14.30	Questions and Discussion
14.30		Buffet Lunch

(3rd Day) Agenda

9.00	11.30	Financial Risk and Insurance Integration: • Understanding the financial risk landscape: credit, market, operational, and liquidity risks. • Role of insurance as a key component of corporate risk management. • Types of business insurance: property, liability, trade credit, and business interruption. • Evaluating insurer reliability and cost-benefit of coverage options. • Claims management and recovery optimization.
11.30	12.00	Coffee Break
12.00	14.00	Financial Risk and Insurance Integration: • Integrating insurance strategy into the enterprise risk framework. • Designing risk transfer solutions aligned with financial policies. • Emerging insurance solutions: parametric and cyber-risk coverage. • Group Exercise: Develop an integrated credit-finance-insurance risk map.
14.00	14.30	Questions and Discussion
14.30		Buffet Lunch

(4th Day) Agenda

9.00	11.30	Advanced Risk Mitigation and Performance Strategies: • Establishing early warning systems for credit and liquidity issues. • Risk modeling techniques: Value-at-Risk (VaR), credit metrics, and probability of default. • Scenario planning and stress testing for extreme conditions. • Linking financial performance indicators to credit and insurance performance.
11.30	12.00	Coffee Break
12.00	14.00	Advanced Risk Mitigation and Performance Strategies: • Building a culture of proactive risk management. • Benchmarking and KPIs for financial efficiency and resilience. • Digital transformation in financial risk management. • Workshop: Develop a unified framework for financial risk mitigation.
14.00	14.30	Questions and Discussion
14.30		Buffet Lunch

(5th Day) Agenda

9.00	11.30	Corporate Excellence and Strategic Implementation: • Leadership and governance principles for financial excellence. • Building synergy between credit, finance, and insurance teams. • Embedding continuous improvement and audit mechanisms. • Integrating technology: ERP systems, AI, and automation in financial control.
11.30	12.00	Coffee Break
12.00	14.00	Corporate Excellence and Strategic Implementation: • Strategic communication and stakeholder confidence-building. • Developing a roadmap for sustainable financial excellence. • Monitoring performance, compliance, and value creation. • Capstone Project: Design and present a “Corporate Financial Excellence Strategy” for a model organization.
14.00	14.30	Questions, Discussion & Conclusion Training Course.
14.30		Buffet Lunch