



Program Business Banking

Course Date: November 10 - 14, 2025

Duration: 5 half-days

Time: 8:00am - 12:00pm

PE: 20 PE points

Completion: Digital Certificate of Participation

Form: Virtual Classroom or Physical

Participants: Max. 20 participants

Providing credit to entrepreneurs requires advanced knowledge of business lending. For example, you need to be able to make a correct analysis of the business plan and translate it into the proper lending structure. You then analyze the credit application and assess whether the loan can be approved or not. To better your chances to collect on the loan, you can consider mixed forms of financing.

Would you like to learn more about business loan types or different credit facilities? Then this is the course you want to follow. Upon completion, you will be able to assess credit applications, approve them and translate them into an annual report. You will also learn about the most important legal aspects of lending. In short: this is the course for you if you want to become successful in corporate lending.

Target group

This course is designed for young professionals, employees in corporate credit/lending departments, (starting) financial advisors, account managers, credit analysts and risk officers at banks.

Learning objective

This Business Banking training equips professionals handling business loans with essential tools for a comprehensive approach. You will gain a thorough understanding of business lending, with all concepts presented in the right context for practical application. The program combines practice-oriented knowledge with skill development, ensuring you are fully prepared to apply what you learn.

Program

- Assessing a business plan and client needs
- Understanding and assessing a budget in a business plan
- Which legal form of businesses is right for you?
- Understand and review a balance sheet, as well as the interrelationships between balance sheet items
- Understanding and assessing a profit and loss statement



- The key financial ratios
- The cash flow problem and statement of origin and use of funds
- Real and personal security guarantees that lenders may require
- The cash value of collateral
- Forms of financing and choosing the right composition
- Fulfilling the financing requirement
- Preparation of a complete financing request: how to go about it?
- Writing a credit report

Study material

Each training session includes a workbook, handouts, cases with elaborations and background documentation. In addition, participants receive a digital source document for reference. Through this digital source document, participants have direct access to an extensive selection of updated background documentation.

Work form

The training course uses a variety of work formats. Interactive theory blocks are alternated with group assignments and actual practical cases. The training and study materials are offered in both English and Dutch.

Certificate of Participation

Based on active participation during the training, participants will receive a digital 3Master certificate of participation upon completion. The certificate lists the learning objectives, learning outcomes, and PE points.

Your investment:

ATIA members: Afl. 2,250
Non-Members: Afl. 2,500

Included in your investment:

The price includes:

- Facilitation: virtual classroom or live at ATIA¹
- Course materials in digital format
- Digital Certificate of participation
- Course evaluation (digital)

More information and Registration

To register, please contact the team at ATIA by calling 582-7593 or emailing info@atiaruba.org.

¹ Live session will be held if enough participants have signed up at minimum a month before the course start date.