

## Course Overview

**A practical course to help mortgage brokers build the credit skills lenders expect.**

Credit Analyst Academy is built around how credit is **assessed in commercial lending**, helping brokers understand what lenders need beyond LVR and income serviceability. Across 20 practical modules, brokers develop the skills to **assess business risk, interpret financials, structure facilities and present commercial lending requests with confidence.**

You will input data into a **three-way financial model**, interpret the **results** and prepare a **bank-standard credit paper** and **deal pack**, supported by applied exercises, real-world scenarios and mentor feedback.

## Today's Problem

**Commercial lending uses a different credit language.**

While residential lending focuses on policy, income verification and property security, commercial lenders look more closely at **cash flow, financial performance, industry risk, management, conduct, security structure and repayment capacity.**

Deals can be delayed or declined when credit submissions do not clearly explain repayment capacity, risks, mitigants and structure.

### Why?

Most mortgage brokers have not been formally taught how commercial lenders assess financials, cash flow, working capital, risk and structure.

Even with the right client, lender conversations can break down if the broker cannot present a clear, credit-led submission.

**Lenders are looking for brokers who can:**



**Interpret financials and cash flow**



**Identify risks and mitigants**



**Structure facilities that match purpose and policy**



**Position deals for lender approval**

Stronger submissions help brokers reduce rework, improve lender conversations and achieve better client outcomes.

## Our Approach

**Credit Analyst Academy** helps **mortgage brokers** build **practical commercial credit capability**, while also supporting finance brokers seeking to **expand into commercial lending.**

### Practical and Flexible Learning

Designed for working professionals, the course is self-paced and typically completed within **3 to 6 months**, alongside full-time work commitments.

### Built Around Real Lending Scenarios

Learn through real lending scenarios that reflect how transactions are assessed, structured and approved in commercial lending.

### Mentor Guidance

Receive direct feedback from experienced bankers to refine your analysis, strengthen your thinking and improve your credit writing.

### Designed by Experienced Bankers

Developed by business banking professionals who have assessed and structured credit transactions across major Australian banks.

## Who This Course Is For

This course is designed for brokers looking to **build confidence in commercial lending**, including:

Residential mortgage brokers expanding into commercial lending

Commercial brokers seeking deeper credit skills

Asset finance brokers wanting to better understand business cash flow and credit risk

Finance brokers looking to improve the quality of their commercial submissions

Brokerage teams wanting to build internal commercial lending capability

## How We Build Credit Capability

The course follows a structured progression aligned to how credit capability is developed in commercial lending, combining **technical learning, applied practice and real-world assessment**.

### Stage 1: Foundations

Build a strong foundation in financial analysis and core credit principles through guided modules and applied exercises.

- Financial statement analysis
- Cash flow and working capital analysis
- Core credit risk fundamentals

### Stage 2: Application

Apply your knowledge to real lending scenarios and develop commercial judgement through practical exercises and analysis.

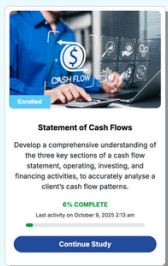
- Case studies reflecting real lending scenarios
- Identify and assess key credit risks and structure lending transactions
- Credit analysis and decision-making

### Stage 3: Execution

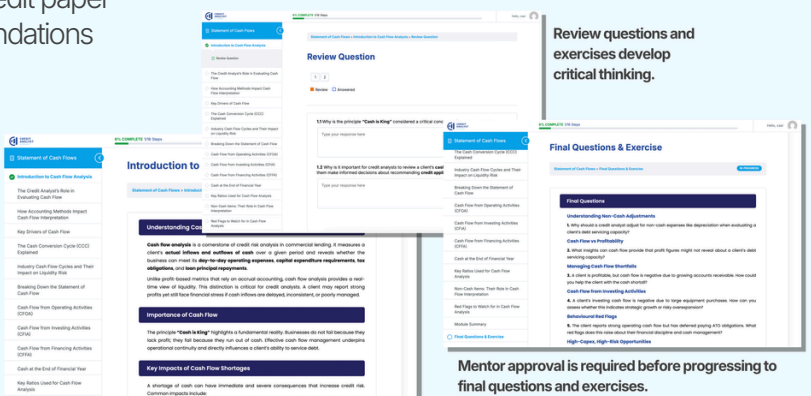
Produce work aligned to real bank standards, supported by structured assessments and mentor feedback to refine your output.

- Input data into a three-way financial model and interpret the results
- Prepare a professional, bank-standard credit paper
- Present clear, structured credit recommendations

Throughout the course, learning is delivered through a guided experience that reinforces both technical capability and commercial judgement.



Structured module overview with clear learning objectives.



Topics are easy to navigate with guided content flow.

Mentor approval is required before progressing to final questions and exercises.

Final questions and exercises focus on practical credit application.

## Built by Experienced Bankers

Learn from professionals with deep, real-world experience in commercial lending, credit analysis and team leadership at major Australian banks.



### **Darren McNamara** Co-Founder

Darren McNamara brings over **40 years of experience in business and commercial banking** with senior roles across ANZ, Westpac Group and Commonwealth Bank.

He has spent decades mentoring analysts and bankers, helping them develop the commercial judgement, structured thinking and credit capability required to succeed.

At Credit Analyst Academy, Darren ensures participants understand **how credit decisions are made in real banking environments** and how to apply structured thinking to complex transactions.

### **Thanh Do** Co-Founder

Thanh Do brings over **15 years of experience in commercial banking** with deep expertise in financial analysis, credit structuring and risk assessment.

She has led high-performing lending teams and is passionate about developing talent, having mentored analysts into senior roles.

At Credit Analyst Academy, Thanh focuses on helping participants build **technical capability, structured thinking and confidence** to perform in credit roles.




## Expand Your Brokerage Into Commercial Lending with Bank-Standard Credit Skills

Build the practical skills, confidence and commercial credit capability to originate, package and place stronger commercial lending deals, support more clients, improve lender conversations and grow your revenue.

### **Get in Touch**

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