

Course Overview

Build the credit skills commercial lenders expect

Credit Analyst Academy is a practical commercial credit course designed to help mortgage and finance brokers confidently **assess, structure and present commercial lending transactions**.

Across **20 modules**, you will learn how lenders assess financial performance, cash flow, repayment capacity, industry risk, management, security and facility structure.

Apply your knowledge through realistic lending scenarios, a **three-way financial model** and a **professional credit paper**, supported by experienced commercial bankers.

Today's Challenge

Commercial lending requires more than confirming income, security and policy compliance.

Lenders need to understand:

- How the business generates and converts cash
- Whether repayment capacity is sustainable
- What risks could affect performance
- How the facility should be structured

Without formal credit training, brokers may find it difficult to **identify risks, structure transactions and clearly communicate the credit position**.

Stronger credit skills help brokers:



Prepare stronger submissions



Identify risks and mitigants



Structure facilities appropriately



Communicate confidently with lenders

Our Approach

Practical and Flexible Learning

Complete the self-paced course alongside your existing work commitments, typically within 3 to 6 months. Build your knowledge progressively and revisit key concepts as needed.

Real Commercial Lending Scenarios

Apply each concept to realistic transactions reflecting how lenders assess business performance, repayment capacity, credit risk and facility structure. Develop the judgement required to assess and structure commercial deals.

Personalised Guidance and Feedback

Receive practical feedback on your financial analysis, credit judgement and written recommendations. Strengthen your reasoning, identify gaps and communicate your credit view more confidently.

Shaped by Real Banking Experience

Learn through a course developed from extensive experience in commercial lending, credit analysis and banking leadership. The content focuses on the practical skills, judgement and standards used to assess and present commercial transactions.

Who This Course Is For

This course is designed for brokers who want to strengthen their commercial lending capability, including:

Residential mortgage brokers expanding into commercial lending

Commercial brokers seeking deeper credit and financial analysis 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 building internal commercial lending capability

How We Build Credit Capability

Follow a structured three-stage learning journey that takes you from core credit concepts through to confidently analysing and presenting a commercial transaction.

Stage 1: Foundations

Build your understanding of commercial credit fundamentals and learn to:

- Analyse financial statements
- Assess cash flow and working capital
- Evaluate repayment capacity and risk
- Understand facility structure and security

Stage 2: Practical Application

Apply your knowledge to realistic lending scenarios and develop the judgement required to:

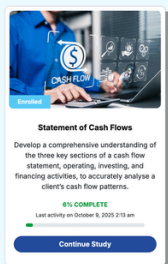
- Identify key risks, weaknesses and mitigants
- Assess facility suitability and broader business risks
- Develop a clear and balanced credit view

Stage 3: Credit Execution

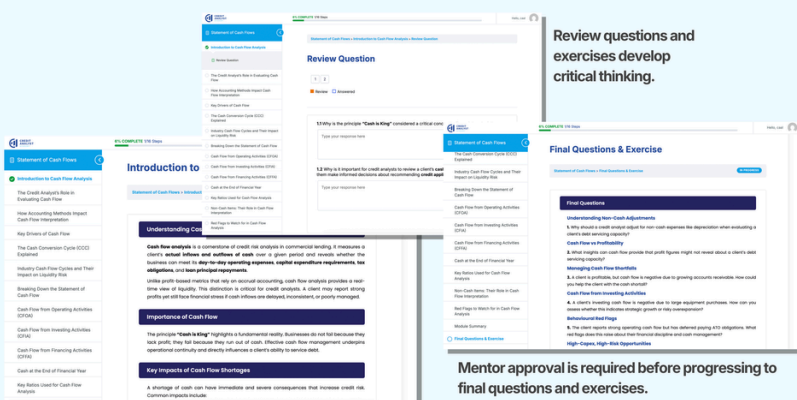
Bring your analysis together to:

- Complete a three-way financial model and assess repayment capacity
- Prepare a professional credit paper and deal brief
- Present structured recommendations and receive mentor feedback

Throughout the course, practical exercises and mentor feedback reinforce 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 Commercial Bankers

Learn from professionals who have assessed and structured commercial lending transactions and led teams across major Australian banks.



Darren McNamara Co-Founder & Mentor

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

Throughout his career, Darren has assessed and structured commercial lending transactions and mentored bankers and analysts as they developed their credit capability.

At Credit Analyst Academy, Darren helps participants understand how commercial credit decisions are made and how to approach complex transactions with structure, discipline and sound judgement.

Thanh Do Co-Founder & Mentor

Thanh Do brings more than **15 years of experience** in commercial banking, with expertise in financial analysis, credit assessment, facility structuring and risk management.

She has led commercial lending teams and mentored bankers across a range of credit roles.

At Credit Analyst Academy, Thanh helps participants build **technical capability, developed structured thinking and gain confidence** in credit roles.



Expand Your Commercial Lending Capability

Build the practical skills, confidence and commercial credit capability to assess and package stronger lending deals, support more clients and grow your commercial lending revenue.

Course highlights

- 20 practical modules
- Self-paced learning
- Real commercial lending scenarios
- Three-way financial modelling
- Professional credit paper and deal brief
- Experienced banker feedback
- Approved by the MFAA for 20 CPD hours

Get in Touch



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