

Course Overview

Build the credit skills commercial lenders expect

Credit Analyst Academy is a practical commercial credit course designed for finance and mortgage brokers who want to strengthen their commercial lending capability and better understand how lenders assess commercial transactions.

Across **20 practical modules**, you will learn how lenders analyse financial performance, cash flow and repayment capacity, assess industry, business and management risk, and consider facility structure, security and key lending risks.

Apply your learning through realistic commercial lending scenarios, build a **three-way financial model** and prepare a **professional credit paper**, with personalised guidance and feedback from experienced commercial bankers.

Today's Challenge

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

As commercial transactions become more complex, brokers need to understand the underlying credit position and how lenders are likely to assess the deal.

This includes understanding:

- How a business generates and converts cash
- Whether repayment capacity is sustainable
- What could cause financial performance to deteriorate
- How key risks may affect the lending decision
- Whether the proposed facility structure is appropriate

Stronger credit capability can help you:



Prepare stronger commercial submissions



Identify risks and mitigants



Structure facilities more appropriately



Communicate more effectively with lenders

Our Approach

Practical and Flexible Learning

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

Built Around Real Lending Scenarios

Apply credit concepts to realistic commercial lending transactions and understand how financial performance, servicing, risk and structure come together in practice.

Personalised Guidance and Feedback

Receive feedback on financial analysis, credit reasoning and written recommendations to strengthen your commercial credit capability.

Built by Experienced Bankers

Learn through a course developed from extensive commercial banking, credit and leadership experience, grounded in how lenders assess commercial transactions in practice.

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

Finance brokers developing commercial credit capability

Commercial brokers seeking deeper credit and financial analysis skills

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

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
- Understand repayment capacity
- Identify core credit risks
- Understand facility structure and security

Stage 2: Practical Application

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

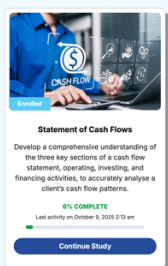
- Identify key risks, weaknesses and mitigants
- Assess business performance and repayment capacity
- Consider facility suitability
- Develop a clear and balanced credit view

Stage 3: Credit Execution

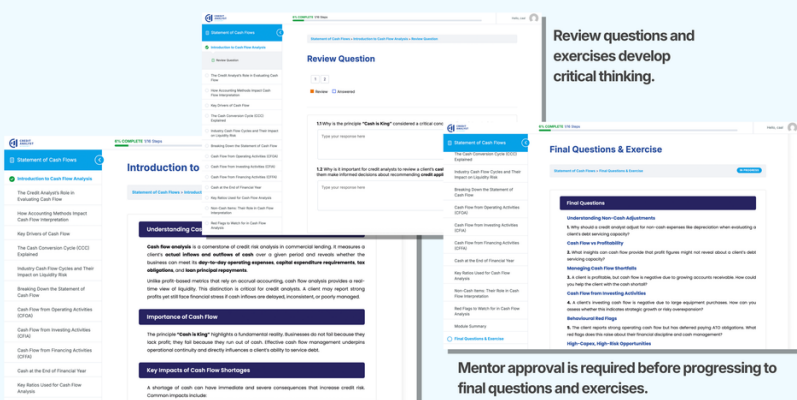
Bring your analysis together to:

- Build and interpret a three-way financial model
- Prepare a professional credit paper and deal brief
- Present structured credit recommendations
- Receive mentor feedback on your analysis and reasoning

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 focuses on helping participants build **technical capability, structured thinking and confidence** in applying credit concepts.



Expand Your Commercial Lending Capability

Build the practical credit skills and commercial judgement to assess and package stronger commercial lending transactions, communicate more effectively with lenders and support a broader range of clients.

Course highlights

- 20 practical modules
- Self-paced learning
- Real commercial lending scenarios
- Financial statement and cash flow analysis
- Three-way financial modelling
- Professional credit paper and deal brief
- Personalised mentor feedback
- Approved by the MFAA for 20 CPD hours

Get in Touch



info@creditanalystacademy.com



www.creditanalystacademy.com



0401 489 120