COURSE OVERVIEW FM0311
Certificate in Financial Risk Management

Course Title
Certificate in Financial Risk Management

Course Date/Venue
September 06-10, 2026/Online Virtual Training

2.75 CEUs (27.5 PDHs) AWARD

Course Reference
FM0311

Course Duration/Credits
Five days/2.75 CEUs/27.5 PDH

Course Description

This practical and highly-interactive course includes various practical sessions and exercises. Theory learnt will be applied using the "MS Excel" application.

This course is designed to provide participants with a detailed and up-to-date overview of Financial Risk Management. It covers the purpose and objectives of financial risk management, types of financial institutions and their risk exposures and the role of the financial risk manager (FRM); the financial markets and financial instruments, risk governance and enterprise risk management (ERM); the financial statements and risks analysis, quantitative methods of risk management and ethics and professional standards; the market risk fundamentals, measuring market risk and fixed income risk; and the portfolio risk management, derivatives for risk hedging and market risk reporting.

During this interactive course, participants will learn the credit risk concepts, sources of credit risk, counterparty risk and default risk; the credit risk measurement, credit risk mitigation, operational risk management, business continuity and operational resilience; the fraud risk and internal controls, liquidity risk management, Basel framework and banking regulations; the financial risk modeling, stress testing, scenario analysis and climate and ESG financial risks; and the emerging financial risks, enterprise-wide risk integration and risk reporting and communication.

Course Objectives/Outcomes & Benefits for the Participants

Upon the successful completion of this course, each participant will be able to:-

- Apply and gain an in-depth knowledge on financial risk management
- Discuss the purpose and objectives of financial risk management, types of financial institutions and their risk exposures and the role of the financial risk manager (FRM)
- Recognize financial markets and financial instruments including risk governance and enterprise risk management (ERM)
- Carryout financial statements and risks analysis, quantitative methods of risk management and ethics and professional standards
- Discuss market risk fundamentals, measuring market risk and fixed income risk
- Apply portfolio risk management, derivatives for risk hedging and market risk reporting
- Identify credit risk concepts, sources of credit risk, counterparty risk and default risk
- Employ credit risk measurement, credit risk mitigation, operational risk management and business continuity and operational resilience
- Recognize fraud risk and internal controls and apply liquidity risk management, Basel framework and banking regulations
- Illustrate financial risk modeling, stress testing and scenario analysis and climate and ESG financial risks
- Interpret emerging financial risks, enterprise-wide risk integration and risk reporting and communication

Who Should Attend

This course provides an overview of all significant aspects and considerations of financial risk management for chief risk officers (CRO), chief financial officers (CFO), chief investment officers (CIO), chief compliance officers (CCO), chief audit executive, finance directors, treasury directors, risk directors, investment directors, internal audit directors, compliance directors, financial controllers, treasury managers, risk managers, credit risk managers, market risk managers and other technical staff.

Training Methodology

All our Courses are including **Hands-on Practical Sessions** using equipment, State-of-the-Art Simulators, Drawings, Case Studies, Videos and Exercises. The courses include the following training methodologies as a percentage of the total tuition hours:-

30% Lectures
20% Practical Workshops & Work Presentations
30% Hands-on Practical Exercises & Case Studies
20% Simulators (Hardware & Software) & Videos

In an unlikely event, the course instructor may modify the above training methodology before or during the course for technical reasons.

Learning Design & Customization

This course can be customized to the exact requirements of clients. Haward Technology is so proud of our huge capabilities in tailoring our courses to the training needs of our valued clients.

Course Certificate(s)

(1) Internationally recognized Competency Certificates will be issued to participants who completed a minimum of 80% of the total tuition hours and successfully passed the exam at the end of the course. Certificates are valid for 5 years.

Recertification is FOC for a Lifetime.

Sample of Certificates

The following are samples of the certificates that will be awarded to course participants:-


Certificate

Haward Technology Middle East

Certifies that

Waleed Al Habeeb

Has succesfully completed a course on

Certificate in Financial Risk Management

and is hereby awarded 2.75 CEUs (Continuing Education Units) equivalent to 27.5 PDHs (Professional Development Hours)

Nov 10-14, 2025 Course Date	74851/01/FM0311/VTL/14.11.25 Certificate Number
Nov 14, 2025 Certificate Issuance Date	Nov 14, 2030 Certificate Expiry Date

Mr. Alex Hardy
Course Instructor

ACTVET License No.
0588/2013

Certificate Accreditation
Please see overleaf

(2) Official Transcript of Records will be provided to the successful delegates with the equivalent number of ANSI/IACET accredited Continuing Education Units (CEUs) earned during the course.

* Haward Technology * CEUs * Haward Technology * CEUs * Haward Technology * CEUs * Haward Technology *

Haward Technology Middle East

Continuing Professional Development (HTME-CPD)

CEU Official Transcript of Records

TOR Issuance Date: 14-Nov-25

HTME No. 74851

Participant Name: Waleed Al Habeeb

Program Ref.	Program Title	Program Date	No. of Contact Hours	CEU's
FM0311	Certificate in Financial Risk Management	Nov 10-14, 2025	27.5	2.75

Total No. of CEU's Earned as of TOR Issuance Date **2.75**

TRUE COPY

Jaryl Castillo
Academic Director

Haward Technology has been approved as an Accredited Provider by the International Association for Continuing Education and Training (IACET), 2201 Cooperative Way, Suite 600, Herndon, VA 20171, USA. In obtaining this approval, Haward Technology has demonstrated that it complies with the ANSI/IACET 1-2018 Standard which is widely recognized as the standard of good practice internationally. As a result of their Authorized Provider membership status, Haward Technology is authorized to offer IACET CEUs for programs that qualify under the ANSI/IACET 1-2018 Standard.

Haward Technology's courses meet the professional certification and continuing education requirements for participants seeking Continuing Education Units (CEUs) in accordance with the rules & regulations of the International Association for Continuing Education & Training (IACET). IACET is an international authority that evaluates programs according to strict, research-based criteria and guidelines. The CEU is an internationally accepted uniform unit of measurement in qualified courses of continuing education.

Haward Technology is accredited by

P.O. Box 26070, Abu Dhabi, United Arab Emirates | Tel.: +971 2 3091 714 | E-mail: info@haward.org | Website: www.haward.org

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Certificate Accreditations
Haward's certificates are accredited by the following international accreditation organizations:

- British Accreditation Council (BAC)

  Haward Technology is accredited by the **British Accreditation Council** for **Independent Further and Higher Education** as an **International Centre**. Haward's certificates are internationally recognized and accredited by the British Accreditation Council (BAC). BAC is the British accrediting body responsible for setting standards within independent further and higher education sector in the UK and overseas. As a BAC-accredited international centre, Haward Technology meets all of the international higher education criteria and standards set by BAC.

- The International Accreditors for Continuing Education and Training (IACET - USA)

  Haward Technology is an Authorized Training Provider by the International Accreditors for Continuing Education and Training (IACET), 2201 Cooperative Way, Suite 600, Herndon, VA 20171, USA. In obtaining this authority, Haward Technology has demonstrated that it complies with the **ANSI/IACET 2018-1 Standard** which is widely recognized as the standard of good practice internationally. As a result of our Authorized Provider membership status, Haward Technology is authorized to offer IACET CEUs for its programs that qualify under the **ANSI/IACET 2018-1 Standard**.

  Haward Technology's courses meet the professional certification and continuing education requirements for participants seeking **Continuing Education Units** (CEUs) in accordance with the rules & regulations of the International Accreditors for Continuing Education & Training (IACET). IACET is an international authority that evaluates programs according to strict, research-based criteria and guidelines. The CEU is an internationally accepted uniform unit of measurement in qualified courses of continuing education.

  Haward Technology Middle East will award **2.75 CEUs** (Continuing Education Units) or **27.5 PDHs** (Professional Development Hours) for participants who completed the total tuition hours of this program. One CEU is equivalent to ten Professional Development Hours (PDHs) or ten contact hours of the participation in and completion of Haward Technology programs. A permanent record of a participant's involvement and awarding of CEU will be maintained by Haward Technology. Haward Technology will provide a copy of the participant's CEU and PDH Transcript of Records upon request.

Course Fee
US$ 2,750 per Delegate + **VAT**.

Course Instructor(s)

This course will be conducted by the following instructor(s). However, we have the right to change the course instructor(s) prior to the course date and inform participants accordingly:

Mr. Alex Hardy, MBA, BA (Honours), CFA, is a **Senior Financial Analyst** with over **20 years** of extensive experience in the areas of **Financial** Modelling, **Financial & Sales** Reporting, **Forecasting & Budgeting**, **Commercial Tariff** Design, **Tariff** Components & Pricing Structures, **Pricing** Strategy, **Tariff** Optimization Techniques, Big Data Analysis & Finance/Operations, **FP&A & Capital-raising**, Leveraging Public & Private Markets, **Managerial Economics**, Marketing, Technology & Innovation Strategy, Real Estate & Social Finance, **Corporate Valuation**, **Entrepreneurial Finance**, International Financial Management, **Private Equity**, Variance Analyses & Cash Flow Forecasting, **Demand** Analysis, Bookkeeping, New Acquisition Integration, Minority-Investor Buyouts & Ongoing Cash Flow Forecasting, **Compliance & Portfolio Accounting**, Treasure & Investor Relations, Sales Performance Presentations, Market Penetration Rates & Revenue Outcomes, Online Wealth Management, Blog Monetization & Social Gaming, **Cashflow Forecasting & Liquidity** Management, **Budgeting & Estimation** Skills, **Budgeting & Cost Control**, **Accounting** Principles and Business Valuation.

During his career life, Mr. Hardy has gained his practical and field experience through his various significant positions and dedication as the **Senior Director**, **Principal**, **Senior Finance Manager**, **Finance Manager**, **Senior Financial Analyst**, **Business Analyst**, **Research Analyst & Chief Compliance Officer** and **Strategy Intern** from various companies such as the Whitman Capital, Viacom International Media Networks, Pulse Advisory, BBC Studios Americas, Sonar Entertainment, Red Arrow Studios, FTI Consulting and 12Data Consulting.

Mr. Hardy has a **Master** of **Business Administration** (**MBA**) and a **Bachelor** of **Arts** (**BA**) with Honours in **Political Science** from the **University** of **Oxford** and **Stanford University**, **USA**, respectively. Further, he is a Certified **Chartered Financial Analyst** (**CFA**) from the CFA Institute and has delivered numerous trainings, seminars, conferences and workshops internationally.

Course Program

The following program is planned for this course. However, the course instructor(s) may modify this program before or during the workshop for technical reasons with no prior notice to participants. Nevertheless, the course objectives will always be met:

Day 1: Sunday, 06th of September 2026

0800 – 0830	*Registration, Coffee, Welcome & Introduction*
0830 – 0845	***PRE-TEST***
0845 – 0915	***Introduction to Financial Risk Management*** *Purpose and Objectives of Financial Risk Management • Types of Financial Institutions and Their Risk Exposures • Risk versus Return Relationship • The Role of the Financial Risk Manager (FRM)*
0915 – 0930	***Financial Markets & Financial Instruments*** *Money, Capital and Foreign Exchange Markets • Equity, Fixed Income and Commodity Markets • Derivative Instruments (Forwards, Futures, Options & Swaps) • Market Participants and Financial Intermediaries*

0930 – 0945	Break
0945 – 1030	***Risk Governance & Enterprise Risk Management (ERM)*** *Enterprise Risk Management Framework • Risk Governance Structure and Board Responsibilities • Risk Appetite and Risk Tolerance • Three Lines of Defense Model*
1030 – 1200	***Financial Statements & Risk Analysis*** *Understanding Financial Statements • Ratio Analysis for Risk Assessment • Cash Flow Analysis • Early Warning Indicators of Financial Distress*
1200 – 1215	Break
1215 – 1315	***Quantitative Methods for Risk Management*** *Time Value of Money • Probability Distributions • Descriptive Statistics • Correlation and Regression Concepts*
1315 – 1350	***Ethics & Professional Standards*** *Code of Ethics for Risk Professionals • Professional Conduct Principles • Ethical Decision-Making • Governance, Integrity and Accountability*
1350 – 1400	***Recap*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow*
1400	End of Day One

Day 2: Monday, 07th of September 2026

0800 - 0900	***Market Risk & Investment Risk*** *Sources of Market Risk • Interest Rate Risk • Equity Price Risk • Commodity and Foreign Exchange Risk*
0900 - 0930	***Measuring Market Risk*** *Value at Risk (VaR) • Expected Shortfall (ES) • Stress Testing • Scenario Analysis*
0930 – 0945	Break
0945 – 1100	***Fixed Income Risk*** *Bond Pricing Fundamentals • Duration and Modified Duration • Convexity • Yield Curve Analysis*
1100 – 1200	***Portfolio Risk Management*** *Modern Portfolio Theory • Diversification Techniques • Portfolio Optimization • Risk-Adjusted Performance Measures*
1200 – 1215	Break
1215 – 1315	***Derivatives for Risk Hedging*** *Forward Contracts • Futures Contracts • Options Strategies • Interest Rate and Currency Swaps*
1315 – 1350	***Market Risk Reporting*** *Risk Dashboards • Risk Limits and Controls • Regulatory Reporting • Management Reporting Best Practices*
1350 – 1400	***Recap*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow*
1400	End of Day Two

Day 3: Tuesday, 08th of September 2026

0800 - 0900	***Credit Risk Fundamentals*** *Credit Risk Concepts • Sources of Credit Risk • Counterparty Risk • Default Risk*

0900 - 0930	***Credit Risk Measurement*** *Probability of Default (PD) • Loss Given Default (LGD) • Exposure at Default (EAD) • Expected and Unexpected Loss*
0930 – 0945	*Break*
0945 – 1100	***Credit Risk Mitigation*** *Collateral Management • Credit Derivatives • Guarantees and Insurance • Credit Limits and Diversification*
1100 – 1200	***Operational Risk Management*** *Operational Risk Framework • Internal and External Loss Events • Operational Risk Indicators • Risk and Control Self-Assessment (RCSA)*
1200 – 1215	*Break*
1215 – 1315	***Business Continuity & Operational Resilience*** *Business Continuity Planning • Disaster Recovery Planning • Crisis Management • Operational Resilience Strategies*
1315 – 1350	***Fraud Risk & Internal Controls*** *Types of Financial Fraud • Internal Control Systems • Fraud Prevention Techniques • Investigation and Reporting Principles*
1350 – 1400	***Recap*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow*
1400	*End of Day Three*

Day 4: **Wednesday, 09th of September 2026**

0800 - 0900	***Liquidity Risk Management*** *Liquidity Risk Concepts • Funding Liquidity versus Market Liquidity • Liquidity Monitoring Tools • Liquidity Contingency Planning*
0900 - 0930	***Basel Framework & Banking Regulations*** *Basel I, II and III Overview • Capital Adequacy Requirements • Liquidity Coverage Ratio (LCR) • Net Stable Funding Ratio (NSFR)*
0930 – 0945	*Break*
0945 – 1100	***Financial Risk Modeling*** *Model Risk Concepts • Model Validation • Sensitivity Analysis • Monte Carlo Simulation Overview*
1100 – 1200	***Stress Testing & Scenario Analysis*** *Regulatory Stress Testing • Reverse Stress Testing • Macroeconomic Scenarios • Capital Planning Under Stress*
1200 – 1215	*Break*
1215 – 1315	***Climate & ESG Financial Risks*** *Environmental Risk • Social and Governance Risks • Climate-Related Financial Disclosures • Sustainable Finance Principles*
1315 – 1350	***Emerging Financial Risks*** *Cybersecurity Risk • Digital Banking Risk • FinTech Innovations • Artificial Intelligence in Risk Management*
1350 – 1400	***Recap*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow*
1400	*End of Day Four*

Day 5: **Thursday, 10th of September 2026**

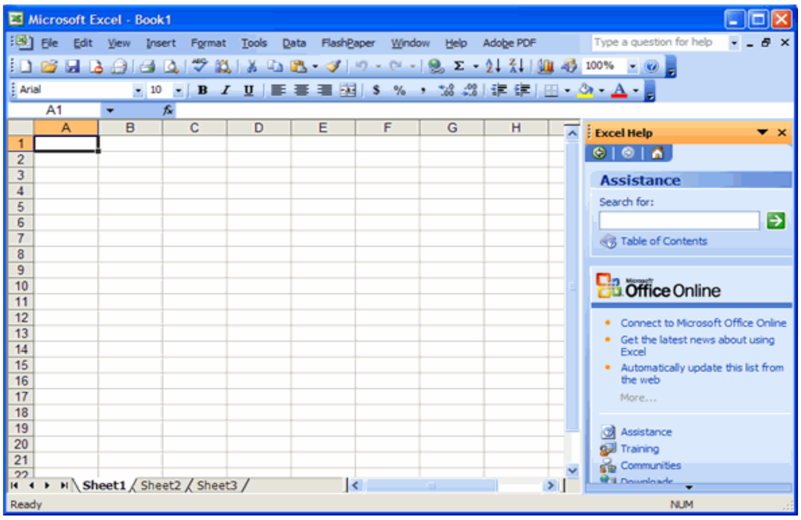
0730 – 0930	***Enterprise-Wide Risk Integration*** *Integrated Risk Management Framework • Risk Aggregation • Risk-Adjusted Decision Making • Strategic Risk Alignment*
0930 – 0945	*Break*
0945 – 1100	***Risk Reporting & Communication*** *Key Risk Indicators (KRIs) • Risk Dashboards • Executive Reporting • Board-Level Communication*
1100 – 1200	***Financial Risk Case Studies*** *Banking Risk Failures • Market Crisis Analysis • Credit Default Case Studies • Lessons Learned from Financial Crises*
1200 – 1215	*Break*
1215 – 1245	***Practical Financial Risk Assessment Workshop*** *Risk Identification Exercise • Risk Measurement Workshop • Risk Mitigation Planning • Group Risk Presentation*
1245 – 1300	***Course Conclusion*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Course Topics that were Covered During the Course*
1300 – 1400	***COMPETENCY EXAM***
1400	*End of Course*

Practical Activities Included Throughout the Course:

- Financial statement risk analysis exercises
- Value at Risk (VaR) calculation workshops
- Credit risk assessment using real-world case studies
- Portfolio diversification and optimization exercises
- Interest rate and bond duration calculations
- Basel III capital and liquidity ratio exercises
- Stress testing and scenario analysis workshops
- Financial derivatives hedging simulations
- Risk dashboard development using Excel or financial risk software
- Integrated enterprise risk management case study and final group presentation

Simulator (Hands-on Practical Sessions)

Practical sessions will be organized during the course for delegates to practice the theory learnt. Delegates will be provided with an opportunity to carryout various exercises using “MS-Excel” application.



MS-Excel

Course Coordinator

Mari Nakintu, Tel: +971 2 30 91 714, Email: mari1@haward.org