



Offer

The inclusion of sustainability criteria in the investment and financing sector has become much more important. Financial professionals are required to acquire the necessary knowledge on sustainable investments and financing (for example mortgages and corporate loans) in order to be able to advise their clients competently.

The ESG-CA Lending course qualifies participants to discuss sustainable financing and lending solutions with their clients in a well-founded manner and to propose them solutions that meet their needs and are risk-appropriate.

Benefit

- Targeted and effective continuing education in four modules in a well-structured format
- Interactive format with live online modules
- Participants are qualified to advise their clients on sustainable investments, loans and financing according to their needs
- Award of the AZEK certificate ESG-CA Lending

Target Audience

The programme is aimed at professionals and practitioners in the field of mortgages, financing and loans as well as specialists in supporting functions in customer advisory services.

Learning Objectives

- Market overview (definitions, concepts, dynamics)
- Regulatory framework and trends
- Comparison of sustainable investment and climate strategies
- Classify sustainable loans in sustainable finance
- Overview of the opportunities and risks of sustainable loans
- Capture the importance of corporate loans for the transition to a low-emission economy
- Understand risks and structure of sustainable corporate finance
- Understand challenges (e.g. data collection, cost-intensive ratings)

Content

Module 1: Market overview

Growth Market Sustainable Investments: Terms, Concepts, Classification

Sustainable investments have been showing above-average growth rates for years. What is behind this, how can terms and concepts be classified? Which factors lead to growth, why should banks and consultants deal with ESG criteria?

Module 2: Investment strategies / climate

What do ESG or sustainability strategies look like in concrete terms?

The implementation of sustainability or ESG criteria takes place via various investment strategies: The approach and the objectives of the respective approaches with their advantages and disadvantages are explained in detail. Due to the growing importance of climate change in the financial sector, different variants for the identification and reduction of climate risks as well as investment strategies for the promotion of climate-friendly technologies or companies are shown.

Module 3: Sustainable loans and mortgages

Basics, opportunities and risks for borrowers and lenders

The credit system is placed in the context of sustainable finance and explained from the perspective of borrowers and lenders. Subsequently, the areas of activity of credit financing and the associated risks are presented. The section mortgages provides an overview of sustainable construction and building certificates and shows the perspectives of lenders and borrowers. Finally, the characteristics of sustainable mortgages and their challenges are addressed.

Module 4: Corporate loans

Opportunities and risks of sustainable corporate finance

In addition to the basics of corporate lending, the focus is on sustainability and risk considerations from the perspective of lenders and borrowers. Possibilities for structuring sustainable corporate financing are explained and the various challenges such as the costs of ratings or data collection are addressed.

Format

Four live online seminars, each lasting 2 hours. The seminars are recorded and posted on the AZEK learning platform together with the associated presentations, including references and further reading as well as test questions and exam simulations.

Start and Duration

The course is organised twice a year, in spring and autumn. Its duration incl. examination is approximately 6 weeks. The dates of the seminars are published on www.azek.ch. Together with preparation and follow-up, the learning effort is around 20-25 hours.

Examination and Certificate

The course is completed with a 60-minute online examination (multiple choice questions). Upon successful completion of the exam, the AZEK certificate ESG-CA Lending is awarded.

Languages

German from autumn 2022 and additionally French from 2023 on

Costs

CHF 1'200 for four online seminars incl. study material and examination. CHF 150 per additional examination attempt.

Contact

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Lecturers



Dr. Ingeborg Schumacher-Hummel

Ingeborg Schumacher-Hummel has more than 20 years of experience in the field of sustainable investments. With her company Responsible Impact Investing she advises investors as well as financial service providers on the development and implementation of a sustainable investment strategy. She is a board member of the Forum Nachhaltige Geldanlagen (Forum for Sustainable Investments) and a lecturer in teaching and research.

After studying business administration and ecology, she worked for various banks in the development of the sustainable fund range or a responsible investing strategy. She has a PhD on the role of pension funds as active shareholders.

Dr. Agnes Neher



Agnes Neher has more than 10 years of experience in the field of sustainable investments. She is Head of Responsible Investment at Baloise Group. In her role, she is responsible for the responsible investment strategy for insurance and third-party client funds. Previously, she was an ESG analyst and corporate sustainability manager at private bank J. Safra Sarasin.

After graduation in Economics at the University of Tübingen and completing her MSc in Philosophy of Social Sciences from the London School of Economics and Political Sciences, Agnes completed her PhD on "ESG Risks and Responsible Investment in Financial Markets" at the University of Hohenheim.

Thomas Richter



Dr. Thomas Richter joined the ZHAW in 2021 as a lecturer in Real Estate. The topics of green building and sustainable mortgages are among his main research interests. From 2018-2021, he worked as a Quantitative Risk Specialist at UBS in Zurich. His responsibilities included modeling default probabilities, loss rates and Real Estate Liquidation Values for the real estate loan portfolio in Switzerland, as well as contributing to regulatory projects. Between 2014 and 2018, he worked as a Doctoral Researcher at the University of Zurich. During his academic education, he gained first work experience as an Information Specialist at Roche Venture Fund and as a Student Trainee at Deutsche Bank AG.

Julia Meyer



Dr. Julia Meyer joined the ZHAW School of Management and Law in 2020. After completing her studies in economics, she was able to gain practical experience in management consulting at IFBC AG. In her dissertation at the University of Zurich, she highlighted "Microfinance", a special topic in the field of sustainable investments. Subsequently, she set up courses on Sustainable Finance at the University of Zurich, which can now be combined to form a MAS Sustainable Finance. At the ZHAW, she is also responsible for various modules in the field of Sustainable Finance in the Bachelor's and Master's programs and in continuing education. In research, her current focus is on analyzing the impact of sustainability aspects on financial decision making.

Andreas Schweizer



Andreas Schweizer joined the ZHAW School of Management and Law in 2017. In addition to his main focus on corporate banking and sustainable financing, he deals with issues of classical corporate finance, credit risk management and turnaround management. Prior to his current position, he worked at Züricher Kantonalbank in corporate banking and at BNP Paribas (Suisse) SA in corporate and institutional banking. In this context, he also came into contact with the first Green Bonds issued in Europe.

Andreas Schweizer holds a Lizenzat in Finance from the University of Zurich and a DAS in Banking from the Swiss Finance Institute.