

CREDIT FACILITY APPROVAL MEMORANDUM REASONING & PACKAGING FOR BANKERS

Learn to create, analyze, improve, and review participants' own credit write-ups

Course Overview:

Business Writing for Bankers focuses on the skills you need to write an effective credit memorandum. Learn techniques for creating, analyzing, improving and reviewing participants' own credit write-ups. Apply these techniques in class, individually, and in small group exercises. The instructor will demonstrate and explain, and you will then practice critiquing, writing, and revising credit memorandum excerpts.

Target Participants:

Credit Approval Memorandum Packaging for Bankers is designed for credit analysts and loan review staff.

- Branch Managers
- Credit Counselors
- Commercial Loan Officers
- Consumer Loan Officers
- Credit Analysts
- Loan Review Personnel
- Compliance Officers
- Internal Auditors

Learning Objectives:

- Identify and apply differences between the cause-effect, comparison-contrast, narrative, by-example, and descriptive methods of organizing paragraphs to support participants' arguments.
- Distinguish between elevator analysis and financial discussions that interpret and evaluate credit risk.
- Recognize when to organize the financial discussion in order of high-to-low credit issue priority instead of following the order of accounts on the financial statement.
- Write a historical financial analysis meeting the course's standards for writing that is clear, concise, and well organized.

COURSE CONTENTS

Qualities of a Good Credit Approval Document

- The 5Cs of effective credit applications
- Structure of Expression & Choice of Language
- Use of Technical Jargon and Acronyms
- Vague Concepts & Ambiguity
- The Role of Analytics
- Using the practical work aides (tool) provided to improve the participants' own approval documents
- Using a structured approach to cover the three components of credit risk – business risk; transaction and structure risk
- Considering the importance of information – is it essential, necessary or simply nice to know?

- Structuring the Analysis
- Writing Opinions and judgement
- Elevator Analysis
- Case Study – Writing an Effective Financial Analysis

Effectively Summarising Transaction & Structure Risks

- Borrowing causes and loan structure
- Mitigating risk through loan structure
- Case Study – Practically apply the learning

The Executive Summary

- The "Rules"
- The Reasons for Executive Summary
- How to write an Executive Summary
- Case study – Write an Effective Executive Summary

Effectively Summarising Business Risks

- How to decide what information to use
- Qualitative Analysis
- Structuring the Analysis
- Case Study – Determine the key factors that need to be included in a credit Approval document

Course Summary & Wrap Up

- Key learning points of the course
- Which work aides will be used at their desktop
- Completion of Personal Action Plans for Discussion with their Managers

Effectively Summarising Financial Risks

- What do decision makers want to know?

End of Course

COURSE DURATION	DELIVERY MODE	DELEGATE CLASS SIZE	COURSE FEE/PARTICIPANT
2 DAYS	In-Plant	8 (Guaranteed Minimum)	For quote, please click http://demvros.com/contact/
Discount is available for class size above the minimum. Please visit www.demvros.com or call 08056154199 or e-mail for further enquiries.			