

COURSE OUTLINE:

Credit Reasoning and Writing

2 days
16 CPE Credits

Overview

This topic is increasingly recognised by key institutions as a significant skills gap in their staff. In the age of "cut and paste" and time pressures, senior credit professionals in many financial institutions have lamented that credit approval documents are often lengthy; sometimes reaching 30 to 50 pages without adding the necessary insight. Elevator analysis is still very prevalent in the industry and although possessing strong analytical skills many analysts lack the ability to summarise their findings succinctly. This two day seminar is focused on the preparation of credit approval documents that summarise succinctly the overall credit risk exposure that an institution is asked to take on. The seminar will include short presentations, case studies and discussion sessions. A variety of practical work aides will be used that will help seminar participants back in their day-to-day work environment.

Learning Objectives

Upon completion of this seminar, delegates will be better able to:

- » Write credit approval documents that are clear, concise, consistent, complete and cash-flow focussed
- » Select information for inclusion in credit approval documents that is relevant for the decision maker and focused on key risks and mitigants
- » Write a financial risk analysis that is supported by facts
- » Describe the key facility risks and how these will be mitigated by the suggested loan structure
- » Use executive summaries to communicate the key issues to decision makers
- » Practically apply the learning through group exercises and case studies

Who Should Attend

This is an intermediate level seminar, well suited for experienced personnel who wish to sharpen their skills in credit reasoning and writing. It is also suitable for new hires with a knowledge of credit analysis. All staff who are involved with the preparation of credit approval documents including (Senior) Relationship Managers, Risk managers, Credit Analysts and any other personnel actively involved in writing credit approval documents. Also relevant to those in credit review, credit monitoring, portfolio risk and audit functions.

Program Level

Program Level: Intermediate

Prerequisites: Delegates should have experience working in a department dealing with corporate clients and have completed Fundamentals of Corporate Credit or similar credit analysis course.

Delivery Method: Group-Live. Delegates will need to have access to laptops throughout the training to enable them to write sections of credit approval documents.

Accreditation

Moody's Analytics is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

WHY MOODY'S ANALYTICS?

Current and Consultative

Our seminars are created and updated utilizing the extensive experience, skills and research of Moody's Analytics. For in-house training, we work with you to understand the distinct needs of your organization and design, implement, and track the performance of your learning programs from end-to-end, including skills assessment, program design, implementation, evaluation, and enhancement.

Comprehensive Coverage

We offer a broad set of technical and soft skills programs that can be combined and adapted to the needs of your staff. Our areas of expertise include banking, finance, sales negotiation and leadership development:

Unparalleled Expertise

Our training solutions leverage over a century of experience in risk assessment and the comprehensive tools, data, and analysis of Moody's Analytics to deliver timely, in-depth, and comprehensive knowledge. In delivery, our people make the difference – they combine deep experiences as financial practitioners, intellectual passion for the content, and superior academic credentials with a commitment to delivering outstanding quality.

Credit Reasoning and Writing – Agenda

DAY ONE

Session 1: Qualities of a Good Credit Approval Document

- » The 5Cs of effective credit applications
- » Importance of simple sentence structure, using short words and simple language
- » Technical jargon and acronyms
- » Avoiding vague concepts and ambiguity
- » Purpose of using tables, numbers and graphs
- » Using the practical work aides (tools) provided to improve the participants' own approval documents
- » Using a structured approach to cover the three components of credit risk -business risks; financial risks: transaction and structure risk
- » Considering the importance of information – is it essential, necessary or simply nice to know?

Session 2: 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

Session 3: Effectively Summarising Financial Risks

- » What do decision makers want to know?
- » Structuring the analysis
- » Writing opinions and judgments and supporting them with facts
- » Avoiding elevator analysis
- » Case Study – writing an effective financial analysis

DAY TWO

Session 4: Effectively Summarising Transaction and Structure Risks

- » Borrowing causes and loan structure
- » Mitigating risk through loan structure
- » Case study – practically apply the learning

Session 5: The Executive Summary

- » The “rules”
- » Why an executive summary is needed
- » How to write an executive summary
- » Case Study – Write an effective Executive Summary

Session 6: Workshop Summary

- » Key learning points of the workshop
- » Which work aides will be used at their desktop
- » Completion of personal action plans for discussion with their managers

Tailor Any Seminar for Your Organization

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Multiple Bookings

Special rates may be available for multiple seminar or group bookings. Please contact us for details.

Fees & Cancellations

The fee listed is per participant and includes refreshments, lunches and seminar materials. Seminar fees do not include tax, transportation or hotel accommodations. Payment must be received in full prior to the start of the seminar. Registrations may be cancelled in writing via letter or email at least 30 days before the first date of the training for a full refund. Cancellations received less than 30 days in advance are eligible for substitution with another seminar, but fees will not be refunded. We reserve the right to cancel or reschedule seminars at any time. For further information on our refund and complaint policy, please contact us.

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