

Credit Reasoning and Writing

PREPARE APPROVAL DOCUMENTS THAT STREAMLINE THE LOAN DECISION PROCESS



DURATION

3 hours



DELIVERY CHANNEL

eLearning



Modules:

- 1 The Basics of Writing
- 2 Writing Techniques
- 3 Integrating Knowledge into Practice
— The Case Study

COURSE OVERVIEW & BENEFITS

Credit Reasoning and Writing teaches credit professionals how to prepare clear, complete credit approval documents that succinctly describe the financial institution's credit risk exposure.

This intermediate-level course begins by putting the writer “in the reader’s shoes,” introducing techniques — such as choosing short, to-the-point words and adopting a skim-friendly style — that will help them prepare well-written, well-organized approval documents.

It then immerses participants in a case study that allows them to apply these techniques to a real-world lending scenario. As they work through the case study, participants identify and write about the business’s key cash flow drivers, prioritize key risks and mitigants, and learn how to prepare a cash flow-focused financial analysis. They also identify potential structure risks and learn how to write an executive summary that captures their most salient points.

To maximize learning, Credit Reasoning and Writing can be supplemented by an optional one-day classroom session.

LEARNING OBJECTIVE

Learn to prepare succinct, well-written credit approval documents that integrate quantitative and qualitative analyses and systematically present strengths, risks, and mitigants, thereby expediting the loan decision process.

COMPETENCIES GAINED

Credit professionals will be able to:

- Write clear, concise credit approval documents focused on information relevant to the decision-maker.
- Follow a prescribed approach to describe a business's strengths, weaknesses, and key cash flow drivers.
- Systematically identify and prioritize a proposed loan's significant risks and mitigants.
- Prepare a financial risk analysis supported by facts and well-aligned with the business analysis.
- Describe group structure risk and its impact on the overall credit risk assessment.
- Develop effective executive summaries that succinctly communicate key issues.

INTENDED AUDIENCE

Credit Reasoning and Writing is suitable for relationship managers, risk managers, credit analysts, credit review managers, credit monitoring managers, portfolio risk managers, audit managers, and anyone else actively involved in writing credit approval documents.