



The Institute of Banking and Finance of Trinidad and Tobago

## **CREDIT ASSESSMENT AND PROPOSAL WRITING**

### **Two-Day Training Workshop Outline**



#### **OBJECTIVE:**

The focus of this workshop will be to provide managers, supervisors, and lending officers with a practical framework and guidelines for making sound lending decisions and preparing a writing credit proposal.

#### **WORKSHOP TOPICS:**

##### **DAY 1:**

##### **1. The Basic Principles of Lending:**

- The five C's of credit: character, capital, capacity, conditions, collateral.
- Loan structuring.
- Red Flags

##### **2. Credit Evaluation – The Four Pillars:**

- Management
- Industry
- Financial Strength
- Collateral and guarantees

##### **3. Financial Analysis:**

- Understanding Financial Statements
- Cash Flows
- Ratio Analysis



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#### **4. Guidelines for project and construction lending:**

- Assessing a construction financing project.
- Mitigating construction credit risk.

#### **DAY 2:**

#### **5. Structure of an Effective Credit Proposal:**

- A step-by-step guide to preparing a complete written credit proposal/memo for credit committee or board approval.
- Focus on conveying the relevant credit information in a concise professional format including debt servicing requirement calculations, identification of risks and mitigants and pitfalls to avoid in writing.

#### **6. Case Study Exercise:**

- Participants will be divided into two groups/teams to assess a credit application case study and write a credit proposal.
- Teams will present their credit proposals for feedback.

#### **7. Conclusion and wrap up:**

- Summary recap of the topics discussed.
- Open floor question and answer session.

#### **METHODOLOGY:**

The training workshop will be delivered via a blended methodology of:

- a. Classroom demonstration and discussion using course material.
- b. Interactive coaching.
- c. Open floor questions and answers



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## **Facilitator Bio:**

### **Andre Falby**

**Andre Falby** is a seasoned banking professional with over 30 years of experience in risk management, business lending, and corporate and investment banking. He possesses a deep understanding of financing projects across diverse industries, both locally and regionally. Currently, he serves as the Chief Risk Officer at Trinidad & Tobago Mortgage Bank (TTMB), where he leads the bank's enterprise risk management functions.

Andre holds an International MBA with a specialization in finance. He is a Certified Anti-Money Laundering Specialist (CAMS) and holds an ESG Professional Certificate in International Sustainable Business (ISB) Advisor Level 1 from the International Association for Sustainable Economy.

Beyond his professional roles, Andre is an active educator, serving as an adjunct lecturer at UWI Roytec, The UWI Open Campus, and Cipriani College of Labour & Co-operative Studies. He is a frequent facilitator of credit and risk management workshops at the Institute of Banking and Finance of Trinidad & Tobago and contributes to the institute's professional development programs as an examiner/moderator for the Certified International Risk Manager (CIRM) and the Professional Certificate for Financial Advisors (Cert. FA) programmes.

