



The Institute of Banking and Finance of Trinidad and Tobago

CREDIT ASSESSMENT AND PROPOSAL WRITING

Two-Day Online (or in person) 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

4. Guidelines for project and construction lending:

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



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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 online 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 career banker with over 30 years' experience in risk management, business lending, corporate and investment banking and has been involved in financing projects spanning a wide cross section of industries locally and regionally. Andre is currently the Chief Risk Officer with a financial institution with responsibility for the leading the institutions enterprise risk management programs. A graduate of the University of The West Indies, Andre holds a B.Sc. in Social Sciences and an International MBA in Finance. Andre is also a part time finance lecturer and facilitator at UWI Roytec, The UWI Open Campus, Cipriani College of Labour, and Institute of Banking and Finance of Trinidad & Tobago.

Participants Feedback

- "I thoroughly acknowledge the difficult task of presenting to a faceless audience, maintaining our attention and interest. A job well done! "
- "The Facilitator was quite knowledgeable in his field. He took his time to explain. His pace was good, not too fast or too slow. He was able to link real life scenarios to the topics discussed."
- "His delivery and material provided was user friendly and will allow me to share this knowledge with my colleagues in the Credit Administration Team".
- "Excellent facilitator, very knowledgeable and helpful".
- "He ensured that each person understood what was happening and took the time to explain further".