

**Chartered Banker**

Accredited programme

# Certified Credit Professional





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# About The Parties



## The Institute of Banking & Finance of Trinidad & Tobago

The Institute of Banking and Finance of Trinidad and Tobago (IBF) is a non-profit organization established in 1984. IBF is the educational arm of the Bankers Association of Trinidad and Tobago (BATT). The Institute's Council Members are representatives of participating commercial banks, the Central Bank of Trinidad and Tobago, the Trinidad and Tobago Unit Trust Corporation and the University of the West Indies.

IBF's mission is to facilitate the continuous development of banking and finance professionals and to promote high standards of knowledge, skills and conduct to meet the demands of a changing financial industry.

## Keith Checkley & Associates

Keith Checkley & Associates (KCA) was formed in 1989 and is a leading financial risk management training and consultancy company. They are providers of Facilitators for Open Training Courses and have developed the Credit Skills Library for Chartered Banker in 2008/9. KCA has extensive global and Caribbean experience with 24 years and over 4000 Delegates from their Caribbean Workshops and Seminars.

Keith Checkley, FCIB, Chartered Banker (UK) has had extensive experience in the UK, North America, Africa, the Caribbean, Europe and the Far East including Malaysia, Singapore, Hong Kong and China. He is also a renowned author of seventeen (17) books on business and finance topics including, 'Finance for Business', 'Advanced Credit Analysis' and 'Problem Loans'. His latest book, 'Credit Masterclass' is the recommended textbook for the Chartered Banker (CBI) MBA Programme.

## The Chartered Banker Institute

The Chartered Banker Institute (CBI) was established in 1875 "to improve the qualifications of those engaged in Banking and to raise their status and influence". It is the oldest banking institute in the world, and is the only organization in the world approved by the UK's Privy Council to award the "Chartered Banker" designation.

CBI as a professional body complements and supports the work of regulators and others in the UK and internationally to develop a sustainable banking industry based on strong and universal principles of stewardship, prudence and professionalism.



# Overview

## Certified Credit Professional

The Certified Credit Professional Programme (CCP) was designed by Keith Checkley & Associates (KCA) of London, UK, working with the Institute of Banking and Finance of Trinidad and Tobago (IBF) to assist banking and finance professionals to develop competencies in credit management.

Upon completion of this programme Certified Credit Professionals will have a comprehensive overview of the various problems and challenges which financial institutions experience in the areas of credit and lending. The programme further assists Certified Credit Professionals as they engage with the economically and socially important industry sectors which encompass the spheres of personal lending and the financing of business enterprises. It provides for both start-up and development financing.

This programme meets the present global industry demands within the area of credit whilst remaining applicable to the local environment.

This programme is **Accredited** by the Chartered Banker Institute (CBI), UK (the oldest Banking Institute in the world).

# Methodology and Benefits

## Delivery Methodology

Both international and local lecturers will engage via blended learning through interactive online sessions and Plus eLearning and Mentoring Sessions. Through these blended learning approaches candidates obtain the following benefits:

- Real life application through case studies
- Choose the medium which best suits their needs
- Keynote recorded lectures
- Electronic access to workshops via (Computer, Laptop, Tablets, etc.)
- Personal Assignments

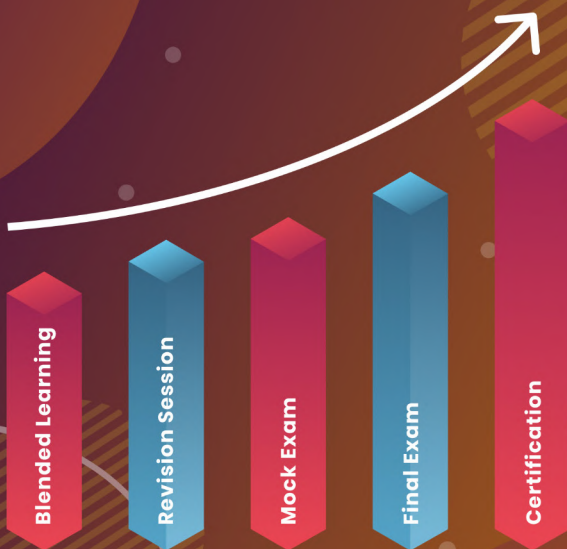
## Who will benefit?

- Credit Managers
- Operations Managers
- Financial Managers
- Credit/Loan Officers
- Insurance Agents/Brokers
- Real Estate Agents/Brokers

## Certified Learning & Educational Opportunities

Upon successful completion of this certification programme, graduates will qualify for an educational credit towards the Accelerated Route to the leading international status of Chartered Banker (the premier qualification for professionals in Financial Services: [www.charteredbanker.com](http://www.charteredbanker.com)).

This programme further provides exemption from the Credit and Lending Module of the Chartered Banker MBA offered by Bangor University ([www.charteredbankermba.com](http://www.charteredbankermba.com)).



# Programme Details

## Programme Prerequisites

- Candidate must have basic knowledge in Computer Skills, Mathematics, Principles of Accounting and General Economics.
- Candidates must have a minimum of a college degree or equivalent or certification of the required job experience to warrant immediate entry to the program.

## Final Qualifying Exam

At this stage, the evaluation will emphasize practical exercises based on a case study approach where deliverables include a soundly structured, and supported credit decision.

The exam will require both the analysis and the credit decision to be presented in written form for evaluation. (All Exams are prepared and marked by The Chartered Banker Institute.)

Programme Duration

**9 months**

Full Programme Cost

**US \$4,550**

Includes Programme Registration Fee, IBF Membership Fee, course materials, lectures, eLearning and examination.

Payment plans are available. Discounts provided to IBF Corporate Members.

## Assessment

CCP candidates will be certified after passing all six (6) modules of the programme and the successful completion of a comprehensive Final Qualifying Examination.





# Syllabus

The CCP utilizes blended learning and covers (6) six modules of intensive training delivered via a combination of eLearning and online interactive lectures. These modules are delivered by local and international lecturers who are seasoned professionals in their respective fields. The modules contained in this programme are:

- **Module I:** Retail Credit-Financing Personal Credit and the Small / Medium Sized Enterprise
- **Module II:** Accounting Skills
- **Module III:** Credit Risk Grading and Micro Finance
- **Module IV:** Corporate Lending
- **Module V:** Agriculture and Fisheries Lending and Credit Risk Grading
- **Module VI:** Problems Loans



# Syllabus

## Module I

### Retail Credit-Financing Personal Credit and the Small/ Medium Sized Enterprise

- Tools and techniques for the analysis/monitoring and control of Personal Lending.
- The economic setting and importance of the SME sector.
- Forming a holistic view of a business, its setting, prospects, strengths and weaknesses and the opportunities available to a financier to assist in a mutually beneficial and profitable manner.
- Appreciation of the correlation between the risks associated with a lending proposal and a fair level of compensation by way of margin and fees.
- Understanding of and proficiency in use of the latest tools and techniques available to bankers conducting analysis and due diligence.
- Closing the knowledge gap - management accounts and access to other financial and commercial information.

## Module II

### Accounting Skills

- Apply accounting principles and procedures to a service, merchandising or manufacturing concern of a partnership or corporation.
- Analyze the various financial statements through horizontal, vertical and trend analyses, liquidity, profitability and long term solvency ratios and other managerial accounting tools such as variable costing and incremental analysis.
- Account for the change in financial position through the preparation of a cash flow statement by the direct and indirect methods.
- Understand the purpose and need for budgeting, and prepare schedules leading to the production of a master budget.
- Prepare and interpret the various techniques used in capital budgeting.



# Syllabus

## Module III

### Credit Risk Grading and Micro Finance

- Evaluating the business plan.
- Utilizing lending tools and techniques.
- Developing a micro finance risk rating framework.
- Forecasting income and cash flows.
- Maximizing use of scarce capital resources.

## Module IV

### Corporate Lending

- Enhance the understanding of evaluating corporate performance and strategy.
- Develop the advanced cash flow analysis skills covering the effective utilization of both working and fixed capital.
- Understand the various models for analyzing capital investment projects and payback issues.
- Utilize risk evaluation in a Venture Capital deal.
- Evaluate the major qualitative and quantitative risks; payback issues and cash flow coverage ratios in Project Finance.
- Examine a participation in a syndicated loan facility; developing techniques to mitigate risk through lending covenants and reviewed other debt related products.
- Using the 'PC' to explore sensitivity to growth and profitability; using a financial model for forecasting purposes; computerized forecasting of cash requirements and cash generating ability.
- 'Hands On' Project Work-The course components are welded together in practical experience on a group project.

# Syllabus

## Module V

### Agriculture and Fisheries Lending and Credit Risk Grading

- Developing an agriculture risk rating checklist.
- Developing a fisheries risk rating checklist.
- Using gross margin systems for management analysis.
- The business plan and enterprise performance evaluation.
- Forecasting incomes and cash flows.
- Credit risk rating systems and use.

## Module VI

### Problem Loans

- Review the best known models for predicting corporate failure and how to deal with corporate(s) in distress.
- Understand Workout Analysis looking at timescales for Action; Industry competition and prospects; capabilities to pursue alternatives and the company position.
- Quantifying the risk position.
- Identifying and handling problem loan customers.
- Difficult interviews and business site visit.

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