



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

##### **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 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:**

### **Ms. Tanya Stuart**

Tanya Stuart is a seasoned Financial Services and Risk Management professional with over twenty years' experience within the financial services sector. Throughout this period, she has successfully contributed to the management of the enterprise risk function in her roles as Credit Controller, Senior Manager-Credit, Vice President, Corporate Finance and her most recent position as Chief Risk Officer and Group Operational Risk Lead for JMMB GroupTT.

Tanya is an active participant in the development of the Banking and Finance sector in Trinidad and Tobago and a former Council Member having served on the Institute of Banking and Finance of Trinidad and Tobago's Board as well as a Committee Member on the Banker's Association of Trinidad & Tobago's Credit Committee.

Tanya is also a part-time lecturer and facilitator with the Institute of Banking and Finance of Trinidad and Tobago, Banker's Association of Trinidad & Tobago, Central Finance Facility Co-operative Society Limited, and various consulting firms to facilitate training courses to persons in the field of Banking, Financial Management, Business Continuity, Disaster Recovery and Resilience and Enterprise Risk Management.

In addition to the above, Tanya has a BSc. in Banking and Finance (Honours) and an MBA with a specialization in International Finance (Distinction). She is also currently pursuing her FRM professional designation.

Outside of her work endeavors, Tanya is passionate about assisting underprivileged teenage girls and differently able children and given this, she is an active supporter of the NiNa Young Women's Leadership Programme as well as learning sign language to be able to effectively communicate with the hearing impaired.



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## **Participant Feedback**

- “Well presented, she even went as far to do research and gave additional information to meet the needs of specific companies. Very knowledgeable. She presented information in a manner easy to understand.”
- “Beyond her extensive knowledge base Tanya's level of empathy definitely added much value to the programme. She is an excellent facilitator.”
- “I liked how she remembered participants' industries and made examples, activities and handouts relevant while keeping on topic. Very knowledgeable.”