

# Credit Reasoning and Writing

## Course Overview

Financing or loan are important catalysts for businesses. Assessing business' requirements and translating them into a well understood credit proposal are important in ensuring that both lenders and borrowers understand each other's expectation and roles. It is critical for all credit officers to possess the technical competencies and understanding of the changing business environments to ensure effective lending. This programme is designed to improve participants credit knowledge and report writing skills. Participants will be able to communicate effectively with borrowers as well as decision makers in the organization. Additionally, with the enhanced credit skills, the participants will be able to provide appropriate advisory services to borrowers and add value to the customers' experience as well as the lender's competitive edge.

## Course Objectives

**This 2-day course is aiming to:**

- Identify important elements of effective credit report writing
- Assess business and financial risks in determining business viability and sustainability
- Appraise potential threat posed by fintech to traditional lending

## Course Outcomes

**After attending this course, the participants will be able to:**

- Write effective credit proposal within agreed time period
- Analyse and incorporate key risk assessment in credit proposal
- Recommend credit decision based on risk appetite of the organization

## Module 3 Exercises

- Determine customer's financing requirements
- Recommend type and structure of financing

## Course Outline Day 2

## Module 1 How to Perform Financial Analysis

- Comparison of 3 types of accounts
- Balance sheet analysis
- Profit & loss analysis
- Cashflow Analysis

## Module 2 How to Perform Key Risk Assessment

- Risk management process
- Comparison of financial and non-financial risk
- Credit risk mitigation techniques

## Course Outline Day 1

## Module 1 How to write a good credit report

- Understanding of organization's risk appetite and mandate
- Understanding of customer's business profile and requirements
- Effective presentation of credit proposal and business writing style

## Module 2 Using 5Cs to perform credit assessments

- What are 5Cs
- 2 common types of financing
- How to structure a loan/ financing

## Module 3 Case Study

- Perform full credit analysis and recommendation
- Write executive summary

## Module 4 Session on Digitalization Transformation in Credit Granting

- Impact of digitalization on traditional credit assessment
- Industry practice of digitalization

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