

# CREDIT REASONON & WRITING

## ILT WORKSHOP

Duration : 2 days

### Overview

This topic is increasingly recognised by key institutions as a significant skills gap in their staff. In the age of "cut and paste" and time pressures, senior credit professionals in many financial institutions have lamented that credit approval documents are often lengthy; sometimes reaching 30 to 50 pages without adding the necessary insight. Elevator analysis is still very prevalent in the industry and although possessing strong analytical skills many analysts lack the ability to summarise their findings succinctly This two-day seminar is focused on the preparation of credit approval documents that summarise succinctly the overall credit risk exposure that an institution is asked to take on. The seminar will include short presentations, case studies and discussion sessions. A variety of practical work aides will be used that will help seminar participants back in their day-to-day work environment.

### Learning Objectives

Upon completion of this workshop, delegates will be able to:

- » Write credit approval documents that are clear, concise, consistent, complete and cash-flow focused
- » Select information for inclusion in credit approval documents that is relevant for the decision maker and focused on key risks and mitigants
- » Write a financial risk analysis that is supported by facts, Describe the key facility risks and how these will be mitigated by the suggested loan structure
- » Use executive summaries to communicate the key issues to decision makers, Practically apply the learning through group exercises and case studies

### Agenda

#### Day 1

Session 1: Qualities of a Good Credit Approval Document

Session 2: Effectively Summarizing Business Risk

Session 3: Effectively Summarizing Financial Risk

#### Day 2

Session 4: Effectively Summarizing Transaction & Structure Risk

Session 5: The Executive Summary

Session 6: Workshop Summary



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