

THE CREDIT SKILLS ACADEMY

A Digital Learning Resource Centre

- Knowledge at your fingertips!
On demand; anytime/anywhere - Continuous Credit Training
- Corporate Intranet or Internet Based
- Access on computer; laptop; tablet or suitable cellphone.

Keith Checkley & Associates (UK) working in association with Caribbean Association of Banks Inc.



About CAB Inc

"Caribbean Association of Banks, Inc (CAB) is a community of banks and other financial institutions in the Caribbean/CARICOM Region, whose mission is to advance the interest of member institutions through advocacy, networking, provision of training and other solutions to strengthen the Caribbean financial services sector.

CAB currently represents 58 members comprising General, Service and Associate. The CAB serves as a valuable source of information through publications, seminars and conferences. CAB ensures that members stay up to date on legislative, regulatory and market developments that influence or impact the future of the banking and financial services industry.

CAB provides industry relevant information, educational and training support and effective advocacy to support members with the efficient and effective operation of their respective Institutions."

For credit skills Academy Registrations and further enquiries, please contact

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Caribbean Association of Banks Inc.



Enhance your skills and knowledge with the Credit Skills Academy

Keith Checkley & Associates (UK), in association with The Caribbean Association of Banks Inc are proud to launch the Credit Skills Academy. The objective is to influence and improve the standard of Credit Risk Management within the Caribbean Region; for both member and non-member organisations.

The Academy has been specifically designed to meet the needs of Financial Institution professionals working in the areas of Credit risk assessment and management.

- The Academy comprises of two sections - technical credit skills courses and a continuous professional development section.
- A Knowledge transfer project working in association with Caribbean Association of Banks (CAB) to deliver a Digital Learning Resource Centre
- To Link with the CAB Vision and Strategic Map - objectives of providing a Responsive, Efficient, Effective Service Delivery to Members in order to remain relevant and provide excellent value and Best Information Source.

Objectives of the Credit Skills Academy

There have been previous financial crises but this time it is the severity and global impacts that are very different from what we have seen before. Never have banks and lending bankers received greater

criticism over the quality of their lending than at the present time.

Media comment suggests that prudent lending principles have been disregarded in the quest in recent years for increased lending volumes and enhanced short term profitability. Analysts suggest that many of the prudential canons of lending have been overlooked and many lending bankers would benefit from a reconsideration and review of well tested and accredited lending principles. It is against this background that the Credit Skills Academy has been developed.

The modules in this Academy have been prepared to allow you and your colleagues instant access via e-learning and may be accessed as individual topics in which you are interested; or as a structured credit skills course with personal assignments and professional certification. We believe that they will also make an excellent basis for discussion with colleagues for mutual benefit.

We do hope that the extensive range will help you in your everyday job and also as someone interested in self development in the important area of Credit Skills.

Keith Checkley, FCIB, Chartered Banker
Managing Consultant

Keith Dickinson FCIB
Director of Studies



Caribbean Association of Banks Inc.



Keith Checkley
— & ASSOCIATES —

The Mission

- To move in line with Global changes affecting our market place in terms of a Customer shift from print base to digital content.
- And the developments from Classroom instruction to the use of more online Learning
- Hence an emphatic emphasis on Digital developments
- The Academy has been designed and constructed by Senior International Credit Practitioners and Authors of 16 Books on Credit and Finance related topics
- Working with a network of Experienced Credit Specialists.

Content Development

- The Academy has been constructed based on our extensive Banking Training experiences over more than 30 years in many Overseas and UK locations
- Academic content has been taken from our directly related topic authored Books and other relevant sources
- A Digital network of E information
- Access anytime/anywhere on computer/tablet/i pad or suitable cell phone
 - Progressive learning units
 - Academy Member activities
 - Case Study Questions and Key Learning Points
 - Personal Credit Assignment and Final test to "graduate"

Description of Modules

Foundation Level Credit Course –

- Progressive learning units:
 - Unit 1. Personal Lending
 - Unit 2. Small Business Lending
 - Unit 3. Larger Business Lending
 - Unit 4. Business Lending and Security
 - Unit 5. Problems with Business Lending
 - Unit 6. Builders and Property Developers
 - Unit 7. Finance for Farmers
 - Unit 8. Trade Finance
 - Unit 9. Specialist Services for Borrowers

Advanced Level Credit Courses

- Progressive learning units:
 - Unit 1. Credit Risk Management
 - Unit 2. Business Risk
 - Unit 3. Asset Risk Rating
 - Unit 4. Large Company Analysis
 - Unit 5. Cash Flow Early warning signals
 - Unit 6. Syndicated Loans
 - Unit 7. Specialised Lending & Project Finance
 - Unit 8. Leading Indicators of Corporate Failure
 - Unit 9. Corporate Recovery in Action



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Section 2 will be for the essential topic of an Individual's Continuous Professional Development (CPD); with annual certification based on required study hours.

- For Example typical Length of time as recommended by Chartered Banker:

"I declare that this is a true and accurate record of my CPD activity and I have completed a minimum of 35 hours of activity"

Section 2 CPD contains related materials/articles and tutorials; as well as unlimited access to Section 1 Foundation and Advanced Technical topics

- Member and Non member availability

About Keith Checkley & Associates (UK)

- Our Consultant Network was Established in 1989. Financial Specialist Suppliers of Tailored Training and Management Development Solutions on an In-House Basis. And Providers of Facilitators for Open Training Courses e.g. Courses Advertised by Strategic Partners In Consulting-An Extensive Network of Market Practitioners
- Developed Credit Skills Library for Chartered Banker in 2008/9) see www.charteredbanker.com
- Our Business Competitive Edge: Internationalism and Market Experience *Extensive - Global and Caribbean Experience*
- Caribbean Data – *During 24 years over 4000 Delegates attended our Workshops and Seminars!*



Keith Checkley
— & ASSOCIATES —

Are we in Tune ??

- Giles Cuthbert FCIBS, Managing Director of Chartered Banker, UK - extract from his E Mail 23rd October 2014
"This Course will be accredited towards Chartered Banker status;" see www.charteredbanker.com
- A CCP participant testimonial-
"The delivery of the programme through self study, E-Learning and Face to face workshops was highly effective...I have no hesitation in recommending"
- "A Central Bank Governor"
"There is a broad consensus that, without enhanced governance and risk management, the types of problems we have witnessed in the financial system could be repeated. Clearly, one of the determining factors of a successful financial services jurisdiction is a well informed workforce"