



EXECUTIVE BRIEFING CENTRE

THE CREDIT SKILLS ACADEMY

A Digital Learning Resource Centre



Chartered Banker

Leading financial professionalism

- Knowledge at your fingertips! On demand; anytime/anywhere - Continuous Credit Risk Management Information
- Corporate Intranet or Internet Based
- Access on computer; laptop; tablet or suitable smartphone
- Materials accredited by Chartered Banker Institute www.charterbanker.com

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

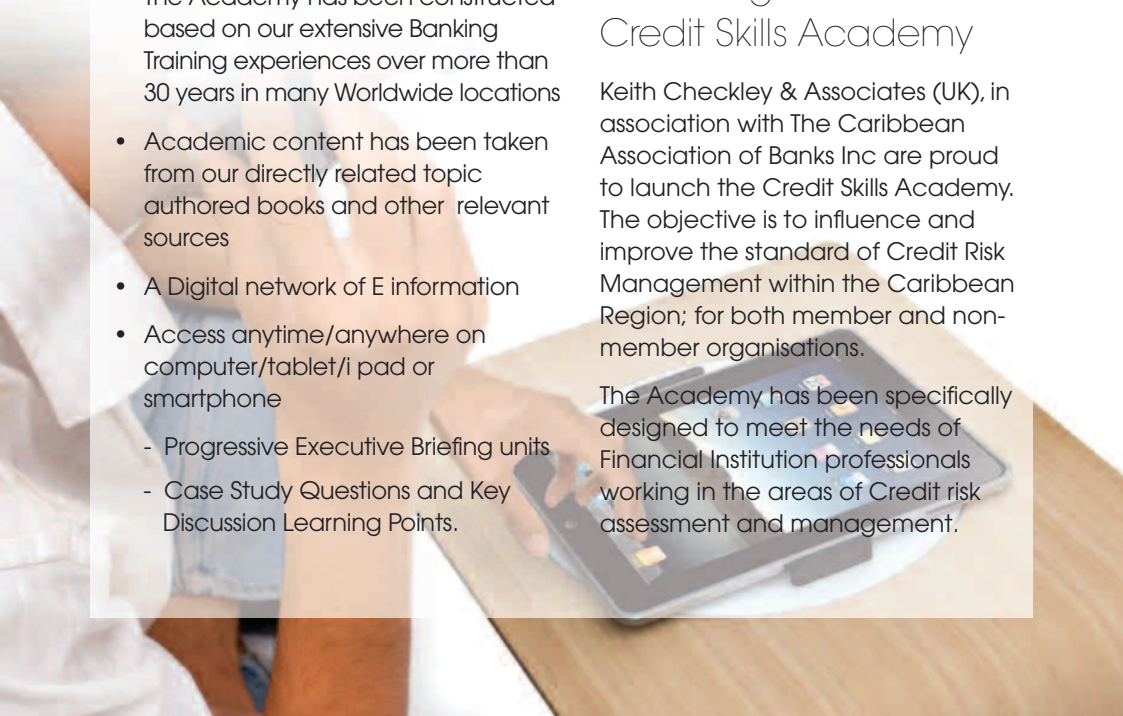
Content Development

- The Academy has been constructed based on our extensive Banking Training experiences over more than 30 years in many Worldwide 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 smartphone
 - Progressive Executive Briefing units
 - Case Study Questions and Key Discussion Learning Points.

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.





Description of Modules

An extensive range of units to give invaluable depth and breadth of corporate credit material. Covering for example, Small Business Lending to the more complex Specialised Lending & Project Finance.

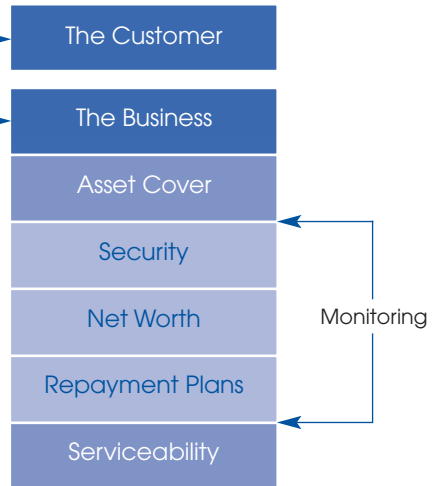
EXTRACTS FROM UNIT 2 SMALL BUSINESS LENDING

Key Assessments Areas

The key areas for risk assessment, which need to be examined are:

Key Assessment Areas

- The customer and his business
- Asset cover for the advance (and security)
- Repayment ability/serviceability of debt
- Monitoring of performance.



These areas are shown diagrammatically. This diagram should be studied carefully in order to avoid the pitfall of lending to the applicant with little regard to the business, its net worth or serviceability! If any of the key areas is ignored, problems will be encountered sooner or later. A full assessment must be made to reach a balanced judgement.

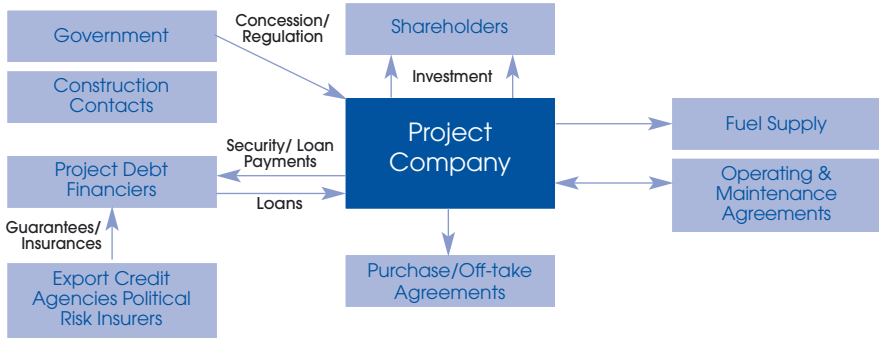
It is vitally important to remember that a business, no matter how strong its balance sheet, cannot carry a debt burden greater than can be serviced by the income earning capacity of the business. It is for this reason that great emphasis will be placed on understanding the trading 'profile' of the business. This is displayed in the trading and profit and loss account and is projected in the profit budget.



EXTRACTS FROM UNIT 16

SPECIALISED LENDING & PROJECT FINANCE

Example Power Plant Project Finance Structure



Project Finance Checklist Definition:

A financing of a particular economic unit in which a lender is satisfied to look initially to the cash flows and earnings of that economic unit as the source of funds from which a loan will be repaid and to the assets of the economic unit as collateral for the loan. Although the lender may be willing to look initially to the cash flows of a project for repayment as stated. The lender must feel comfortable that the loan will in fact be paid even on a worst-case basis. This may involve undertakings or direct or indirect guarantees by third parties.

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!





Accreditation

- *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 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"
- *The Chartered Banker Institute has received very positive feedback from our members and students on the Credit Skills Library. Credit professionals have described the Library as 'invaluable', and have highly commended the 'depth and breadth of corporate credit material available'. We are proud to make this excellent resource available to our members.*

For credit skills Academy Registrations and further enquiries,
please contact

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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."

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