

Credit Recommendation

By Koh Siew Min



INTRODUCTION

It is no exaggeration to say that many credit recommendations are judged based on how complete and how well the credit analyst has written up the proposal for the decision makers at the Head Office. Consequently, many truly deserving cases may be rejected while the less deserving ones approved. This is unfortunate, but it happens.

Credit Analysts are very hard-pressed people. They are constantly being deluged with credit applications, very often from people who have done very little “homework” on the justification for their requests. They expect the Analyst to do all the work for them and are never slow to complain when there is a delay.

Attend the course to find out how you can help the Credit Analyst speed up the processing of your credit application and articulate your needs for the amount requested is justified.

LEARNING OBJECTIVES

By the end of this workshop, participants will be able to:

- Understand the importance of the credit function of the organization
- Know what the Credit Department would look when processing a credit application
- Recommend a well-supported credit application

COURSE OUTLINE

- A good recommendation reflects the “**competence**” of the author (indeed the author may be judged by the quality of the report he / she produces).
- Important steps needed to write a “good” recommendation?
 - Collecting the latest documents what to look out for
 - Verifying and assessing the non-financial and financial information
 - The real value of credit recommendation is in the **process!**
- Understanding the credit approving process
 - What credit department look for when processing credit applications
- A comprehensive Credit Report – a very important report to support your credit application
 - what does it contain
 - how should it be presented
 - practical tips in preparing the credit report
 - Management information
 - Business Information
 - Financial Information
 - Credit Information
- How to say “no” in a different way!

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FOR WHOM

Those attending must have the practical experience and a firm understanding of financials evaluation. Credit Analyst and Managers who are responsible for credit approval.

Duration – 1 day

ABOUT THE TRAINER

Koh Siew Min leads a team in providing financial consultancy and training to banks, MNCs and management institutes in the Asia-Pacific region. In addition to possessing a degree in Accountancy from the National University of Singapore, Siew Min is also a qualified Chartered Financial Analyst (CFA, USA). She taught Corporate Finance as well as Bank Financial Management for the Master in Financial Management by University of London (“UOL”). She has also been teaching banking and finance courses for the UOL at the Singapore Institute of Management since 1995 (teaching Financial Management/Corporate Finance, Principles of Banking, International Financial Management). These courses cover treasury risk management, corporate risk management and use of derivatives. She was in the adjunct faculty with the Nanyang Technological University in Singapore (teaching Commercial Bank Management, Corporate Finance, Investment Analysis and Portfolio Management etc). She also teaches Commercial Bank Management and Credit Lending Decision for the University of Canberra. In the above capacities, she teaches subjects covering retail and corporate bank management, loan packaging and monitoring, credit evaluation, investment analysis and corporate finance, analysis of financial statements and international financial management, amongst others.

Her broad exposure in the banking sector involved working with bank branch network and top executives of client organisations across a variety of industries. Her areas of specialisation covers retail banking, investment analysis and portfolio management, financial management and credit management.

Siew Min has delivered trainings to large organisations : Keppel Land Ltd, KPMG, Hewlett – Packard, Intel, BPP Asia, Ministry of Finance, Accountant General Dept, MINDEF, SingTel, Motorola, Institute of Banking and Finance, Premas International, Chartered Semiconductors, Courts, Nomura Singapore Limited, Thai Village Holding Ltd, Flextech Holding Ltd, Institute of Certified Public Accountants of Singapore (ICPAS), Citibank, Institute Bank- Bank Malaysia, Bank of China, OCBC Bank, Southern Bank, Bank Mandiri and Standard Chartered Bank (Jakarta). Siew Min is bilingual in English and Chinese and she conducts programs in Mandarin for China participants in a variety of banking subjects. She brings to her training programs a unique blend of academia and practical industry experience in banking and finance gleaned from years of research, teaching and business management in the sector.