

Webinar on

Writing an Effective Credit Memorandum-It's not What You Say But How You Say It

Learning Objectives

- Financial performance—income statement analysis: profitability and productivity*
- Financial condition—balance sheet analysis: liquidity, leverage, and solvency*
- Cash flow and repayment ability*
- Outlining the relevant factors which should be included in credit memorandum—repayment ability from cash flow, collateral, and guarantees*
- Writing an effective credit memorandum*
- Apply the concepts to a case study*



This webinar would provide tools that can be implemented and used after this event. These include practical tools.

PRESENTED BY:

Ginette Collazo, Ph. D. is an Industrial-Organizational Psychologist with 20 years of experience that specializes in Engineering Psychology and Human Reliability, disciplines that study the interaction between human behavior and productivity. She has held positions leading training and human reliability programs in the Pharmaceutical and Medical Device Manufacturing Industry.



On-Demand Webinar

Duration : 90 Minutes

Price: \$200

Webinar Description

Human error is known to be the primary cause of quality and production losses in many industries. Although it is unlikely that human error will ever be eliminated, many human performance problems can be prevented. Human errors start at the design stage. From procedures, training, and workplace environment many variables that affect human behavior CAN be manipulated reducing the likelihood of these occurrences. To work with these challenges, it is essential to understand human behavior and the psychology of error as well as understand exactly where the weaknesses of the system are so that they can be improved and/or fixed. This course offers practical approaches and models to address human performance issues in GMP related environments by using a particular methodology to correct, prevent and avoid reoccurrence of these matters.



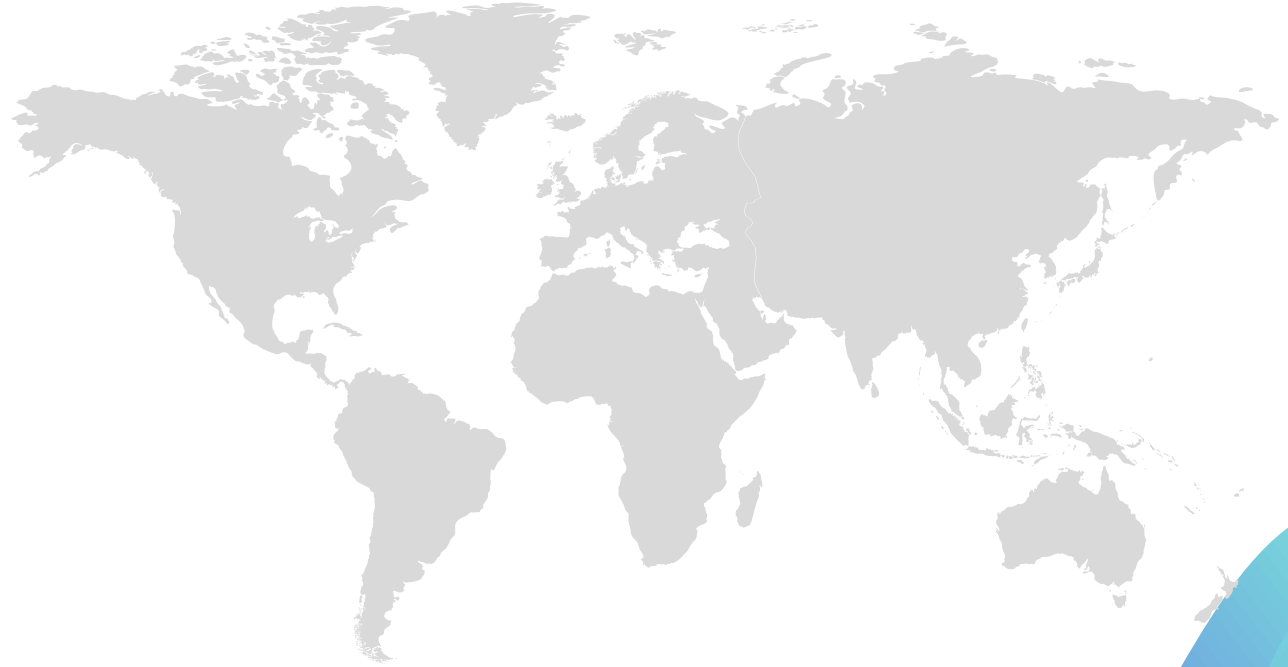
Who Should Attend ?

- *Commercial Loan Officers*
- *Consumer Loan Officers*
- *Credit Analysts*
- *Loan Review Personnel*
- *Compliance Officers*
- *Internal Auditors*
- *Branch Managers*
- *The participant should have some experience or prior class work in analyzing financial statements and/or credit analysis*
- *Human Resource Directors*
- *Credit Risk Managers*
- *Real Estate Managers*
- *Risk Management Officers*
- *Administrative Assistants*
- *SVP Regional Loan Officers*
- *SVP Retail Credit Managers*
- *Lending Analytics Managers*
- *Bank Officers*



Why Should Attend ?

What you need to analyze is a borrower's ability to repay based on the borrower's financial and non-financial track record. What you need to explain concisely and factually is how you have evaluated the borrower's creditworthiness. This session will provide you guidance and tips on how to accomplish this task.



To register please visit:

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