

PERSUASIVE CREDIT REPORT WRITING: A CREDIT ANALYST'S GUIDE

by **Datin Zameema Banu**

Introduction

How many times have you read a memo or a report and then called up the writer to find out what was meant? Have you been in situations where your reports need to be explained or clarified in follow-up meetings? How will you persuade people to your way of thinking? If you are a credit analyst or a relationship manager - have you wasted time and resources and gone through painstakingly grueling hours to prepare a long, illustrative credit report just to have your report thrown out and returned to the drawing board or even worse, your deal rejected at the eleventh hour? Poor written communication costs you and your organisation time and money.

Many a time, good analytical skills and thorough research are usurped by careless and unwieldy communication. Valid facts and supporting points to an argument are lost in poor writing, resulting in lengthy, time-consuming discussions, re-writings and a series of follow-on credit meetings. In the course of this back and forth conundrum, time is lost; credibility diminished; and staff morale compromised. Regain power, control and time with readable, relevant and to-the-point memos and credit reports which will hold your readers' attention and say what you mean!

This training programme is designed to improve participants' ability to focus their thoughts on relevant analysis, prepare concise, focused credit reports, specifically credit application proposal papers. Learn the fundamentals of effective credit report writing – know your target reader, understand the objectives of your writing and communicate your message through effectively.

Workshop Details



25 – 26 February 2019



RAM Training Centre



Introductory



**EARLY
BIRD FEE**
Register Now!
before
25 January '19

LEARNING OUTCOMES

During this 2-day programme, participants will perform a role-play, engage in active group discussion, work through writing exercises and think on their feet to provide active feedback. Computers will be used for word processing during the course. Work will be analysed for individual and group feedback.

After the course, participants will improve their ability to:

- direct the readers' attention to the important points of a credit report
- express the right tone in a report (e.g. optimism- caution-warning)
- formulate clearly the bank's collateral requirements/policy statements to avoid misunderstandings
- give a brief written description of a company's track record
- write concisely about the current and future financial position of a company
- compose clear recommendations for approval or denial of a credit request

TARGET PARTICIPANTS

- ✓ Credit Analysts
- ✓ Relationship Managers who need to write credit reports
- ✓ Sales people who need to pitch sales and need to write credit reports
- ✓ Risk Managers in charge of reviewing and approving credit reports

PRE - REQUISITES

- ❖ Basic knowledge of credit and risk management principles
- ❖ A reasonable command of the English language

COURSE TRAINER

Datin Zameema Banu is a Consultant at RAM Holdings Berhad. As a consultant she holds 3 distinct portfolios – Education and Training, Islamic Finance and Special Projects. Under the Education and Training portfolio her key roles include training for public and in-house programmes, training and mentoring credit rating analysts and developing training programmes. For the Islamic Finance portfolio, she conducts research and develops regional initiatives and programmes, develops conferences in Malaysia and oversees and develops RAM's sustainability services for the Islamic Finance Market. Under Special Projects she is responsible for undertaking projects on behalf of the RAM Group in retail bonds and SME bond market.

Datin Zameema Banu has over 28 years of experience in the financial and capital market industry. She started her career in Rating Agency Malaysia Bhd (now known as RAM Holdings Berhad) where she had the opportunity to oversee a myriad of industries, particularly project financing programmes. She has also written several industry outlook papers on Islamic banking, construction, manufacturing and stockbroking. She specialises in Islamic banking and finance and is an advocate of bond market development in Malaysia, having drawn up several conference programmes on the capital markets over the past 6 years.

Her subsequent move to ABN AMRO Global Financial Markets Malaysia in Kuala Lumpur contributed to her wealth of experience in structuring and credit evaluation of debt capital market instruments. As part of a team, Datin Zameema was involved in origination and assessment of structures as well as generating credit reports for regional evaluation. She was also in charge of pitching deals to clients and representing them on global credit committees for approval. Procuring local approvals from Securities Commission and other government agencies was also made part of her tasks there.

Later at Cagamas Berhad she was instrumental in the development and implementation of the country's first residential mortgage back securitization deal. As part of the pioneer team she was involved in all the facets of the deals from origination of the asset, dealing with Government agencies, due diligence as well as marketing. The second major project that she carried out was the securitisation of SME credits. She was instrumental in carving out the pool of SME credits from the portfolio of loans, short listing structures and reviewing credit policies.

Datin Zameema served as the Rating Committee Chairman in RAM Ratings for 6 years from July 2012-July 2018. The committee convenes to deliberate and evaluate all decisions regarding rating and changes in rating. The committee assigns and decides on credit ratings.

Datin Zameema received her degree in Accountancy from International Islamic University, Malaysia and her MBA from University of Wales, College of Cardiff - United Kingdom.

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COURSE CONTENT

Session 1 : Understanding Credit

- Industry factors and how to identify the key components
- Business value chain and assessing the risks
- Management track record and how to extract value for the credit report
- Translating past financials into effective credit guidance tools
- Using projections and cashflow analysis to making credit decisions
- Overall assessment and how to make sure everything is aligned

Session 2: Step into Shoes of the Readers/Users of Your Credit Report

- Who are you writing for?
- What do they require from your report?
- What do they do with the information provided?
- Exercise flexibility and discretion in your writing to suit your organisation's requirements and expectations**
- Know your bank or company's credit policies!
- Do not irritate your reader: include points and information your reader wants to know and be CONCISE and LOGICAL!

Session 3: What Constitutes "Good Content" in a Credit Report?

- The use of researched facts, effective analysis and derived conclusions for a stronger write-up that packs a punch

Organisation and structure of points and analysis for a coherent and cohesive report

- Does the argument make sense?
- Does the writing flow logically or is it stilted and choppy?

Session 4: Appropriate Writing Styles in Business and Credit Documents

- Tone in writing
- Being simple, direct and concise

By No Means is Lengthier Any Better

- Getting rid of long, unwieldy sentences and never- ending paragraphs

Get Your Point Across in the Most Effective Manner

- Grab and hold your readers' attention
- Visuals, tables and graphs are worth a thousand words

Session 5: Angle Your Report According to Your Recommendation

- Compose clear recommendations on approval or denial of credit request

WORKSHOP DETAILS

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25 – 26 February 2019

9.00 am to 5.00 pm

Registration will commence at 8.30 am

VENUE

**RAM Training Centre, Level 5,
 No. 19, The Boulevard , Mid Valley City**

REGISTRATION FORM

PLEASE USE BLOCK PRINT AND PHOTOCOPY FOR MULTIPLE BOOKINGS

Name (1) : Mr/Ms _____
 Designation : _____
 Department : _____
 E-mail add. : _____

Name (2) : Mr/Ms _____
 Designation : _____
 Department : _____
 E-mail add. : _____

Organisation : _____
(As per registered with Royal Malaysian Customs Department)
 Address : _____

Telephone : _____
 Fax : _____

TRAINING DEPARTMENT CONTACT DETAILS

Contact person : Mr/Ms _____
 Designation : _____
 Department : _____
 Email : _____
 Organisation : _____
 Address : _____
 Tel : _____ Fax: _____
 Cheque/Bank Draft No.: _____ Amount: _____

Registration form submitted on _____

CONFIRMATION REPLY SLIP (AWCR/FEB/19/02.04)

Attention : _____

- [] We would like to confirm participation of _____ personnel for this course. Kindly forward the registration fee of RM _____ before the event.
- [] We regret that your nomination cannot be accepted as registration has been closed
- [] We will KIV your nomination for a re-run of this course

3 Quick & Easy Ways to Register

Phone:
 603 7628 1153 (Hanani)
 603 7628 1151 (Sharimah)
 603 7628 1152 (Sangeetha)

Email:
 hanani@ram.com.my
 sharimah@ram.com.my
 sangeetha@ram.com.my

Fax:
 603 7620 8250 (DID) / 603 2711 1701 (GEN)

REGISTRATION FEE:

- RM4,028.00*/USD1,007.00**per delegate**
- EARLY BIRD:**
RM3,826.60*/USD957.00per delegate**
(Before 25 January 2019)

(Fees include tuition, teaching materials, lunch & refreshments)

PAYMENT DETAILS

*** The registration fee is inclusive of 6% Service Tax**

** Total Registration fee should be net of all taxes, bank charges or any other deductions of any kind under the law of the jurisdiction from which such payment is made.

Please make crossed cheque / bank draft payable to 'RAM Holdings Berhad' and send to **Suite 20.01, Level 20, The Gardens South Tower, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur, Malaysia.**

Payment must be submitted before the workshop to guarantee your attendance.

If payment is made via Internet Bank Transfer (IBG), Please provide the course code as per above as reference and kindly provide the payment notification / advice slip immediately after remittance.

ADMINISTRATIVE INFORMATION

Group Registration

For 3 or more registrations from the same organisation, a 10% discount applies.

Cancellation & Transfer Policy

Should a delegate be unable to attend, a substitute may attend in his/her place at no extra charge.

Written cancellation received

- One (1) week before the event, a refund (less an administrative charge of 50%) will be made.
- For no-show on the day of the series, no refund will be entertained.
- Cancelled unpaid registrations will also be liable for penalty payments.

Disclaimer

RAM Holdings Berhad reserves the right to change the programme, speaker, date or venue or cancel any part of its published programme due to unforeseen circumstances. We reserve the right to refuse registration.

DATA PROTECTION

RAM collects your personal information when you register for this Course. This will enable us to enhance our services and ensure that you are kept informed of our new products and services. In addition, RAM may monitor the use of our website, including the brochures downloaded, information you post and actions taken thereof.

We trust that you consent to have RAM process your personal information. If you do not consent to the above, kindly contact us at the following contact details:

Attn : Personal Data Protection, RAM Holdings Berhad
 Tel : 03 – 7628 1000
 Fax : 03 – 7620 8250
 Email : ram_pdpa@ram.com.my