



# CREDIT ASSESSMENT TECHNIQUES WORKSHOP

NOVEMBER 10-11, 2020  
8:30AM - 4:30PM DAILY

## Exclusively Online!

Facilitated By \_\_\_\_\_

Mr. Dunstan Morgan  
ACIB, MBA

## **COURSE DESCRIPTION**

The region has traditionally practiced mostly asset-based lending which has led to serious delinquency problems.

This workshop is designed to address current weaknesses in underwriting techniques and seeks to develop the use of skills that will effectively capture the specific risks at the point of origination.

The use of real-life case studies will provide participants with effective and practical tools that will enhance and improve their underwriting skills. It will examine some of the problems that led to the crisis in the Jamaican Banking and Financial Services Sector in the late 1990's.

## **TARGET AUDIENCE**

This workshop is designed for all personnel and members of Credit Approval Committees and those with responsibility for the Loan portfolio of the institution including:

- Lending Officers
- Approval Officers

## **OBJECTIVES**

At the end of the workshop participants will be able to:

- Improve underwriting skills in the area of commercial Lending
- Capture the weaknesses at the underwriting stage that can potentially lead to non-performing accounts
- Recognize ineffective and effective tools that are used to predict risk

# **COURSE CONTENT**

## **SECTION 1**

- **The Creation of Non-Performing Loans**
- **Understanding the Credit Risk**
- **Establishing the Framework for Lending**
- **Special Considerations When Lending to Self-employed/Small businesses/ Sole Traders**
- **Considerations When Lending to Companies**
- **The Utility of Financial Statements:(Strengths and Weaknesses .**
- **Disaggregating the Statement of Financial Position and Statement of Comprehensive Income**
- **Case Studies and Group Challenges**

## **SECTION 2**

- **The Loan Process Flow**
- **Credit Assessment Techniques and Process Importance of Information**
  - **Assessing the Environment (Industry etc.)**
  - **Assessing the Borrower**
  - **Understanding and assessing the borrower's Request**
  - **Analysing the Financials (Historical figures and projections)**
  - **The role of ratios in financial analysis Making the lending decision**
- **Mitigating the credit risks**
- **Security Considerations**
- **Structuring the Facility**
- **Considerations when determining fees and**
- **Submission of the Proposal to the banks Credit approval authority**





- Post-disbursement management of the loan risk
- The Financial Sector Crisis in Jamaica: An examination of the reasons and contributory factors.

Lessons learnt.

Can it happen again?

- Globalisation: as lenders do we need to pay any attention to this?
- Case Studies and Group Challenges

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## **COURSE FEE**

*Virtual Attendance via ZOOM:*

***30,000 JMD+ 15% gct or 238 USD  
per person***

Cost includes all course material &  
electronic certificate

## **PAYMENT AND REGISTRATION PROCEDURE**

Kindly complete registration form online. An invoice with payment information will be sent to the contact persons accordingly.

Registration fees can be paid via:

- Cheque
- Bank Transfer
- In office payment via credit card
- Wire Transfer (US Payments)

## **ABOUT JIFS**

The Jamaica Institute of Financial Services (JIFS) was established as The Jamaica Institute of Bankers (JIOB) in 1977 by the Bank of Jamaica and the Commercial Banks. In 1999 the Jamaica Bankers Association (JBA) assumed full responsibility for its operations. The name change took effect in May 2010 and reflects its mandate to support the financial services industry through training (*Financial Services Training Institute*), research (*Research Club*) and social exchange (*Finance Club*).

Through The Financial Services Training Institute, JIFS offers a number of short-term training courses and seminars as well as certification programmes from internationally recognized institutions. It has a wide cadre of facilitators both locally and overseas and offers training both on the open market and tailored for in-house purposes.

## **FACILITATOR**

Dunstan Morgan is a career banker, with over thirty years' experience in retail, corporate and merchant banking. Most of these years were spent at National Commercial Bank. During his tenor at National Commercial Bank, he was seconded to the Staff Training Centre for over two years. During this period, he served as an Instructor, designing and delivering courses covering various aspects of Banking.

He also worked in the Co-operative Movement for seven years, where he headed the Credit Unions' Risk and Compliance Unit at the Jamaica Co-operative Credit Union League.

His last posting was at EXIM Bank Jamaica Limited, where he headed the Risk Management and Compliance Division. His portfolio of responsibilities included loan adjudication, delinquency control, enterprise risk management and compliance.

## CANCELLATION POLICY

Applicants will be refunded 50% of total fee paid, if their notice of cancellation is received at least 7 working days prior to the date of the programme. There will be no refund for cancellation made after, Monday, November 2, 2020.

Substitutions may be made at any time.

JIFS reserve the right to cancel the programme at any time, if there is insufficient enrolment. In that event, full course fee paid will be refunded.

## MISSION STATEMENT

*The Jamaica Institute of Financial Services is committed to providing cutting-edge programmes for the continuous building of human and organizational capability in the practice of banking, investments and finance, through research and professional development of knowledgeable, ethical, proactive and customer-driven professionals*



### Contact Us

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