



Grenada Co-operative
Bank Ltd.



Credit Appraisal Techniques II

in collaboration with Grenada Co-operative Bank Ltd.

Coyaba Beach Resort, St George's, Grenada

20-25 April 2009

Workshop aim

The workshop will be run in the light of the rapidly changing environment in the banking industry. The focus will be on the skills and knowledge needed by loan officers to enable them to improve the quality of bank lending by a better understanding of the risks involved.

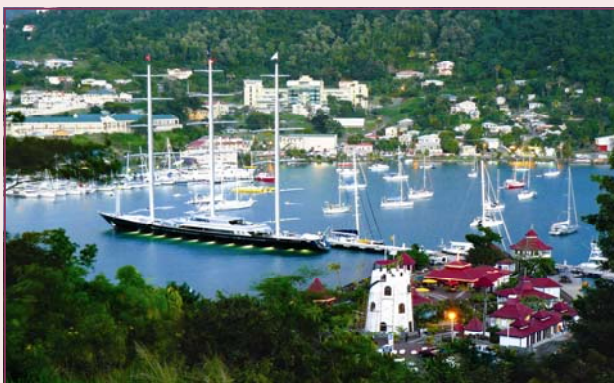
The workshop will develop the understanding of the relationship between bank credit policy and the practical business of making sound loans with a particular emphasis on small to medium sized enterprises.

Who should attend

This workshop has been designed for those who have attended previous Credit Appraisal Techniques I courses and will also benefit credit and loan officers and other managers involved in the credit granting process. It will also be useful for those moving from other banking functions into the credit department of the bank.

Workshop methodology

This practical programme will make use of a variety of modern training methods, including lectures, syndicate work, group discussion and case studies. There is a strong emphasis on individual participation and sharing experiences.



How you will benefit

By the end of the workshop you will be able to:

- apply a structured and forward-looking approach to credit risk within your bank's working environment
- identify the principal risks involved with the granting of credit
- employ appropriate techniques to mitigate risk through the use of collateral and other structuring techniques
- manage the loan portfolio through best practices of credit risk management
- identify warning signs and the reasons for poor lending decisions
- apply suitable loan recovery strategies

Topics covered

- Credit policy
- Credit risk management
- Understanding a bank's balance sheet
- Loan proposals
- Analysis of business plans and proposals
- Financial analysis
- Cash flows
- Business risk and management assessment
- Pricing
- Problem loans and workouts
- Security and collateral
- Debt provisioning using ECCB guidelines

Workshop times

8:30a.m. - 16:30p.m.

Workshop profile

Monday 20 April

- Introductions and workshop overview
- The role and importance of bank lending for the Caribbean economy
- Managing the bank's balance sheet
 - The relationship between loans and sources of funds including deposits and capital
 - Identification and evaluation of the risks facing the lending banker
- Introduction of group projects / case studies

Tuesday 21 April

- Credit policy and management of credit risk
 - Bank's credit policy
 - Portfolio management
 - Credit approval process
 - Credit supervision
 - Controlling and monitoring advances
- Reasons for poor lending decisions

Wednesday 22 April

- Loan proposal analysis
 - Customer profile
 - The business
 - Market analysis
 - Management profile
 - The lending proposition
 - Financial information and analysis
 - Security (collateral)
 - Other lending relationships
 - Bank's remuneration

Thursday 23 April

- Loan proposal analysis (continued)
 - Analysis of business plans and proposals
- Problem loans and workouts
 - Debt provisioning
 - Warning signs
 - Reaction to potential problems
 - Workout strategies
- Project / case study final preparation

Friday 24 April

- Presentation of group/project case studies
- Workshop review

Saturday 25 April

- Closing activities

Your presenter

Brian Fenwick is a very experienced banking, financial and management training consultant.

He had seventeen years' experience working for a major UK bank in London and then took up a career in Further and Higher Education where he became the head of a large business and management faculty.

In 1992 he became a freelance management and training consultant and has worked on numerous training and consulting projects in many countries in the Caribbean, Europe, Africa, and Asia. He has run several courses in the Caribbean on credit risk.

He also works regularly in the UK for various management and financial training organisations including Crown Agents, directing courses for bankers and financial managers from the private and public sectors.

His specialist areas of expertise include accounting skills, credit risk management, project management and evaluating bank performance.

Brian is a tutor and assessor for the Chartered Institute of Bankers and for other academic institutions offering the MBA and similar management programmes including Henley Management College. He has a MA from Reading University, is an associate of the Chartered Institute of Bankers and has a London University teaching qualification.



Workshop fee: US\$1,650 per person

Multiple bookings from the same organisation will qualify for a discounted fee of US\$1,600 per person.



Who we are

Our banking and finance programmes draw on the knowledge and experience of **Crown Agents Bank**.

Crown Agents Bank is the UK's leading bank for the disbursement of development aid. Our banking services support development agencies, governments, central banks and other public and private sector organisations worldwide. Crown Agents arrange a wide variety of training events each year in London and other locations including the Caribbean. www.crownagentsbank.com

The **Grenada Co-operative Bank Ltd.**, often referred to as "Co-op Bank", was established in 1932 out of a dire need for a bank that could provide service to the working class citizens and the small business owners. Seizing the opportunity, the Bank began operations from a single branch in St. George's. Today, the bank has a staff of 134 persons offering the full range of commercial services at its five branches and ten ATMs. The Grenada Co-operative Bank Ltd aims "to be the leading Grenadian provider of high quality financial and related services to individuals and organizations in local and international markets, maximizing benefits for all stakeholders". As at September 30, 2008 the asset base was US\$165 million. www.grenadaco-opbank.com

Venue Information

Coyaba Beach Resort
Grand Anse
St George's
GRENADA
Telephone: 473 444 4129
Reservations: 473 444 2011
Fax: 473 444 4808
E-mail: reservations@coyaba.com
Website: www.coyaba.com

When booking accommodation please quote "Booking for Grenada Co-operative Bank Ltd. CAT2 course"

Delegate rates at the Coyaba Beach Resort:
Single Occupancy: US\$133 plus 19% tax and service charge
Double Occupancy: US\$198 plus 18% tax and service charge

Additional Hotel Accommodation

Blue Horizon Garden Resort (www.grenadabluehorizon.com)
Telephone: 473 444 4316
Single Occupancy: US\$120* plus 19% tax and service charge
Double Occupancy: US\$130* plus 18% tax and service charge
*Fees quoted exclusive of any meals

Flamboyant Hotel Villas (www.flamboyant.com)
Telephone: 473444 4247
Single Occupancy: US\$135 plus 19% tax and service charge
Double Occupancy: US\$179 plus 18% tax and service charge

More Information

For more information about this workshop please contact:

Lera Gooding
Training and Development Officer
Grenada Co-operative Bank Ltd.
Telephone: 473 440 2111 ext: 305
Fax: 473 440 6600
e-mail: lgooding@grenadaco-opbank.com

or Hazel Bierzynski
Event Planner
Grenada Co-operative Bank Ltd.
Telephone: 473 440 5240
e-mail: hazel.bierzynski@gmail.com

For more information on other Crown Agents training courses, please contact:

Dena Taylor
Marketing Manager
Crown Agents Bank
St Nicholas House, St Nicholas Road
Sutton, Surrey, SM1 1EL
UNITED KINGDOM
Telephone: +44 208 710 6771
Fax: +44 208 643 9113
e-mail: dena.taylor@crowagents.co.uk
Website: www.crownagents.com/training



Grenada Co-operative
Bank Ltd.



Course registration

You can reserve your place on this workshop by completing this registration form and faxing, emailing or posting it to:

Lera Gooding
Training & Development Officer
Grenada Co-operative Bank Ltd.
#8 Church Street
PO Box 135
St Georges
GRENADA

Telephone: 473 440 2111 ext 305
Fax: 473 440 6600
e-mail: lgooding@grenadaco-opbank.com

PAYMENT METHODS:

Draft: US\$: Payable to Grenada Co-operative Bank Ltd. - CAT2 COURSE

Wire Transfer: US\$
Swift Address: CITIUS33 ABA - 021000089
Beneficiary: Grenada Co-operative Bank Ltd - CAT2 COURSE
Account #: 36206975

Payment to be made with the application by March 27, 2009. Preference will be given to the first ten (10) confirmed attendees.



Disclaimer

Crown Agents reserves the right to change or cancel any part of its published programme. Crown Agents will not accept liability for costs incurred by participants or their organisations for the cancellation of travel or accommodation arrangements as a result of the course being cancelled or postponed, we recommend participants take out travel insurance. The information you provide on this form will be safeguarded by Crown Agents. Your details will be used to keep you informed of relevant products and services.

Credit Appraisal Techniques II, Grenada, 20-25 April 2009

Family name

First name(s)

Title (Mr, Mrs, Dr, Ms etc.)

Please tick Male Female

Job title & department

Number of years position

Organisation's full name

Organisation's address

Country

Telephone

e-mail address:

Your signature

Date:

Name of Authorized Official *(please print)*

Authorised signature

Date:

A separate form must be used for each applicant. Please photocopy the form if necessary

IMPORTANT NOTE: PARTICIPANTS ARE REQUIRED TO BRING FINANCIAL CALCULATORS WITH THEM TO THE WORKSHOP.