


CREDIT REPORT

WRITING SKILLS

November 12th – 13th 2025

Designed to help participants develop the skills to transform comprehensive credit analyses into clear, concise, and decision-ready reports that effectively communicate key risks, financial insights, and recommendations—enhancing the quality of credit decision-making and supporting stronger, more sustainable lending practices across the Caribbean.



Overview

After a credit analysis of a loan request it is time to communicate the findings in writing in the form of a credit report. It is not only what you write but also how you write that is important. The report should address three functions:

1. Provide information on the condition and status of a relationship
2. Provide a record of thoughts and actions
3. Support or recommend action

This course focuses on the content, factors and trends that need attention and presentation of facts, thoughts and opinions.

Key Learning Outcomes

The course, supported by case studies and exercises, will cover, among others, the following topics.

- Writing credit approval documents that are clear, concise, consistent, and complete
- Selecting information for inclusion in credit approval documents that is relevant for the decision -maker and focused on key risks and mitigants
- Writing a financial risk analysis that is supported by facts
- Writing a business risk analysis that is supported by facts
- Writing effective executive summaries to communicate key issues to decision-makers

Who should attend?

This workshop should be of particular interest to:

- Credit Analysts and Risk Officers
- Relationship Managers and Loan Officers
- Corporate and Investment Bankers
- Financial Analysts and Treasurers
- Regulators and Supervisory Staff
- Professionals in Credit Unions, Development Banks, and Insurance Companies

Program Curriculum

- **Introduction**
 - Purpose of writing reports
 - Why credit reports are critical
- **Credit decision-making**
- **Credit rationale, credit rating, and risk strategy**
 - Business risks
 - Financial risks
 - Credit recommendation
 - Risk score
 - Risk category
 - Pricing
 - Credit utilisation and request
 - Risk mitigation – covenants
- **Credit Exposures**
- **The Integrated Financial Story**
 - Computing relevant financial ratios
 - Interpretation of the ratios
 - Cash flow analysis
 - Analysing the health of the balance sheet
- **Presentation Logic and Flow:**
 - Analysis, conclusions, recommendation, outlook and strategy
- **Components of a Credit Presentation**
- **Improving Writing Skills**
 - Develop reports that are accurate, correct, objective, clear, concise, constructive, complete, and timely
 - Develop coherence
 - Practice objectivity
 - Ensure sentence clarity, voice and tone
 - Using technical terminology
 - Using reader friendly writing
 - Presenting tables and charts
 - Keeping an appealing layout
 - Overview of standard on quality of communication
 - Examples on each of the above

- **Structured analytic approach: Reliance of metrics, benchmarks**
- **Earnings, profitability, and returns on capital**
- **Working capital efficiency**
- **Fixed-asset productivity**
- **Liquidity and funding**
 - Funding strategy
 - Liquidity and refinancing risk
 - Solvency
- **Capital structure, leverage, debt service**
 - Financial covenants
 - Non-financial covenants
 - Collateral security and guarantees
- **Projections and debt capacity**
- **Conclusions and outlook: Forward-looking**
- **Examples, Cases**

Our Live Online Workshops – How it works

The structure of our virtual learning programmes is designed to keep the same levels of engagement and networking as our in-person workshops. The workshops will be facilitated by highly knowledgeable and experienced instructors, who have successfully delivered their respective workshops both online and in-person over several years. Registered participants will join the workshops using standard virtual conferencing software (Microsoft Teams or Zoom) and the workshop material will be presented live by the facilitator. Participants will be allowed to ask questions real time, there will be practical case studies to be completed in groups, and the number of participants will be capped to allow for an interactive, discursive style of training, just as in the classroom-based workshops. One-day courses will be split over two half-days and two-day courses over four half-days, to ensure a high level of engagement throughout the sessions and to give participants the flexibility to get other things done during the course of a workday

About CariCRIS

CariCRIS is the Caribbean's premier regional credit rating agency. Our mission is to contribute to the development of a vibrant, integrated Caribbean capital market by setting the highest standards of credible independent analysis and opinion to enable informed financial decisions. Our technical consultant, CRISIL Limited, is the world's fourth largest rating agency and a subsidiary of Standard & Poor's (S&P), the world's leading index provider and the foremost source of independent credit ratings across the globe. CariCRIS has successfully delivered first-class training to over 1,000 credit and risk professionals across the Caribbean over the past 15 years.

About Fitch Learning

Fitch Learning, part of Fitch Group, is a trusted global provider of financial education. Built on deep expertise in credit and strengthened by broad experience across financial services, we deliver impactful learning solutions through client-focused programs, courses and professional qualifications. Harnessing digital innovation and AI-driven learning tools, we empower organizations worldwide to build future-ready teams. Fitch Learning owns the CQF Institute and the Global Institute of Credit Professionals, dedicated to supporting financial professionals throughout their career journeys.



Registration

Date and Time: November 12th | 9:00 a.m. – 3:00 p.m.
November 13th | 9:00 a.m. – 12:30 p.m.

Format: Live Online Training

Registration Deadline: November 11th, 2025

Cost: 1,000.00USD
5% discount for groups of 2
10% discount for groups of 3 and above

For further details email us at: training@caricris.com

This Workshop Is Brought to You By

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(CariCRIS)
&
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