

Design Plan

Topic: Train Corporate and SME Credit Analysts to properly fill out a complete and consistent credit assessment memo (CAM)

I. Background

The First Local Bank has initiated a project to develop a brief 30-minute in-class training program for senior and junior credit analysts working within corporate and SME departments. The primary objective of this program is to equip credit analysts, who possess diverse levels of experience, with the necessary skills to efficiently and consistently fill out a complete credit assessment memorandum (CAM).

This training program aims to ensure that these professionals are well-versed in the complexities of properly filling out a complete and consistent CAM, hence enabling informed decision-making by credit committee members. This strategic endeavor aims to enhance the overall quality of the bank's credit portfolio by minimizing non-performing loans (NPLs), hence avoiding financial losses.

II. Objectives

By the end of this training program, learners will be able to properly fill out a complete and consistent credit assessment memo (CAM) by achieving the below main and supporting objectives:

1. Identify the core purpose of a CAM given a sample credit assessment memo with at least 90 % accuracy.
2. Describe the structure of a CAM with 100% accuracy and with no assistance.
 - List the main sections of a CAM with their respective sources of information,
 - Highlight the significance and purpose of each section for decision-making
3. Conduct a comprehensive analysis of financials, risk, and collateral with an accuracy rate of 90% or higher using a complete set of financial statements and a CAM template
 - Highlight the significance of financial and risk analysis in credit decision-making
 - Accurately record the outcomes in the designated sections of the credit assessment memo
4. Synthesize a conclusion and a recommendation that integrates the assessment findings and highlights their implications with consistency and with no errors. given a filled-out CAM and a checklist.

III. Format

The training program will be delivered in a live training format. This choice is driven by the complex nature of credit assessment memos, whereby a live training session allows the learners to engage in real-time discussions and seek clarifications on complicated concepts that will ultimately enhance their grasp of the material (Carliner, 2015)

Moreover, this format encourages practical application, allowing credit analysts to actively practice on sample credit assessment memos during the session. This hands-on experience ensures a thorough understanding of the concepts taught and how they directly apply to their daily tasks. Additionally, the live format promotes discussions and the exchange of experiences among credit analysts from diverse backgrounds. Furthermore, it offers the benefit of immediate feedback from instructors, allowing learners to correct errors and clarify any misunderstandings promptly.

Given the importance of matter, it's crucial to simultaneously train all credit analysts. This approach enables the training program to effectively tackle various ambiguities. Moreover, it provides an opportunity to utilize the significant knowledge and expertise that senior credit analysts possess. In addition, the active participation of junior analysts, their inquiries, and their questions contribute significant value to the learning process, promoting a collaborative and enriching training atmosphere.

Learners' expectations of the live format of the program include the following:

Characteristic	Learners' expectation
Type of material	<ul style="list-style-type: none"> - In the context of credit training, learners expect the incorporation of real-world examples that demonstrate actual credit assessment scenarios encountered by professionals. These examples mirror the challenges and complexities that credit analysts face daily. Learners can draw direct connections between the training content and the complexities of their work, making the learning experience highly relevant. - Learners also expect access to sample Credit Assessment Memos (CAMs). These samples serve as templates that learners can utilize to practice what they've learned. This hands-on practice ensures that the training material is not just theoretical but also practical, equipping learners to develop their credit analysis skills. - Learners may also expect access to handouts, instructional videos, interactive simulations, and other resources that provide step-by-step guidance on completing credit assessment memos, which they can refer back to as needed after completing the training
Structure of material	<p>Learners believe that workplace training should be clear, well-structured, and digestible. They require content that distinctly outlines the skills and knowledge they need to acquire and shows direct relevance to their job responsibilities. Accordingly, learners expect:</p> <ul style="list-style-type: none"> - the purpose of training to be established at the very beginning clarifying its role and importance within the organization. - objectives for each layer of the training structure to be outlined ensuring that they align with the organization's overall objectives. - content to be broken down into logical modules or topics. This modularity allows learners to navigate the material based on their specific needs and preferences. - a structured framework for each module, including well-defined sections like introductions, main bodies with interactive learning activities, and conclusions. This structure helps maintain a coherent flow throughout the training, keeping learners engaged and informed. - assessment of their progress during the program that allows them to measure their understanding and receive guidance on areas that may require further attention. - evaluation process at the program's conclusion, giving them the chance to provide feedback on their learning experience and suggest improvements for future training initiatives.

Communication style	<p>Effective communication plays a crucial role in group learning during live training, aiding learners in tackling complex topics. Accordingly, learners expect:</p> <ul style="list-style-type: none"> - instructors to be knowledgeable about the subject matter, capable of effectively illustrating and conveying concepts, and actively encourage audience participation to create an engaging and interactive learning experience. - a training program that promotes open communication and collaboration, allowing participants to engage in discussions, share insights, and learn from one another. - an effective communication style including Q&A sessions, where they can ask questions, seek clarifications, and maintain a two-way flow of information. - peer-to-peer interaction, where they can exchange experiences, insights, and best practices, enriching the learning process. - straightforward language, easy-to-follow instructions, and clear definitions of new terms to enhance their understanding.
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IV. Communication Medium

The sponsor, First Local Bank, specifically requested the 30-minute in-class training which aligns seamlessly with the requirements of the subject matter that involves credit analysts achieving proficiency in producing complete and consistent credit assessment memos. In-person, classroom-style training works well for management programs that prioritize relationship factors, especially when the learner group is small and manageable. Yet, this approach has its specific advantages and disadvantages (Carliner, 2015):

Advantages	Disadvantages
<ul style="list-style-type: none"> - In-class training allows the instructor to modify the training pace according to the particular needs and reactions of the learners, providing a customized and adaptable learning experience. - In-class training enables credit analysts to practice their learning in a practical context throughout the session. They can work on sample CAMs, ensuring a direct connection between the training material and their everyday tasks. - In-class training is one of the simplest to develop and update in terms of time and cost. - Having an instructor present is essential for monitoring and ensuring the attendance and successful completion of the training program. 	<ul style="list-style-type: none"> - In-class training may require participants to gather at a specific location, which can be challenging if they are dispersed geographically. - Arranging in-class training at times that work for everyone involved can be challenging. The richness of discussions during training is positively influenced by a larger and more diverse group of participants. However, challenges in scheduling sessions can limit the diversity of learners, potentially impacting the depth and richness of the discussions that can take place. - In subsequent sessions, the instructor may tailor the material to meet individual learner needs, resulting in different presentation approaches or the use of

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| <ul style="list-style-type: none"> - A dedicated classroom environment provides several advantages for enhancing learners' concentration such as minimized distractions, visual engagement, and social accountability whereby learners may feel that their presence is visible to the instructor and peers which motivates them to stay attentive and actively participate. | <p>different words to explain concepts. This introduces subtle differences in meanings and may lead to variations in covered material between sessions</p> <ul style="list-style-type: none"> - Unlike other mediums which can be recorded and viewed over and over again, face-to-face training requires the learners to rely on their memory and notes for implementing future procedures. |
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V. Instructional Strategy

The training program for credit analysts will utilize a dual instructional strategy to teach them how to properly and consistently complete a thorough credit assessment memo (CAM).

The initial phase involves the introduction and the first two units, focusing on the significance and description of CAM. This stage will employ a classical strategy, featuring brief lectures (Carliner, 2015) and interactive elements such as classroom discussions driven by questions from both instructors and learners.

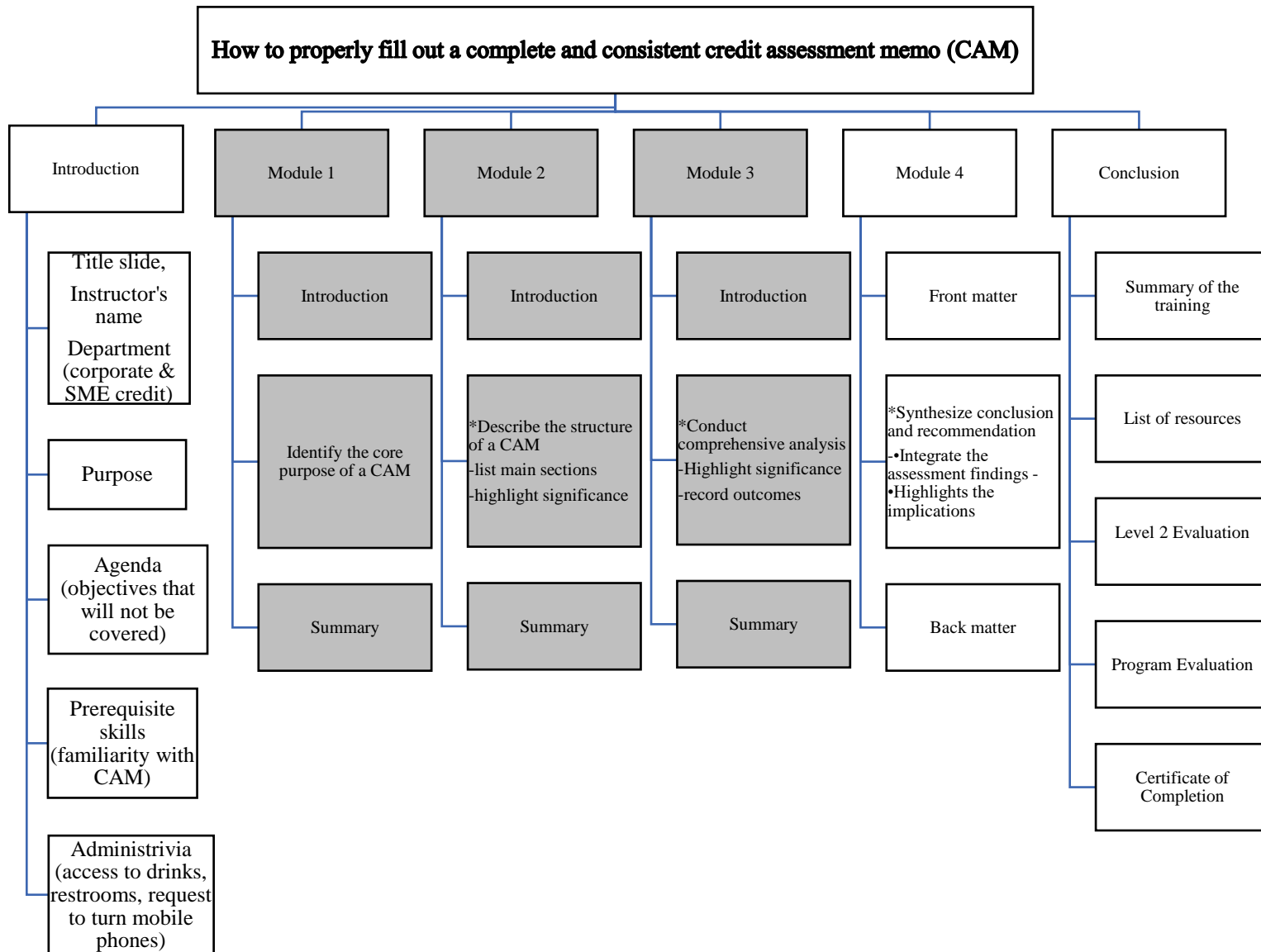
Subsequently, the teaching approach will shift to a combination of classical and discovery methods. This phase aims to impart the skills necessary for effective judgment and decision-making within the context of CAM. By blending both approaches, learners will develop the capacity to synthesize conclusions and provide recommendations related to CAM practices.

Employing these specific approaches is beneficial as it will provide the learners with a solid theoretical understanding of credit assessment principles while also having opportunities to apply their knowledge in practical, real-world situations. This phase will consist of scenario-based activities that fully engage learners in real experiences, followed by debriefing sessions to reinforce essential lessons that are in line with the predetermined objectives of the training. This approach guarantees that credit analysts acquire a comprehensive and hands-on understanding of completing a CAM.

VI. Concept Map

This section furnishes a conceptual map that visually highlights key components and connections. It offers a quick overview, illustrating the flow of the training program with its key components. It is essential to note that the highlighted sections will not be covered by the training due to time constraint.

VI. Concept Map



VII. Modules

With a restricted training duration of 30 minutes, encompassing front and back matters, the actual training time dedicated to addressing the objectives identified in the needs assessment report is limited to a total of 15 minutes. Within this timeframe, the training will focus on a singular objective, specifically the one outlined in module 4.

Module 4 represents synthesizing a conclusion and a recommendation that integrates the assessment findings and highlights implications consistently. The rationale behind choosing this specific module is its role in integrating skills acquired from previous objectives.

Course Front Matter

Due to the training's limited time, the front matter will incorporate a brief introduction to the first three modules highlighting their importance and their significance within the decision-making process.

Title Slide

Title of the program: "Fill out a complete and consistent Credit Assessment Memos (CAM)"

Course identifier: CAM 101

Instructor's name: [Instructor's Name]

Organization: First Local Bank

Purpose

Equip credit analysts with the necessary skills to proficiently and consistently fill out a complete CAM to enable informed decision-making by credit committee members

Agenda

The agenda will briefly cover the modules that will not be incorporated into the training, defining the CAM, highlighting its significance within the decision-making process, and illustrating the sections and their importance.

Prerequisites

Familiarity with the concept of a CAM and its various sections in addition to a background in financial and risk analysis

Administrivia

Access to drinks, restrooms, request to turn mobile phones

Module 4

Purpose of Module 4

The purpose of this module is to define the function of the last section within the structure of the credit assessment memo (CAM), that is the "Conclusion and Recommendation", and highlight its significance in summarizing the findings reflected in previous sections and suggesting a course of action for the decision-makers.

The training will make it clear to the learners that synthesizing this section is not merely a compilation or briefing of random data but rather a strategic analysis, drawing connections and discerning patterns from the data presented earlier. This section is an essential tool that decision-makers can use to make well-informed choices.

Main and supporting objectives

Synthesize a conclusion and a recommendation

- Integrate the assessment findings in other sections of the CAM
- Highlights the implications of assessment findings with consistency

Description of the instructional strategy

The ideal training strategy for credit analysts incorporates a thoughtful blend of instructional strategies. The first is the classical approach which is a structured approach, including lectures and guided materials, ensuring a systematic understanding of credit analysis concepts, aligning with diverse learning objectives, and accommodating individuals who prefer organized and step-by-step learning experiences.

Simultaneously, the training strategy incorporates the discovery instructional strategy to cater to hands-on and discovery-oriented learners. Through scenario-based exercises and practical cases, this approach fosters experiential learning, promoting critical thinking and providing opportunities for analysts to apply credit analysis concepts dynamically and engagingly.

A brief outline of the sequence of events

Training on module 4 will comprise several events that will focus on equipping learners with skills necessary for crafting conclusions and synthesizing recommendations within Credit Assessment Memos (CAM) as follows:

1. Front matter: The instructor will start this module by providing an overview of the training unit and a brief explanation of the importance of conclusions and recommendations in a Credit Assessment Memo (CAM).
2. Following the introduction, the instructor will explain what will the learners be able to do at the end of this module by introducing the objectives and supporting objectives related to this module
3. Gain learners' attention on the subject through an activity such as a case study teaser whereby credit analysts will be provided with a brief and intriguing credit scenario that mirrors real-world challenges. Learners will be engaged by posing initial questions about the case, prompting them to think critically about the synthesis of a conclusion and recommendation sections.
4. Present the content related to the module starting with defining the conclusion and recommendation, linking the conclusion and recommendation to other sections of the CAM, and explaining their significance and role in a well-informed decision-making process.
5. Engage participants in a scenario-based activity where participants can practice drawing conclusions and formulating recommendations. First, learners will be provided with a realistic and relevant scenario related to credit analysis. Such a scenario will be supported by background information and key data points. The objectives of the activity will be clearly outlined. Learners will then be allocated into small groups making sure that each group is of diverse backgrounds and experiences to ensure diverse perspectives and encourage collaboration.
6. Encourage group discussions and sharing of insights or open floor for a Q&A session. This can be achieved by posing open-ended questions related to the objective discussed, seeking input from learners, positively reinforcing insightful contributions, and addressing common challenges in the process of synthesizing conclusions and recommendations.
7. Back matter (summary, provide resources for any additional training on this section)

A brief description of the nature of activities

The course integrates hands-on activities, including scenario-based exercises, to encourage the practical application of theoretical knowledge. These activities cultivate critical thinking and decision-making skills, facilitating the crafting of conclusions and the synthesis of recommendations. Additionally, the course incorporates Q&A sessions in an open environment, enhancing the interactive learning experience. This allows participants to seek clarification, discuss specific challenges, and cater to various learning preferences as some learners prefer practical application over theoretical learning while others prefer interactive discussions or personalized clarifications.

Duration of unit

The duration of this module is limited to 15 minutes due to the following reasons:

- Time allocated for the whole training course is 30 minutes
- The front matter of the full course will not only cover the importance of proficiently filling out a complete and consistent CAM but will expand further to tackle the importance of other sections aligned with the training objectives taking approximately 7-8 minutes

Course Back Matter

The back matter of the course allows for an open Q&A session related to sections/objectives that the training time was insufficient to cover in addition to the summary of the training and a program evaluation followed by distributing certificates of completion.

References

Carliner, S.(2015). *Training Design Basics* (2nd edition). ATD press