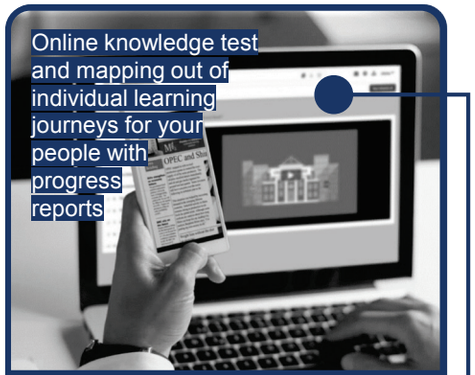
MDA Training
Credit Skills Pathway

Technical credit skills: Analysing financial statements • Assessing management • Commercial decision making • Financial and market analysis • Forecasting and future cash generation • Principles of asset finance • Qualitative frameworks • Repayment capacity • Understanding the external environment • Writing clear and effective credit reports
Interpersonal skills: Building rapport • Communicating with impact • Influencing • Fact-finding skills • Listening skills • Networking • Personal impact • Questioning skills

Simulation explores: Analysing financial and non-financial information about the customer • Writing up applications for submission to credit • Reviewing completed applications and making the credit decision • Re-working applications that have initially been rejected • Communicating the decision to customers (by phone/face-to-face/email) • Structuring deals with customer



Learning needs analysis

Focused and structured questions hosted online and designed to help map out individual learning journeys for each employee

Modular technical workshops - in-class or virtual delivery

Simulation: The lending challenge

Mentoring workshop for line managers

Post-programme support and reinforcement is critical • Line managers provided with synopsis of credit skills pathway • Facilitated discussions around application of key learning • How to support colleagues • Practical steps for reinforcement

1 2 3 4 5 6 7

Digital learning toolkit

Establishes base level of knowledge • Designed to support modular workshops • Detailed workbooks • Bite-sized learning to fit around working day • Variety of digital mediums

Simulation: Enhancing the customer experience

Simulation explores: Improving the lending experience of customers and businesses • Having more transparent and effective conversations with customers • Initiating conversations with customers about their potential borrowing needs • Effective fact-finding and interview skills • Engaging and building trust with customers • Building confidence to enter into challenging conversations with customers • Emotional resilience - remaining at your best in meetings and conversations

Sustaining the learning back in the workplace

Changing behaviour in the workplace is imperative • Key learning reinforced by a variety of interventions • Audio slides support modular workshops • Movies and apps focus on application of key learning • Post-programme assignments help monitor embedding of key learning