Interactive digital solutions such as micro-learning, apps, movies and workbooks designed to build foundation knowledge

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

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

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

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