



Course Outline - Writing Credit Reports

Course Date: May 5 - 9, 2025

Duration: 5 half-days

Time: 8:00am - 12:00pm

PE: 20 PE points

Completion: Digital Certificate of Participation

Form: Virtual Classroom or Physical

Participants: Max. 15 participants

This training focuses on learning how to write credit reports in a structured manner and focus financial and business analysis on the credit application, so the approver/reviewer has all the essential information needed to make a prompt decision on the credit application. It emphasizes writing skills, layout, and the technical content of a credit report.

The training is based on practical cases and includes plenary sessions, group assignments, role plays, and case studies. It is designed for anyone responsible for writing credit applications.

Target Group

The Writing Credit Reports training is intended for (junior/medior) financial professionals/ account managers (bankers) in business lending, internal and external supervisors, controllers and accountants, and business analysts who want to improve credit reporting and speed of credit approvals. This program is also very suitable for financial professionals and employees of banks who want to refresh their knowledge and skills within the field with the latest trends and developments.

Methodology

The training uses a variety of approaches, combining interactive theory sessions with group assignments and real-world case studies. Training materials are available in either English or Dutch.

Program Outline

The training consists of 5 half-day sessions. Participants will learn to:

- Develop a complete credit report that provides the approver all the vital information for decision-making.
- Identify the credit risks that need to be identified in the credit application.
- Conduct the financial and business analysis required for the credit application.

Trainer

The trainer is Mr. Ad Hendrikse ([LinkedIn](#)). He has a broad experience as a trainer and is content expert within the complete business finance domain. He also guarantees a high quality level in which the latest trends and developments in the field are covered. This translates theory into actual practice. This aspect increases the understanding, insight and applicability of the subject matter.



Additional Information

Before the training, participants may submit a credit report to the instructor for a detailed review and feedback. On the fifth session, participants will write a credit report based on an assignment provided by the instructor at the end of the first session. Upon completion of the training, participants will receive the pocket guide *"Guide to Writing Credit Applications."*

Outcomes of the Training

After completing the training, participants will be able to:

- Write structured and effective credit reports.
- Distinguish between primary and secondary information (quickly identifying the core issues).
- Recognize credit risks more efficiently through a structured approach.
- Focus financial and business analyses specifically on the credit application.

Study Materials

Participants will use a syllabus provided at the start of the training. For each session, they will receive worksheets, handouts, case studies with solutions, and relevant background documentation.

Certificate of Participation

Based on active participation during the training, participants will receive a digital 3Master certificate of participation upon completion. The certificate lists the learning objectives, learning outcomes, and PE points.

Your investment:

ATIA members: Afl. 2,250

Non-Members: Afl. 2,500

Included in your investment:

The price includes:

- Facilitation: virtual classroom or live at ATIA¹
- Course materials in digital format
- Digital Certificate of participation
- Course evaluation (digital)

More information and Registration

To register, please contact the team at ATIA by calling 582-7593 or emailing info@atiaruba.org.

¹ Live session will be held if enough participants have signed up at minimum a month before the course start date.