

English for Credit Committee Presentations

A training course for senior credit analysts

Final artifact: 4-minute recommendation of a loan application to the credit committee

Level: B1 Business Operational | **Format:** 8 sessions × 60 min, online | **Group:** 3–5 learners

Task family: Pitch / proposal — recommending a course of action

The task

A senior credit analyst presents a 4-minute recommendation on a loan application to the credit committee. The committee uses the recommendation to approve, decline, or request changes — without the analyst needing to repeat themselves.

Audience: credit committee members — Head of Credit, Risk Officer, Senior Branch Director, Compliance representative. Limited time. Scrutinise every recommendation.

Success: the committee approves, declines, or requests specific changes within the same meeting. Decision quality is high. Analyst is not asked to come back with the same case.

Language outcomes

Senior credit analysts who complete this course will be able to:

- Open a recommendation with a clear stance and one-line rationale, without preamble
- Present applicant capacity and use of funds in plain, audit-ready language
- Name risks directly and pair each with a specific mitigant — without softening or overstating
- Switch register from technical (financial ratios, security types) to executive (decision framing) within the same recommendation
- Close with a specific, named decision request that the committee can act on immediately

Structure

Beat	Purpose	Time
Headline & recommendation	State the case and your stance in one sentence	~25 sec
Applicant profile	Who they are, capacity, track record	~50 sec
Use of funds & repayment	What the financing is for, how it gets repaid	~60 sec
Risk assessment	Top 2–3 risks paired with mitigants	~75 sec
Decision request	Specific ask of the committee	~30 sec

8-session schedule

#	Session	Artifact
1	Orientation & Baseline	Unassisted 4-min recording + L1 score
2	Structure & core language	60-sec fragment: headline + one beat
3	Partial simulation	90-sec walkthrough of risk assessment beat
4	Full simulation — Round 1	Full 4-min recording + diagnostic notes
5	Repair & upgrade	Re-recorded segment on main breakdown
6	Pressure variation	4-min recommendation under one new variable
7	Final simulation	Unassisted 4-min recording + L7 score
8	Evaluation & Capstone	L1/L7 reveal + capstone on real upcoming case + personal grade report

What each learner receives

- Personal portfolio of 8 recordings across the course
- Per-criterion scores at L1 and L7 (5 criteria, 0/1/2 each, /10 total)
- Individual grade band: **Distinction** / **Pass with merit** / **Pass** / **Not yet passing**
- Pass certificate on either performance ($L7 \geq 6/10$) or improvement ($L7 - L1 \geq 2$ points)

Portfolio

Save each recording to a shared folder. One folder per learner.

File naming: SDB_[Branch]_[LearnerID]_CreditCommittee_L[#]_YYYY-MM-DD

Three rules for the trainer

1. **Follow the lesson order.** The sessions build on each other. Don't skip, don't swap.
2. **Score the artifact at L1 and L7 using the full scorecard.** Other lessons need only a brief observation note. The L1 and L7 scores produce each learner's grade.
3. **No language help and no language bank during L1 or L7.** These are the before-and-after measures. Hide all references. Observe and record only.