

Lesson 4 — Full Simulation (Round 1)

Session 4 of 8 | Duration: 60 min | Artifact: Full 4-min recording + diagnostic notes

Purpose

First full recommendation under realistic conditions. Trainer uses the failure-pattern checklist to identify breakdowns for L5.

Phases

Time	Phase	Trainer does
0:00–0:05	Frame the session	State this is the first full run. Realistic conditions. No help.
0:05–0:20	Read the full case	Silent reading of the full case (below). Language bank visible but no teaching.
0:20–0:30	Silent prep	Learners plan their recommendation. Notes allowed, scripts not.
0:30–0:55	Full recommendations	Each learner records 4 min. No interruptions. Others on camera as committee. Trainer ticks the failure-pattern checklist (below) during each recording.
0:55–1:00	Close	Brief observation on what held together. Save recordings and the marked checklist.

Scripted teacher language

"This is the first full run. Four minutes. No restarts — if something breaks, keep going."

"Notes yes, scripts no. If you read a script, the committee will hear it."

"I'm not coaching during the recommendation. If you get stuck on a word, use a simpler one."

Case — full

Applicant: Wadi Heritage Lodge — SME tourism financing

Profile. Owner: Faisal Al-Qahtani. 8 years' hospitality experience, previously general manager at a 4-star hotel in Jeddah. First independent venture. Currently operates a 12-room boutique property in AlUla, leased, occupancy averaging 68% over 18 months.

Request. SAR 4.5M financing under the Tourism Development Fund's hospitality programme. 7-year tenor. 12-month grace period during construction.

Use of funds.

- Acquisition of the adjacent property (currently a separate lease) — SAR 1.8M
- Renovation and heritage-style refurbishment to expand to 24 rooms — SAR 2.0M
- Working capital for the soft-opening period — SAR 0.5M

- Equipment, furniture, and brand standards alignment — SAR 0.2M

Repayment capacity.

- Current 12-room operation generates SAR 280,000/month in net cash flow
- Projected post-expansion: SAR 720,000/month at 65% occupancy (conservative)
- Pre-bookings already secured for Q1 and Q2 of the projected opening year through three travel partners
- Projected DSCR: 2.4x at year 2

Risks.

- Construction overrun risk: 12-month grace period is tight if heritage permits delay the project
- Seasonal occupancy: AlUla is heavily seasonal — Q3 occupancy falls below 40% historically
- Owner is new to AlUla market — relationships with local suppliers and labour are unproven

The recommendation: Present a 4-minute recommendation to the committee.

Failure-pattern checklist

Tick the dominant patterns observed across the cohort. The top 1–2 ticks become the focus of L5.

- ☐ Stance buried — recommendation appears after the analysis, not in the headline
- ☐ Use of funds named without repayment source — committee can't see how it gets paid back
- ☐ Risks named without mitigants ("there's a risk of X" left hanging)
- ☐ Risk assessment over-runs and eats the decision request
- ☐ Decision request is vague ("I think we should approve") rather than specific ("I'm asking the committee to approve SAR 4.5M with the following three conditions")
- ☐ Tense slippage when describing applicant history (mixes past and present in one sentence)
- ☐ Vague verbs ("do", "have", "make") where banking-precise verbs exist (originate, secure, restructure)

Between-session work

No homework. Trainer prepares the L5 repair from the marked checklist.

Artifact

Full 4-min recording per learner + completed failure-pattern checklist (one per cohort, not per learner).
Save as SDB_[Branch]_[LearnerID]_CreditCommittee_L4_YYYY-MM-DD.