MODULE DESCRIPTOR

MODULE TITLE	Credit Analysis		
Module Code	25-5008-00S/L		
Level	5		
Credit Points	20		
Indicative Assessment Components & Percentage Weightings	CW100		
Pre-Requisite Modules *(if applicable)*			
Delivered according to Standard Academic Calendar YES	**Long:** **2 semesters** YES	**Short:** **1 semester** NO	**Other delivery pattern:** *Please specify*

1   MODULE AIMS

The aims of this module are to enable students to:
- understand the ways in which lending institutions assess propositions from customers, particularly for small businesses;

- develop skills of analysis and synthesis through group-based case study work;

- enhance employability, both by encouraging self-analysis and by helping students to think like credit analysts (which will be of value both to those who might work in financial institutions and to those whose future employment might involve working with banks or other lenders); and

- encourage students to reflect on their learning and their experience of working in groups.

2   MODULE LEARNING OUTCOMES
BY THE END OF THE MODULE YOU WILL BE ABLE TO:

1. Evaluate the relative importance of different factors influencing lending decisions in different contexts and synthesise conflicting evidence to reach a balanced view of a situation;

2. Formulate appropriate questions where relevant evidence is missing and justify why such questions are relevant;

3. Make recommendations about lending propositions supported by logical arguments drawing on a range of types of evidence;

4. Assess the benefits and drawbacks of working in groups in the context of the study of lending decisions; and

5. Communicate ideas effectively in an appropriate format for a specialist.

3   INDICATIVE LEARNING, TEACHING AND ASSESSMENT ACTIVITIES

The Credit Analysis module looks at ways of judging businesses, in particular to assess the credit risk which would be faced by a lending institution offering credit, usually in the form of a loan or an overdraft. The focus is on smaller businesses, partly because larger companies which are able to raise borrowed funds through the financial markets provide more standardised, public information about their financial strengths and weaknesses so that investors in general (and credit rating agencies in particular) are able to take a view about their creditworthiness requirements.

The basic learning takes place through the analysis of problems, and focuses on group work. Students need to diagnose their learning needs and co-operate with other students to learn successfully. Situations for analysis are explored in a variety of ways including drawing on market research, comparing data with database sources and participating in role plays, with much of the analysis exploring relationships between financial data and non-financial evidence about businesses.

Assessment in the module will be via a portfolio of key issues assembled by students.

ASSESSMENT STRATEGY AND METHODS

Task No.	TASK DESCRIPTION	SI Code	Task Weighting %	Word Count / Duration	In-module retrieval available
1	Coursework	CW	100%	5000	No

4   INDICATIVE MODULE CONTENTS / TOPICS

- types of lending (overdrafts, loans and other forms of finance);
- lending policies and approaches to credit risk;
- credit grading and credit scoring;
- factors influencing lending decisions;
- the relevance of markets, products, resources and management skills in judging credit risk;
- the use of financial data in judging credit risk;
- loan pricing;
- security for lending; and
- terms and conditions applied in lending decisions.

FURTHER INFORMATION ABOUT THIS MODULE

- **FURTHER / ADDITIONAL INFORMATION IS AVAILABLE TO SUPPORT THIS MODULE, INCLUDING ASSESSMENT CRITERIA DETAILING HOW YOUR PERFORMANCE IN THE MODULE WILL BE MEASURED, HOW YOU WILL RECEIVE FEEDBACK, DETAILS OF LEARNING RESOURCES AND KEY READINGS**

- **THIS INFORMATION CAN BE FOUND IN:**
  the module handbook

the module blackboard site

- **NOTE THAT THIS ADDITIONAL INFORMATION MAY BE SUBJECT TO CHANGE FROM YEAR TO YEAR**

FINAL TASK

According to the Assessment Strategy shown in the Module Descriptor, which task will be the LAST TASK to be taken or handed-in? (Give task number as shown in the Assessment Strategy)	Task No. 1

MODULE REFERRAL STRATEGY

Task for Task (as shown for initial assessment strategy)	Y
Single Referral Package for All Referred Students	N

REVISIONS

Date	Reason
July 2012	Assessment Framework review