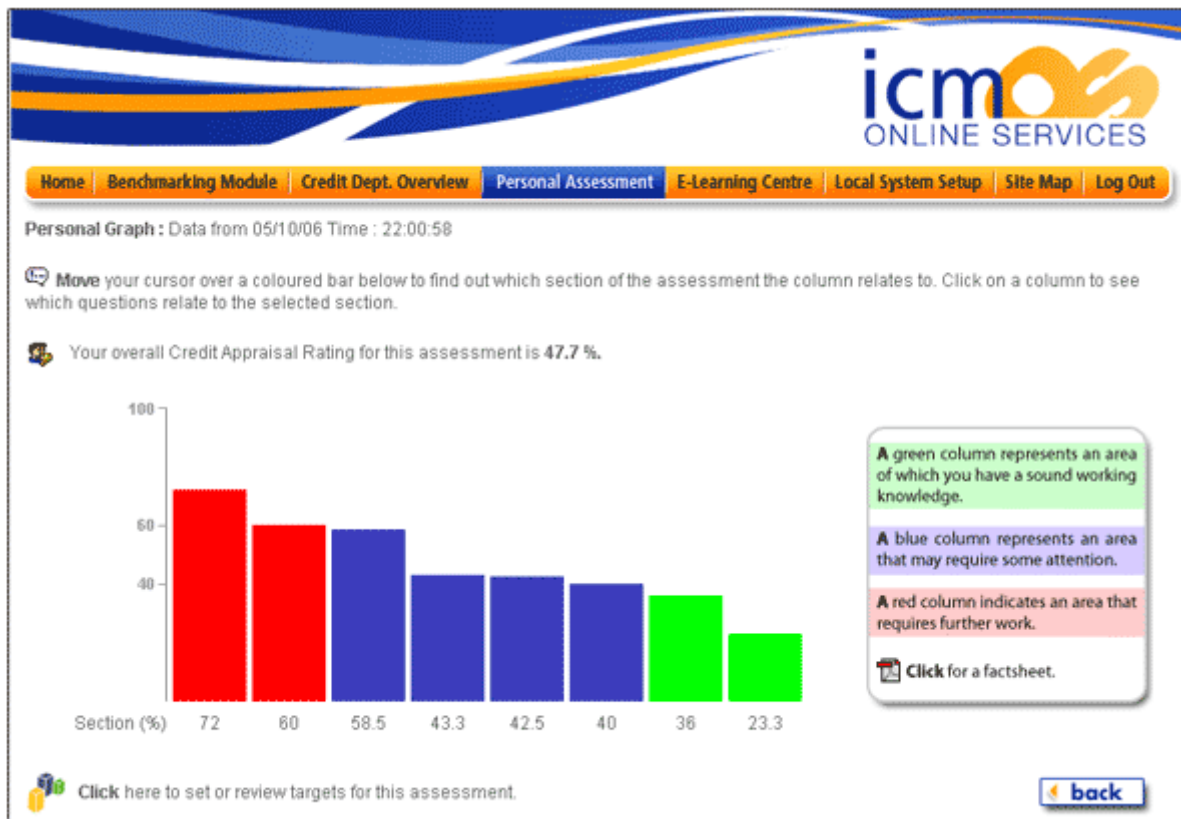


Explanation of Personal Assessment Graph and the Target Assessment Graph

Personal Assessment Graph

As illustrated below the Personal Assessment Graph is a graphical display of the answers from the Personal Assessment questionnaire which covers the eight areas of credit control.



What does the Credit Appraisal Rating indicate?

The graph gives the individual a total Credit Appraisal Rating which is an overall rating based on the answers to all of the questions. The ideal situation is to get this rating as close to zero as possible indicating that there are few gaps in your knowledge. This total rating is further broken down into a rating for each of the eight sections which are then displayed as a coloured column on the graph.

What do the colours mean?

A red column means that for the section in question you have a rating of 60 or over. These 'red' areas are those where you would benefit from education and training to improve your knowledge.

A blue column means that your rating is 40 or above and below 60. These are the areas in which you should try to brush up your skills by using the resources in the E-Learning Centre.

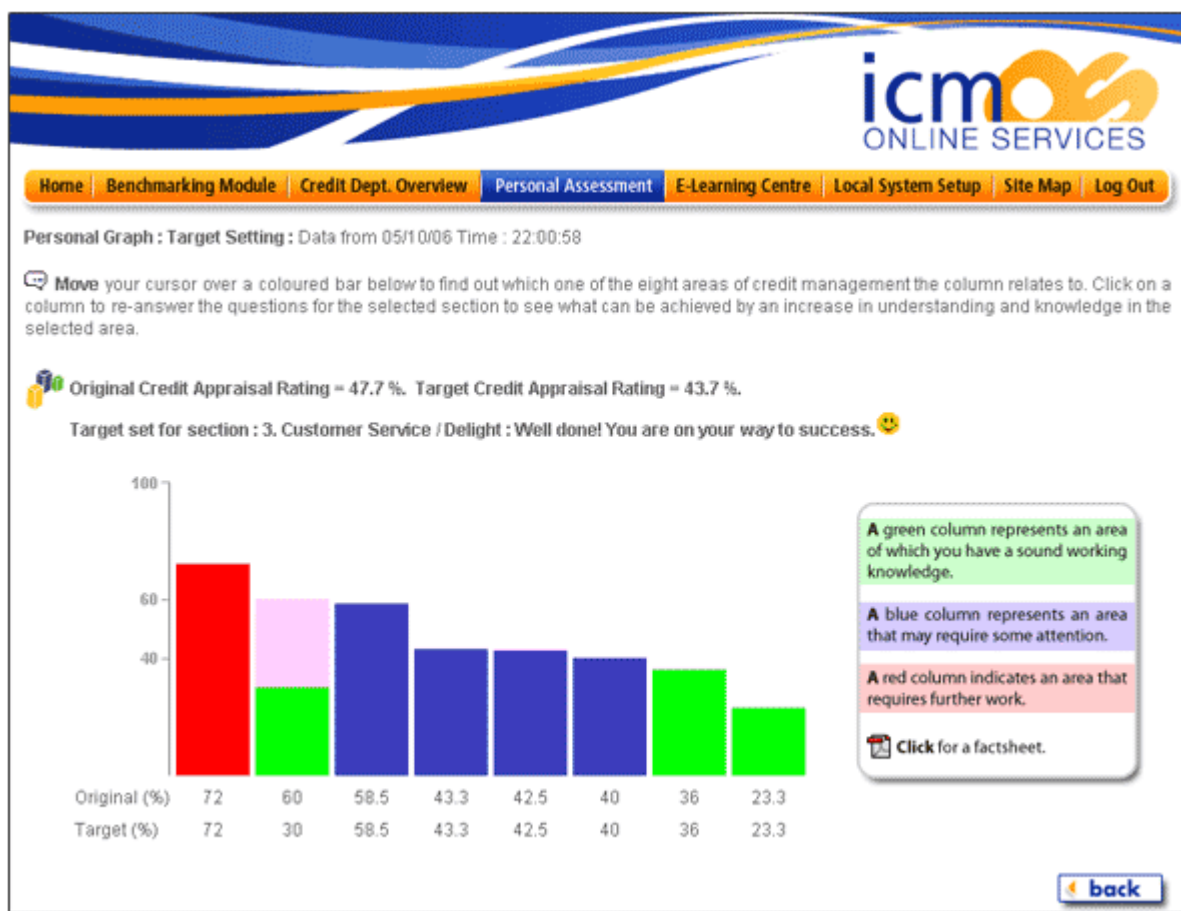
A green column indicates a rating of less than 40. This is an area in which you have a good working knowledge.

What next?

Once you have established your strengths and weaknesses you can concentrate on improving any areas that may need some work on. You should concentrate first on the areas that are red, moving through to the blue sections using the resources in the E-Learning Centre to improve your knowledge and competence. In an ideal world all the sections should be green and in a perfect world your total Credit Appraisal Rating should be as close to zero as is possible.

Target Assessment Graph

Once you have completed a Personal Assessment you have the ability to set targets with the aim of reducing your overall Credit Appraisal Rating towards zero. This is accomplished by re-answering the questions within a section and seeing what affect increasing your knowledge within certain areas would have on your overall Credit Appraisal Rating.



As in the Personal Assessment Graph the columns are colour coded indicating strengths and weaknesses. Simply click on a section that you wish to set a target for and re-answer the questions relevant to that section. Click the 'Save' button and see how your Target Credit Appraisal Rating changes with the answers you have given. The aim is to get the Target Credit Appraisal Rating towards zero by getting as many green columns as possible. In order to achieve the goals that you have set yourself you can make use of the resources available in the E-Learning Centre.