

ADVANCED CREDIT RISK PROTECTION FOR FINANCIAL INSTITUTIONS

**MARCH 26th – 28th
2025**

In today's rapidly evolving financial landscape, managing credit risk is more crucial than ever. Financial institutions face increasing regulatory pressures, economic fluctuations, and complex credit environments.

Are you a lender at a bank or financial institution? Do you regularly engage in corporate credit assessments? Are you responsible for writing credit proposals, structuring loan agreements or reviewing credits? If so, this advanced course provides the comprehensive knowledge and practical skills you need to confidently assess borrower creditworthiness, structure profitable deals, and mitigate potential losses in today's dynamic financial landscape.

Are you interested in:

- **Minimizing Loan Losses:** Concerned about rising default rates? Learn advanced techniques to identify and mitigate hidden risks, significantly reducing your institution's exposure to losses.
- **Optimizing Lending Decisions:** Struggling to balance risk and return? Gain the expertise to structure deals that maximize profitability while minimizing risk, leading to more successful lending outcomes.
- **Enhancing Your Credit Analysis Skills:** Want to stay ahead of the curve in credit risk assessment? Master cutting-edge methodologies, including advanced cash flow analysis, stress testing, and covenant design.
- **Boosting Your Career:** Looking to advance your career in credit risk management? Position yourself as a sought-after expert with in-demand skills, opening doors to new opportunities.
- **Gaining a Competitive Edge:** Need to differentiate yourself in the lending market? Learn the strategies used by leading financial institutions to stay ahead in today's complex and competitive lending environment.
- **Practical, Hands-on Training:** Prefer learning by doing? Apply your knowledge through real-world case studies and practical exercises, ensuring you can immediately implement what you learn.
- **Immediate Impact:** Ready to see tangible results? Implement the techniques learned in this course to improve your credit risk assessment and decision-making immediately, impacting your institution's bottom line.

About this Course - Advanced Credit Risk Protection for Financial Institutions

This 1 ½ day online workshop (conducted over 3 morning sessions) on Advanced Credit Risk Protection for Financial Institutions will teach participants performing detailed review of financial statements and financial ratios to understand and articulate key credit risks. They will learn to apply different cash flow methodologies and loan structuring techniques to minimize risk and make sound credit decisions.

Upon completion of the workshop participants will be able to:

- Identifying the industry and evaluating the key industry drivers and trends
- Understanding the strategic objectives that the company must achieve based on industry strengths and weaknesses
- Improve the probability of repayment through a solid understanding of cash flow logic.
- Apply advanced cash flow methodologies including direct, indirect, free cash flow and global cash flow to determine the borrower's ability to service debt.
- Analyze balance sheet management including working capital management.
- Describe how key financial ratios can affect cash flow.
- Evaluate seasonal loans, term loans and permanent working capital loans, sources of repayment and related risks.
- Evaluate the sources of capital available to the borrower including supplier finance, bank debt, subordinated debt and asset-based finance.
- Use advanced techniques to evaluate a credit to determine if it is a cash flow deal or asset-based lending deal.
- Use advanced techniques to stress test financial projections.
- Describe the covenants used to protect the primary, secondary and tertiary sources of repayment.
- Use advanced sensitivity analysis to design and implement an appropriate covenant structure.
- Evaluate off balance sheet obligations and how they affect cash flow.
- Communicate a cohesive argument regarding the acceptability of a credit transaction in spite of the identified risks.

Our Live Online Workshops – How it works

The structure of our virtual learning programmes is designed to keep the same levels of engagement and networking as our in-person workshops. The workshops will be facilitated by highly knowledgeable and experienced instructors, who have successfully delivered their respective workshops both online and in-person over several years. Registered participants will join the workshops using standard virtual conferencing software (Microsoft Teams or Zoom) and the workshop material will be presented live by the facilitator. Participants will be allowed to ask questions real time, there will be practical case studies to be completed in groups, and the number of participants will be capped to allow for an interactive, discursive style of training, just as in the classroom-based workshops. One-day courses will be split over two half-days and two-day courses over four half-days, to ensure a high level of engagement throughout the sessions and to give participants the flexibility to get other things done during the course of a workday.

Who should attend?

This workshop should be of particular interest to:

- Commercial lenders, credit analysts and small business lenders, loan review specialists, special assets officers, lending managers and credit officers.
- Relationship managers from commercial banks, credit unions and other lending institutions
- Risk analysts in banks, credit unions and other financial institutions
- Board members and Credit Committee members of financial institutions
- Banking and financial sector regulators

Background

CariCRIS has introduced virtual and e-learnings so that we can more accessibly facilitate the high-quality workshops that Caribbean risk professionals have grown accustomed to from us over the past 15 years. Our live online workshops are being provided to you at reduced prices, but with no sacrifice to the quality and comprehensiveness of the workshop content and classroom experience. Further enhancing your value for money is that you are now able to benefit from this positive learning experience from the comfort of your own home or office, and without the added burden of travel and accommodation costs and the time involved.

About CariCRIS

CariCRIS is the Caribbean's first regional credit rating agency. Our mission is to contribute to the development of a vibrant, integrated Caribbean capital market by setting the highest standards of credible independent analysis and opinion to enable informed financial decisions. Our technical consultant, CRISIL Limited, is the world's fourth largest rating agency and a subsidiary of Standard & Poor's (S&P), the world's leading index provider and the foremost source of independent credit ratings across the globe. CariCRIS has successfully delivered first-class training to over 1,000 credit and risk professionals across the Caribbean over the past 15 years.

Meet Your Instructor - Thomas P. Carlin

An authority on credit risk, Mr. Thomas P. Carlin is Managing Partner at Ensight. Tom has worked with major banks over the last twenty years, designing and teaching credit related topics including: business lending for branch bankers, commercial lending skills, problem loan identification and workouts, consumer lending skills, accounting for bankers, financial statement analysis, cash flow analysis and loan structuring. His audiences include business bankers, branch lenders, recent graduates going through the organizations basic credit training program and middle market lenders with many years of experience. Tom has designed programs in credit analysis for Citibank, Wells Fargo, Capital One, Chase Manhattan Bank, First Tennessee, Flushing Savings Bank, Union Bank, and The Bank of China. He has designed e-learning programs for banks such as US Bancorp and the Bank of Colorado.

Prior to Ensight, Mr. Carlin was a Regional Director for Omega Performance Corporation. He was also a Vice President with Bankers Trust in New York where he was responsible for marketing credit and trade finance products to corporate clients and correspondent banks worldwide. Mr. Carlin has a Masters of International Management degree from The Thunderbird School of Global Management and a Bachelor of Arts Degree from Villanova University

Testimonials From Past Workshops

"This is an excellent and highly relevant training programme – excellent value for money."

"I am thankful for this course and workshop. It was relevant and informative and would improve my overall understanding of banks, both locally and internationally."

Registration

Date:	March 26 th , 27 th & 28 th , 2025
Time:	9:00 am to 12:30 pm (Atlantic Standard Time, UTC - 04:00)
Format:	Live Online Training
Registration Deadline:	March 24 th , 2025
Cost:	USD 1,000.00 per participant (excluding all applicable taxes) 5% discount for groups of 2 registrants 10% discount for groups of 3 and above registrant

For further details contact:

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