

# **CREDIT RISK ANALYST CERTIFICATE PROGRAM 2025**

**JULY - DECEMBER  
2025**

The most comprehensive credit risk training program in the Caribbean, designed to equip commercial lenders with all the knowledge and skills they need to analyze loan requests, make an informed lending decision, and explain their rationale in a succinct credit write-up.

## **About this Course – Credit Risk Analyst Certificate Program 2025**

This comprehensive credit skills certificate program combines e-learning and live online training sessions and is designed equip commercial lenders with all the knowledge and skills they need to analyze loan requests, make an informed lending decision, and explain their rationale in a succinct credit write-up. Further, the program enhances bankers' skills and competencies to acquire, expand and add value to their current and future business relationships by discovering financing and cash management opportunities. The program's content draws on international and regional examples and case studies. To become program-certified, participants would be required to attend five online live sessions and pass all ten e-learning examinations along with a final e-learning assessment

### **Program Curriculum**

#### **1. E-learning Modules**

The program consists of 10 e-learning modules. Participants will be asked to complete subsets of the modules beforehand to match the scheduled live online training sessions.

The 10 e-learning modules consist of:

- Module 1 – Accounting
- Module 2 – Financial Statement Analysis
- Module 3 – Cash Flow Construction
- Module 4 – Cash Flow Analysis
- Module 5 – Cash Flow Forecasting
- Module 6 – Sources of Repayment
- Module 7 – Guarantor Analysis
- Module 8 – Loan Documentation
- Module 9 – Loan Structuring and
- Module 10 – Credit Write-Up

Each module has a 10-question assessment at the end and participants should complete all the modules with a score of 80% and above to maximally benefit from the live online training sessions that, ideally, follow. The end-of-module assessments can be re-taken as often as needed. On average, all 10 modules can be completed in a total time of 25 hours.

## **2. Live online training sessions**

Participants will attend a total of five sessions of live online trainings over a 6-month period that will build on the knowledge acquired from the e-learning modules. Each session will be one half-day. The course facilitator will discuss the relevant e-module material and the class will participate in group exercises and case studies. Session will be video recorded and so, course participants will still benefit even if attendance is not possible

### **Learning Objectives**

Upon completion of the 10 e-learning modules and 5 live online sessions, participants will be able to:

- Understand the difference between cash and accrual accounting.
- Explain the difference between manufacturers, wholesalers, retailers and service companies.
- Understand how macroeconomic factors can affect a business and its ability to repay a loan.
- Explain business, industry and management risk elements and how they affect loan repayment.
- Identify and ask relevant questions about key accounts on the financial statements.
- Analyze the company's historical financial performance, including trend analysis and linkage to management actions and decisions.
- Understand why companies borrow and how they repay.
- Explore borrowing needs caused by changes in the cash cycle.
- Examine the components of working capital.
- Use enhanced techniques to further understand changes in liquidity, leverage, profitability, and asset management.
- Recalculate ratios based upon case information.
- Calculate a cash flow statement from one income statement and two balance sheets.
- Explain the significance of the operation, investing and financing cash flows.
- Describe the various types of cash flow analysis and when each is appropriate including: UCA cash flow, indirect cash flow, free cash flow, EBITDA and global cash flow.
- Evaluate primary, secondary and tertiary sources of repayment.
- Read personal financial statements and ask appropriate questions.
- Evaluate C&I risks associated with lines of credit, term loans, bridge loans and permanent working capital loans.
- Explain proper loan structure and how covenants are used.
- Make decisions on lending requests.
- Understand the elements that go into an effective credit write-up.

## **Our Live Online Workshops – How it works**

The structure of our virtual learning programs 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 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-learning so that we can more accessibly facilitate the high-quality credit risk 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, cognizant of the difficult economic times, 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 20 years.



**Meet Your Instructor - Mr. Thomas P. Carlin**



An authority on credit risk, Mr. Thomas P. Carlin is Managing Partner at Eensight. 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 Eensight, 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 Master of International Management degree from The Thunderbird School of Global Management and a Bachelor of Arts Degree from Villanova University.

## Registration Information

**Date:** July – December 2025

**Time:** 9:00 am to 12:30 pm (Atlantic Standard Time)

**Format:** E-learning and Live Online Training

**Registration Deadline:** Ongoing throughout the program

**Cost:** USD 2,500.00 per participant

5% discount for groups of 2 registrants

10% discount for groups of 3 and above registrant

**Register Online:** Individual | Group

**For further details contact:**

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