

# EFFECTIVE CREDIT MANAGEMENT 2023

## A Two-day Practical Workshop on Credit Management

### DATE

Tuesday June 27th  
and  
Wednesday June 28th

### LOCATION

Police Credit Union  
Flagship Building,  
Barataria, Trinidad



## 1) CREDIT MANAGEMENT - LOANS... OPPORTUNITIES AHEAD!!

Many financial institutions are now experiencing the aftermath of the global pandemic, Covid 19. For many, this experience has not been pleasing since institutions and their customers / members / clients have been impacted with varying levels of severity by the pandemic.

The issue now faces many lending organisations is one of value proposition, that is, how can we rebuild the fortunes once enjoyed before the Pandemic!!

Loans remain the primary and dominant income generator for many or all deposit-taking and lending institutions, as such loan growth/expansion (and quality) will undoubtedly occupy the minds of directors, managers and lending officers.

This year's Effective Credit Management Two Day Workshop will focus on leveraging on the Opportunities Ahead to influence the entity's Value Proposition - This will be accomplished through quality loan Growth Strategies.

The pandemic has propelled business models into more of an outsourced paradigm, which resulted in a proliferation of entrepreneurs and independent service providers - are these growth opportunities being leveraged by organisations?



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Effective Credit Management remains the “Foundation of Your Business”, as without credit through loans to customers/ members, the financial institutions will be unable to:

- Generate Surplus/ Profits
- Grow the Organization
- Satisfy Customer / Members Needs
- Return dividends to Shareholders.
- Finance Expenditure



In capitalising on Opportunities Ahead, the 2023 two day Effective Credit Management Workshop will focus on :

1. Credit Underwriting / Evaluation
2. Analysing Understanding Financial Statements – Non- Salaried Borrowers
3. Boosting Business Income
4. Risk Mitigation & Recovery Techniques
5. Credit Portfolio Expansion
6. Practical Responses to IFRS 9
7. Technology and Credit
8. Entity's Value Proposition

## **2) ATTENDEES REACTION AFTER ATTENDING PREVIOUS “EFFECTIVE CREDIT MANAGEMENT PROGRAMMES”**

- “Very informative and very interactive”
- “Information shared will work for our customers and my family. Documents will be shared amongst staff of the department”
- “Great and well put together”
- “Very good. Well-presented and most importantly practical exercises”
- “The tools provided via the manual will assist with ensuring that we grant quality loans and reduce our delinquency”
- “Insightful. Programme was well structured thoughts, knowledge, processes were explained”
- “The programme has introduced me to a number of new ideas and concepts I wish to take to my credit union”



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- "Thorough review of the credit assessment process. The segment on recoveries was well received and appreciated"
- "The presenter was excellent in delivery of program materials. He is knowledgeable and fluent on subject matter"
- "Excellent, material in depth, precise & presentation well throughout. Easy to follow along, interactive, informative"
- "Very informative and production programme. I received more information than I expected"
- "Excellent customer service, re: Staff and presenters"



### 3) THE WAY FORWARD

**The post pandemic has resulted in many challenges and opportunities for lending institutions. What would be your responses to the following:**

- What is the strategic approach to protect and expand your loan portfolio?
- Is interest rate structure/ pricing a deterrent or a stimulus to attract borrowers?
- Is the delinquency situation and recoveries effectively managed?
- Have entities gotten over the IFRS 9 "hurdle" – Is loan provisioning still high?
- Are the skillset and capabilities for your loan underwriting team effectively developed to evaluate and assess loan applications?
- What method(s) are available to underwrite loans?
- Is sufficient interest income generated to finance expenses and to provide a reasonable return to shareholders?
- Do credit/loan officers possess the skill set to evaluate business loans (non-salaried income) using financial statements and ratios?
- How effective is securities management?
- Why certain organizations loan portfolio is expanding while others are lagging?
- What has been the response from traditional lenders to non-traditional lending institutions entering the credit market?
- Are institutions effectively using technology to identify targets and understand, and anticipate customers' borrowing needs?



**Effective Credit Management 2023 will provide resolutions to these issues!!**

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**This two-day Effective Credit Management workshop is designed to improve organisational effectiveness so that organisations can:**

- Protect and expand their loan portfolio.
- Increase Income
- Enhance asset quality.
- Strategically respond to IFRS 9 – minimize loan provision.
- Employ a combination of various strategies to boost loan portfolios.
- Adopt underwriting techniques to ensure productive loans
- Apply workable recovery tools and techniques to enhance collections.
- Be aware of credit market dynamics to penetrate niche markets, especially business loans.
- Perform financial analysis and calculate ratios on borrowers' financial statements.
- Be aware of the requirements of Credit Risk Management Framework as tool for Credit Underwriting
- Apply workable recovery tools and techniques to enhance collections.
- Employ sound credit management practices.
- Be aware of Technological Techniques in Credit Management.



#### **4) DELIVERABLES AND OBJECTIVES**

**In addition to participants' exposure on two days of expert facilitation, participants will be provided with:**

- Extract of Presentation to be used as reference material.
- Credit Due Diligence Process for Business Members (non-salary income borrowers)
- Relevant Financial Statement Information
- Understanding Financial Ratios - Analysis (User Guide for Credit Officers)
- Types of Ratios, description, Formulae and Guides (Suggested standards)
- Compliance Guidelines for Business Loan Application
- Six Cs Credit Analysis Framework
- Strategic Delinquency Mapping Framework
- Recoveries and Collection Timeline
- Secrets to Boost loan portfolio and income.
- Strategic approaches to minimize impact of IFRS 9

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**After attending and participating in this Two-Day Effective Credit Management Workshop, participants will be able to:**

- Analyze and interpret Financial Statements (Balance Sheet, Income Statement, Cash Flow Statements) when evaluating loans.
- Be aware and be able to calculate ratios to determine the financial health of a business.
- Apply strategies to increase loan portfolios, income and asset quality.
- Effectively evaluate loan applications using Six Cs Credit Framework
- Ask relevant questions to borrowers arising from the use of Cash Flow / bank statements.
- Practical Approach towards IFRS 9 ongoing challenge
- Strategic Responses to Credit Management.
- Use the Delinquency Strategic Mapping Model to effectively manage delinquency.
- Adopt workable recoveries approaches.
- Employ sound credit management practices.



## 5) TARGET AUDIENCE

- Credit Committees
- Directors
- Risk Managers
- Branch Managers
- Recoveries Managers
- Credit/Loan Officers
- Credit Comptrollers
- Credit Analysts
- Loan Supervisors
- Loan Coordinators
- Credit Managers
- Risk Committees
- Persons responsible for loan administration and risk mitigation



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## 6) PRICES (VAT INCLUSIVE) PER PERSON FOR BOTH DAYS



### TRINIDAD AND TOBAGO

	<b>RATE (PER PERSON) IN TTD \$</b>	
	<b>EARLY BIRD*</b>	<b>REGULAR</b>
<b>INDIVIDUAL</b>	<b>\$3,100</b>	<b>\$3,250</b>
<b>GROUP +3</b>	<b>\$2,940</b>	<b>\$3,100</b>

\*Early bird ends on  
Friday June 2nd, 2023

- Direct / Online / ACH - Kindly make payment to:

**Name of Bank:** Republic Bank Limited  
**Address:** 72 Independence Square, Port of Spain  
**Account Name:** NEM Leadership Consultants  
**Account Number:** 090244847901  
**Account Type:** Chequing

- Or Cheque to be made payable to: **NEM Leadership Consultants**



### OUTSIDE OF TRINIDAD AND TOBAGO

Send email to [conference@nemlctt.com](mailto:conference@nemlctt.com) or call 1-868-222-8928 for Invoice and Credit Card Portal.

	<b>RATE (PER PERSON) IN USD \$</b>	
	<b>EARLY BIRD*</b>	<b>REGULAR</b>
<b>INDIVIDUAL</b>	<b>\$455</b>	<b>\$480</b>
<b>GROUP +3</b>	<b>\$430</b>	<b>\$455</b>

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