LEADERSHIP CONSULTANTS
PERFORMANCE THROUGH PEOPLE DEVELOPMENT

EFFECTIVE CREDIT MANAGEMENT 2026

A Two-day Practical Workshop on Credit Management

MEET CUSTOMER NEEDS...BEFORE COMPETITORS DO!!

HYBRID EVENT: VIRTUAL AND IN-PERSON ATTENDANCE

DATE & TIME	LOCATION
Thursday August 20th and Friday August 21st, 2026 8 AM - 4 PM	TT Police Credit Union, San Juan, Trinidad

1) KNOW YOUR CUSTOMERS - MEET THEIR NEEDS

The institutions that best understand and respond to customer needs are the ones winning the credit race.

According to CBTT latest Economic Survey 2025:

- “The commercial banks’ weighted average lending rate (WALR) reached 6.79 per cent in December 2025, 13 basis points higher than in December 2024. ”
- “The pace of growth in commercial bank lending slowed down, and non-bank lending continued to contract for most of 2025 before recovering in December.”
- “Growth in the volume of loans for private motor vehicles, consolidation of debt and refinancing accelerated, possibly suggesting affordability pressures.”
- “Consumer credit demand eased in the twelve months of 2025. Although financing terms remained attractive, consumer lending ended 2025 in single digits (6.2 per cent, year-on-year), down from double digits (12.1 per cent) in December 2024.”
- “Business credit growth lost momentum in 2025."
- “Private sector credit growth moderated in 2025."

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Based on recent data from the Central Bank of Trinidad and Tobago (CBTT) and local reporting, the Commercial Banks and Credit Unions are competing in very different ways in 2025.

The banking sector continues to dominate the financial system in terms of assets and total lending BUT while banks remain larger, credit unions are increasingly becoming more competitive in retail lending.

Credit unions in Trinidad and Tobago have been benefiting from several trends which include **Customer Trust and Accessibility, Aggressive Consumer Lending** and **Consumer Dissatisfaction With Banks.**

In Trinidad and Tobago's current environment, institutions that best understand borrower pain points — affordability, speed, flexibility, and trust — are increasingly capturing loan growth opportunities.

The CBTT itself has also warned about rising household indebtedness and the need for close monitoring of consumer credit quality as competition intensifies.

LENDERS BUSINESS FOUNDATION

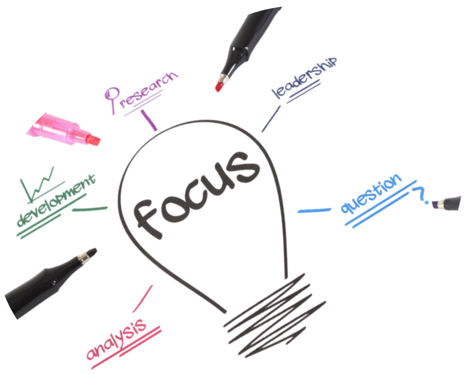
Effective Credit Management remains the **"Foundation of Your Business"**, as without prudent lending and quality credit portfolios, financial institutions would be unable to:

- Generate Surplus/ Profits
- Grow and Expand the Organization
- Satisfy Customer / Members Needs
- Return dividends to Shareholders.
- Remain competitive in the Financial Sector

FOCAL AREAS

In treating with your business foundation, **the 2026 two day Effective Credit Management Workshop** will Focus on :

1. Advanced Credit Risk Analytics & Early Warning Indicators
2. Financial Analysis in Credit Management
3. Meeting Customer Needs before Competitors
4. SME Lending - Avenue for Growth
5. Credit Portfolio Quality vs. Portfolio Growth
6. Credit Evaluation and Risk Analysis
7. Collections Excellence & Recovery Strategies in 2026
8. Sectoral Credit Risk Assessment
9. Compliance, AML & Fraud Risks Within Credit Operations
10. Sales and Marketing Approaches - Loan Growth Strategies



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

- “The tools provided via the manual will assist with ensuring that we grant quality loans and reduce our delinquency”
- “The knowledge and techniques imparted by the facilitator would definitely increase my ability and confidence to better address the needs of members loan applications”
- “The programme has introduced me to a number of new ideas and concepts I wish to take to my credit union”

- “The course was very informative. A lot of what was taught can be applied to your daily activities. The presenter style was excellent. He made us feel comfortable and the interaction was great”
- “The presenter was excellent in delivery of program materials. He is knowledgeable and fluent on subject matter”

- “Excellent presentation and very knowledgeable facilitator”
- “Great and well put together”
- “Very good. Well-presented and most importantly practical exercises”

- “Excellent, material in depth, precise and presentation well throughout. Easy to follow along, interactive, informative”

- “Very Informative and productive programme. I recieved more information than i expected”

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3) LOAN PORTFOLIO EXPANSION - UNDERSTANDING CUSTOMER NEEDS

Some lending institutions are experiencing significant growth in their loan portfolios while others are still trying to catch up.

Institutions that understand their customers' needs respond quickly, and adapt their lending approaches to attract, retain, and develop "win win" relationships with their customers and potential customers - Before Competitors Do!

- How well do you truly understand your customers' borrowing needs before your competitors do?
- Is your lending strategy aligned with the changing expectations of today's borrowers?
- Are you using customer insights and market intelligence to grow your loan portfolio strategically?
- Is your institution proactively identifying lending opportunities, or simply reacting to customer requests?
- Can your team effectively analyze financial statements to make sound lending decisions for business ventures?
- Are your Loan Officers simply processing applications — or building lasting customer relationships?
- How effectively are you using technology and data analytics to identify prospects, understand customer behaviour, and anticipate borrowing needs?
- Is loan fraud affecting the quality and profitability of your loan portfolio?
- Are your credit approval processes helping you win customers — or causing you to lose them to competitors?
- How effectively are you positioning your institution to compete in an increasingly customer-driven lending environment?
- Is your institution creating lending solutions that customers value and trust?

Effective Credit Management 2026 will provide insights into these issues!!

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This two-day Effective Credit Management 2026 workshop is designed to equip Lending Institutions with practical strategies, innovative credit management techniques, and customer-focused approaches to grow and strengthen their loan portfolios in an increasingly competitive financial environment.

- Customer-Centric Lending Strategies
- Loan Portfolio Growth & Expansion
- Business Lending for Increased Profitability
- Borrower Relationship Management
- Credit Risk & Asset Quality Management
- Sales & Cross-Selling for Loan Growth
- Innovative Lending Opportunities
- Risk-Based Pricing
- Niche Market Lending Strategies
- Business Loan Evaluation
- Venture & Feasibility Assessment
- Technology-Driven Credit Management
- Delinquency & Recovery Management
- Practical Credit Management Case Studies

4) DELIVERABLES AND OBJECTIVES

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

- Business Loan Prospecting & Pipeline Development Strategies
- Relationship Lending Techniques for SME Clients
- Recoveries and Collection Strategies
- Strategies to Boost Loan Portfolio
- Credit Decision-Making Under Economic Uncertainty
- Technological usage in Credit Management
- Portfolio Diversification Strategies for Financial Institutions
- Effective Negotiation Techniques for Collections Officers
- Sales Techniques for Loan Officers
- Fraud Detection Triggers in Loan Applications
- Compliance & Regulatory Expectations for Modern Lending
- Understanding Financial Ratios - User Guides for Credit Officers
- Six Cs Credit Analysis

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

- Prospect and develop quality business lending opportunities.
- Build stronger relationships with borrowers.
- Structure appropriate financing solutions for diverse business sectors.
- Analyze financial statements for Loan Evaluation.
- Make informed lending decisions in challenging economic conditions.
- Leverage technology in credit assessment.
- Detect fraud and strengthen risk mitigation practices.
- Improve loan monitoring, collections, and portfolio performance.
- Apply regulatory requirements and compliance expectations to lending activities.
- Boost Loan Portfolio
- Employ Six Cs Methodology

5) TARGET AUDIENCE

- Credit Committees
- CEOs / GMs
- 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

EARLY BIRD -
VALID BEFORE JULY 31ST, 2026

	VIRTUAL		IN-PERSON
USD $	$495.00	USD $	$550.00
TTD $	$3,366.00	TTD $	$3,740.00

STANDARD PRICE
FROM AUGUST 1ST, 2026

	VIRTUAL		IN-PERSON
USD $	$550.00	USD $	$610.00
TTD $	$3,740.00	TTD $	$4,148.00

- Expert Facilitation
- Workbook
- All Day Refreshments
- Lunch
- Certificate

PAYMENT METHODS

Call 1-868-222-8928 or
Send Email to training@nemlctt.com
for your preferred payment option.

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