

# EFFECTIVE CREDIT MANAGEMENT 2025

**A Two-day Practical Workshop on Credit Management**

**UPSIZE YOUR LOAN PORTFOLIO**

**HYBRID EVENT: VIRTUAL AND IN-PERSON ATTENDANCE**

## DATE

Thursday July 17th  
and  
Friday July 18th

## LOCATION

Arthur Lok Jack  
School of Business  
Mount Hope, Trinidad



## 1) TIME TO UPSIZE YOUR LOAN PORTFOLIO

**People are borrowing more from the banks!!!**

According to CBTT latest Economic Survey 2024:

- "Supported by attractive financing terms, consumer lending ended 2024 in double-digits increases"
- "In the fourth quarter of 2024, the value and volume of consumer loans exceeded that of 2023, recording increases of 11.9 percent and 5.5 percent, respectively."
- "The main reason for the loan increase - purchase of cars, real estate and servicing debt"
- "Commercial Banks - Loan growth contributed significantly to impressive financial performances in recent fiscal reports"
- "Loan growth contributed significantly to impressive financial performances in recent fiscal reports" – Banking Sector
- "Growth for the period was bolstered by the group's robust loan growth and prudent cost management." Republic Financial Holdings Limited



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**The BIG Question** is why commercial banks should enjoy healthy increases in loan expansion (and profitability) while other lending institutions have experienced a single digit increase, if any?

This imbalance needs to be addressed frontally – Effective Credit Management 2025 will pave the way for other lending institutions to Upsize Their Portfolio through cutting edge strategies.

A healthy loan portfolio contributes significantly to Income and by extension profitability / surplus.

**To benefit from income, lending institutions MUST increase their Loan Portfolio.**

From all indicators, whether developing countries or emerging economies or Caribbean territories, GDP positive indicators will continue in 2025 and beyond.

Possible avenue for loan expansion can be in the areas of cars, real estate, consumer, debt service or business. The desire to focus on business loans as an avenue to expand the loan portfolio is consistent with the changing dynamics of many countries whereby small businesses are making a tremendous contribution toward GDP.

However, in order for Lenders' business loan ventures to be a success, it must as a prerequisite develop the capacity and more so, the capabilities to evaluate and manage these "business loans", through an understanding of financial statements.



Effective Credit Management remains the **"Foundation of Your Business"**, as without credit through loans to borrowers, the financial institutions will be unable to:

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

### **FOCAL AREAS**

In treating with your main asset, **the 2025 two day Effective Credit Management Workshop** will Focus on :

1. Business Loan Evaluation
2. Credit Underwriting/ Evaluation/ Techniques
3. Analyzing / Understanding Financial Statements – Loans for Business Ventures
4. Loan InterestRate Analysis - Different Scenarios
5. Risk Mitigation & Recovery Techniques
6. Delinquency Management
7. Upsizing Your Loan Portfolio
8. Risk Based Approach to Lending
9. Development of Credit Offices capacity & capabilities
10. Sales Training for Loan Officers – Capabilities and Techniques



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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

Why are people borrowing more from the Banks, as opposed to other lending institutions?  
There are many reasons why certain lending institutions are enjoying tremendous growth in their loan portfolio while others are "catching up".

#### **"2024 saw a surge in banks' lending to consumers" - 2024 Annual Economic Survey**

It has now become a necessity for the lenders to seek creative ways to expand their loan portfolio, while at the same time managing risk associated with new credit ventures.

- What is your strategic approach to expanding your loan portfolio?
- Is interest rate structure / pricing a deterrent or a stimulus attract borrower?
- Are you risk-rating your entrepreneurs' loans?
- Is your delinquency situation stifling loan growth?
- Can you effectively analyse financial statements for business loan ventures?
- Are the skillset and capabilities for your loan underwriting team effectively developed to evaluate and assess loan applications?
- Can you evaluate business proposals?
- What is your approach to increase net interest income?
- Can your Loan Officers "sell loans"? – Do they possess the art of selling loans to customers / clients?
- How effective are your securities management – are you suffering from unnecessary loan provision via IFRS 9?
- Why certain organizations loan portfolio is expanding while others are lagging begin?
- What tool(s) or technique(s) do you use to underwrite loans?
- Are you effectively using technology to identify targets, understand customer behaviour and anticipate customers' borrowing needs?
- Do your credit personnel possess product knowledge to cross sell loan products?
- Is your entity impacted by Loan Fraud?



**Effective Credit Management 2025 will provide insights into these issues!!**

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**This two-day Effective Credit Management 2025 workshop is designed for Lending Institutions to Upsize Their Loan Portfolio through creative credit management approaches and techniques towards business expansion and growth.**

- Diversify your loan portfolio.
- Boost interest income via Business Loans.
- Enhance asset quality.
- Sales Techniques for loan expansion.
- Cutting Edge strategies to boost loan portfolios.
- Engage in risk-rating techniques for loan pricing.
- Conduct feasibility study on business ventures
- Awareness of credit market dynamics to penetrate niche markets, especially business loans.
- Financial analysis to evaluate business loan ventures
- Workable recovery tools and techniques to enhance collections.
- Sound credit management practices.
- Delinquency Management
- Data Analytics in Credit management
- Loan Fraud – how to prevent and meet AML Standards
- Case Studies



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

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

- Sales Training Techniques – Sell and Cross Sell
- Extract of Presentation to be used as reference material.
- Loan Interest Rate Analysis
- Due Diligence Process for Business Loans (non-salary income borrowers)
- Cash Flow Issues Analysis when dealing with Small Business Loans
- Understanding Financial Ratios - Analysis (User Guide for Credit Officers)
- Types of Ratios, Description, Formulae and Guides (User Guide with suggested standards)
- Compliance Guidelines for Business Loan Application
- Six Cs Credit Analysis Framework
- Strategic Delinquency Mapping Framework
- Recoveries and Collection Strategies
- Secrets to Boost loan portfolio
- Approaches to Increase Net Interest Income and Profitability
- Techniques to mitigate Loan Fraud

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

- Employ sales techniques to sell and cross sell to customers/clients
- Analyze and interpret Financial Statements (Balance Sheet, Income Statement, Cash Flow Statements) when evaluating loans.
- Identify signs of Loan Fraud
- 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.
- Strategic Responses to Credit Management.
- Strategically treat loans as your main asset.
- Adopt workable delinquency, collections and techniques recoveries.
- Employ sound credit management practices.



## 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 JUNE 25<sup>TH</sup>, 2025


	VIRTUAL		IN-PERSON
USD \$	\$470.00	USD \$	\$525.00
TTD \$	\$3,195.00	TTD \$	\$3,570.00

### STANDARD PRICE FROM JUNE 26<sup>TH</sup>, 2025

	VIRTUAL		IN-PERSON
USD \$	\$525.00	USD \$	\$580.00
TTD \$	\$3,570.00	TTD \$	\$3,945.00

## PAYMENT METHODS

Call 1-868-222-8928 or  
Send Email to [training@nemlctt.com](mailto:training@nemlctt.com)  
for your preferred payment option.

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