

CREDIT RISK ANALYST

CERTIFICATE PROGRAMME

JULY-DECEMBER 2026

Develop strong skills in financial analysis, cash flow assessment, and credit writing. Make confident, well-informed lending decisions that add value to your clients and institution.

Apply practical tools and structured credit techniques to evaluate risk, structure loans, and clearly justify credit recommendations.



About the Course

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 identifying 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 training 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.

Key Learning Outcomes

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.

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- 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 appropriate loan structure and the use of covenants.
- Make decisions on lending requests.
- Understand the elements that go into an effective credit write-up.

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

Our Live Online Workshops – How it works.

The structure of our virtual learning programmes is designed to maintain the same levels of engagement and networking as our in-person workshops. The workshop will be facilitated by highly knowledgeable and experienced instructors who have successfully delivered their respective programmes both online and in-person over several years.

Registered participants will join the workshops via standard virtual conferencing software (Zoom), and the workshop material will be presented live by the facilitator.

Participants will be able to ask questions in real time, engage in practical group case studies, and benefit from a limited class size that supports an interactive, discussion-based training style, comparable to in-person workshops.

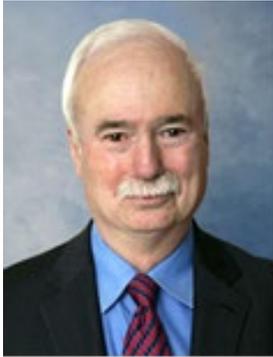
The one-and-a-half-day courses will be delivered over three half-day sessions to ensure a high level of engagement throughout, while also allowing participants the flexibility to manage other responsibilities during the workday.

About CariCRIS

CariCRIS is the Caribbean's premier 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 - **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

Date:	July-December 2026
Time:	9:00 a.m. – 12:30 p.m.
Format:	Live Online Training
Registration Deadline:	June 23 rd , 2026
Cost:	2,500.00USD 5% discount for groups of 2 10% discount for groups of 3 and above

For further details email us at: training@caricris.com

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