

LIVE ONLINE WORKSHOP · OCTOBER 7, 14, 21, 28, 2026

# Debt Sustainability Analysis & Fiscal Risk Management

9:00 a.m. – 4:00 p.m. · Four whole-day sessions · USD 1,000



**Develop the skills to assess and interpret debt sustainability and fiscal risk in Caribbean economies.**

## ABOUT THE WORKSHOP

Learn how to assess whether public debt is sustainable using standard international frameworks, with a focus on Caribbean economies. It explains how debt evolves over time and the role of fiscal policy in shaping that path.

This course also helps you interpret key debt indicators and understand the main economic and fiscal risks that affect debt sustainability in practice.

## WHO SHOULD ATTEND

- › Central Bank Analysts.
- › Policy Advisors.
- › Debt Managers.
- › Fiscal Officers.

## KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

- 01** Assess the reliability, quality, and limitations of economic data before using it in decisions .
- 02** Interpret key economic indicators (GDP, inflation, fiscal balances, and sectoral data) in context.

- 03** Critically evaluate data sources, including statistical agencies, central banks, and international organisations.
- 04** Read and interrogate charts, dashboards, and statistical summaries without being misled by presentation.
- 05** Identify common analytical errors, including misleading visualisations and flawed summaries.
- 06** Distinguish between correlation and causation in economic analysis and reporting.
- 07** Evaluate the assumptions, strengths, and weaknesses of analytical models and reports.
- 08** Translate economic evidence into clear, structured, and defensible recommendations under uncertainty.

### YOUR INSTRUCTOR

**Amrita Deonarine**

**Macroeconomist, Independent Consultant** · AMRA Research Analytics

Amrita Deonarine is an economist with over 10 years of experience in macroeconomic analysis and policy advisory, focusing on the Caribbean region and emerging markets. She is the Director of AMRA Research and Analytics, a macroeconomic intelligence and advisory firm based in Trinidad and Tobago.

### REGISTRATION DETAILS

<b>DATE</b> Oct 7, 14, 21 & 28 2026	<b>TIME</b> 9:00 a.m. – 4:00 p.m.	<b>FORMAT</b> Live Online (Zoom)	<b>FEE</b> USD 1,000
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Group discounts: 5% for 2 participants · 10% for groups of 3 or more · **28 CPD's CREDITS**

**Registration Deadline: September 23, 2026** *Fees exclude VAT and any applicable withholding taxes.*

#### ABOUT CARICRIS

The Caribbean's premier regional credit rating agency, backed by CRISIL Limited, a subsidiary of S&P. We have delivered first-class training to over 1,000 credit and risk professionals across the region.

LIVE ONLINE WORKSHOP · JUNE 9 – 12, 2026

# Foundation Economic Data Analysis for Decision Making



9:00 a.m. – 1:00 p.m. · Four half-day sessions · USD 1,000

**Build the skills to interpret economic data and turn it into clear, confident, defensible decisions.**

## ABOUT THE WORKSHOP

Economic data is produced for economists but used by everyone. Executives, managers, and policy advisers regularly encounter indicators like GDP forecasts, inflation, and fiscal balances and are expected to act on them without specialized training.

This course builds the professional literacy needed to interpret economic evidence, question analyses, and make sound, data-informed decisions.

## WHO SHOULD ATTEND

- › Public Sector Professionals.
- › Corporate & Financial Practitioners.
- › Development & NGO Professionals.
- › Mid-Career Consultants & Researchers.

## KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

- 01** Build the ability to assess the reliability and limitations of economic data before using it in decisions .
- 02** Understand where economic data comes from and why sources, revisions, and gaps matter.

- 03 Learn to interpret key indicators GDP, inflation, fiscal balances within proper context.
- 04 Develop skills to read charts, dashboards, and summaries critically, not at face value.
- 05 Identify misleading data presentations and common analytical pitfalls used in reports.
- 06 Distinguish between correlation and causation and challenge unsupported conclusions.
- 07 Strengthen your ability to evaluate analyses from economists, consultants, and advisers.
- 08 Translate data into clear, defensible strategic or policy recommendations under uncertainty.

### YOUR INSTRUCTOR

**Amrita Deonarine**

**Macroeconomist, Independent Consultant** · AMRA Research Analytics

Amrita Deonarine is an economist with over 10 years of experience in macroeconomic analysis and policy advisory, focusing on the Caribbean region and emerging markets. She is the Director of AMRA Research and Analytics, a macroeconomic intelligence and advisory firm based in Trinidad and Tobago.

### REGISTRATION DETAILS

<b>DATE</b> June 9 – 12, 2026	<b>TIME</b> 9:00 – 1:00 p.m.	<b>FORMAT</b> Live Online (Zoom)	<b>FEE</b> USD 1,000
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Group discounts: 5% for 2 participants · 10% for groups of 3 or more **16 CPD's CREDITS**

**Registration Deadline: May 29, 2026** *Fees exclude VAT and any applicable withholding taxes.*



#### ABOUT CARICRIS

The Caribbean's premier regional credit rating agency, backed by CRISIL Limited, a subsidiary of S&P. We have delivered first-class training to over 1,000 credit and risk professionals across the region.

LIVE ONLINE WORKSHOP · AUGUST 4,7,11,18, 2026

# Mastering Fiscal Strategy and Budget Analysis



9:00 a.m. – 1:00 p.m. · Four half-day sessions · USD 650

Decode government budgets and turn fiscal data into clear, actionable insight.

## ABOUT THE WORKSHOP

This course teaches you how to read and understand Caribbean government budgets, analyse fiscal strategies, and assess whether spending and revenue plans are realistic and aligned with government goals.

It also builds the ability to identify fiscal risks, evaluate debt and budget sustainability, and turn complex budget data into clear, practical insights for decision-making.

## WHO SHOULD ATTEND

- › Central Bank Analysts.
- › Policy Advisors.
- › Private & Public Sector Executives.
- › Fiscal Officers.

## KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

- 01** Read and interpret national budget documents with confidence.
- 02** Critically evaluate revenue forecasts and expenditure assumptions.
- 03** Assess fiscal sustainability, debt risk, and economic vulnerabilities.

- 04 Connect budget allocations to real policy outcomes and strategic goals.
- 05 Communicate actionable fiscal insights to boards and stakeholders.
- 06 Learn how to decode and analyse real government budgets like a policy analyst.
- 07 Learn how to evaluate fiscal credibility and make evidence-based recommendations.
- 08 Learn how to connect fiscal strategy to real-world outcomes.

## YOUR INSTRUCTOR

### Amrita Deonarine

**Macroeconomist, Independent Consultant** · AMRA Research Analytics

Amrita Deonarine is an economist with over 10 years of experience in macroeconomic analysis and policy advisory, focusing on the Caribbean region and emerging markets. She is the Director of AMRA Research and Analytics, a macroeconomic intelligence and advisory firm based in Trinidad and Tobago.

## REGISTRATION DETAILS

<b>DATE</b> August 4,7,11,18, 2026	<b>TIME</b> 9:00 – 1:00 p.m.	<b>FORMAT</b> Live Online (Zoom)	<b>FEE</b> USD 650
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Group discounts: 5% for 2 participants · 10% for groups of 3 or more **16 CPD's CREDITS**

**Registration Deadline: July 24, 2026** *Fees exclude VAT and any applicable withholding taxes.*

### ABOUT CARICRIS

The Caribbean's premier regional credit rating agency, backed by CRISIL Limited, a subsidiary of S&P. We have delivered first-class training to over 1,000 credit and risk professionals across the region.

LIVE ONLINE WORKSHOP · JULY-DEC, 2026

# Credit Risk Analyst Certificate Programme

July–December 2026

Includes 10 e-learning modules + 5 live sessions  
*Earn 46 Continuing Professional Development (CPD) hours upon completion of all e-learning modules and live training sessions.*



**Build practical credit risk skills to analyze loans, make decisions, and write clear credit reports.**

## ABOUT THE WORKSHOP

This certificate programme builds practical credit risk skills to help participants analyze loan requests, make informed lending decisions, and prepare clear, professional credit write-ups.

Delivered through a blend of e-learning and live online sessions, it offers flexible, real-world training using case studies to strengthen lending judgment and client-focused decision-making.

## WHO SHOULD ATTEND

- › Risk Managers.
- › Financial Analysts.
- › Portfolio Managers & Traders.
- › Banking Executives.
- › Compliance Officers & Regulatory Staff.
- › Treasury Professionals.

## KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

- 01** Understand key accounting concepts and financial statements.
- 02** Analyze business, industry, and management risks.

- 03 Assess how economic factors impact loan repayment.
- 04 Evaluate a company's financial performance and trends.
- 05 Identify key risks within financial statements.
- 06 Understand borrowing needs and sources of repayment.
- 07 Perform cash flow analysis using practical techniques.
- 08 Interpret liquidity, profitability, and leverage metrics.

## YOUR INSTRUCTOR

**Thomas P. Carlin**

**Managing Partner, Eensight** · Credit Risk Authority

Tom has spent two decades designing and delivering credit risk programmes for global institutions including Citibank, Wells Fargo, Capital One, Chase Manhattan, Union Bank, and the Bank of China. He holds an MIM from the Thunderbird School of Global Management and a BA from Villanova University.

## REGISTRATION DETAILS

<b>DATE</b> July-Dec 2026	<b>DURATION</b> 5 live online sessions + self-paced e-learning	<b>FORMAT</b> Live Online (Zoom)	<b>FEE</b> USD 2,500
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Group discounts: 5% for 2 participants · 10% for groups of 3 or more · **46 CPD CREDITS**

**Registration Deadline: June 23, 2026**    *Fees exclude VAT and any applicable withholding taxes.*



### ABOUT CARICRIS

The Caribbean's premier regional credit rating agency, backed by CRISIL Limited, a subsidiary of S&P. We have delivered first-class training to over 1,000 credit and risk professionals across the region.

LIVE ONLINE WORKSHOP · JULY 13 – 15, 2026

# Fundamentals of Commercial Real Estate Lending



9:00 a.m. – 12:30 p.m. · Three half-day sessions · USD 1,000

**Build the skills to assess, structure, and stress-test commercial real estate loans with confidence.**

## ABOUT THE WORKSHOP

Bankers are frequently required to underwrite a range of commercial real estate transactions, construction projects, investment properties, and owner-occupied buildings, each carrying its own distinct risk profile.

This three-session online workshop delivers a structured framework for understanding these risks and applying disciplined underwriting standards through real-life case studies, group exercises, and expert-led discussion.

## WHO SHOULD ATTEND

- › Commercial real estate lenders & credit analysts.
- › Lending & relationship managers.
- › Risk & loan review specialists.
- › Board members & regulators.

**Open to everyone, regardless of experience.**

## KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

- 01** Evaluate CRE risks for both investor and owner-occupied commercial real estate transactions.
- 02** Distinguish key underwriting differences: construction/income property vs. owner-occupied vs. commercial loans secured by real estate.

- 03 Identify and apply strategies to mitigate the specific risks inherent in real estate lending.
- 04 Analyze income property cash flow, lease income, vacancy, operating expenses, NOI, DSCR, cap rates, and loan-to-value.
- 05 Stress-test key cash flow elements and calculate debt yield.
- 06 Understand appraisal fundamentals and their role in setting appropriate loan amounts.
- 07 Identify underwriting considerations for retail, multifamily, office, industrial, self-storage, and lot development properties.
- 08 Distinguish Class A, B, and C property characteristics and their impact on lending decisions.

### YOUR INSTRUCTOR

**Thomas P. Carlin**

**Managing Partner, Eensight** · Credit Risk Authority

Tom has spent two decades designing and delivering credit risk programmes for global institutions including Citibank, Wells Fargo, Capital One, Chase Manhattan, Union Bank, and the Bank of China. He holds an MIM from the Thunderbird School of Global Management and a BA from Villanova University.

### REGISTRATION DETAILS

<b>DATE</b> July 13 – 15, 2026	<b>TIME</b> 9:00 – 12:30 p.m.	<b>FORMAT</b> Live Online (Zoom)	<b>FEE</b> USD 1,000
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Group discounts: 5% for 2 participants · 10% for groups of 3 or more · **10.5 CPD CREDITS**

**Registration Deadline: June 30, 2026**    *Fees exclude VAT and any applicable withholding taxes.*



#### ABOUT CARICRIS

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