

Seminar Outline

UNDERSTANDING THE ENTREPRENEUR

- ✓ Stages of business growth
- ✓ Communicating effectively with business owners
- ✓ Business market overview
 - ◆ Examining profit potential and risks
 - ◆ Sales environment and service quality

BUILDING BANK SALES CULTURE

- ✓ Three types of selling
- ✓ Calling on business owners
- ✓ How to offer value-added products and services
- ✓ Nordstrom banking—opportunity or myth
- ✓ Building sales environment

COMMUNICATING FINANCIAL INFORMATION

- ✓ Case study
- ✓ Ratio and financial impact analysis
- ✓ Financial cause and effect
- ✓ Bank attitudes toward the small business market
- ✓ Business owner attitudes
- ✓ Business owner complaints and expectations

VALUATION OF THE BUSINESS ENTITY

- ✓ Case study
- ✓ Understanding the enterprise value
- ✓ Valuing the entity
- ✓ Strategies and methods of financing

USING CASH FLOW

- ✓ Case study
- ✓ Cash budget and profit planning
- ✓ Helping clients understand cash budgeting
- ✓ Seasonal financing needs
- ✓ Understanding different types of cash flow
- ✓ Structuring debt

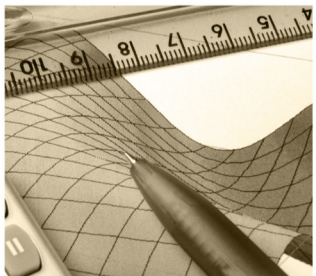
FINANCIAL FORECASTING

- ✓ Case study
- ✓ The process of balance sheet forecasting
- ✓ Properly financing growing companies
- ✓ Financing patterns and structuring debt
- ✓ Sustainable growth

Why You Should Attend

- To gain the tools necessary to bank today's businesses in a challenging economic climate.
- To better understand how to structure and finance debt in a way that positions the business for sustainable growth.
- To learn useful techniques that are easily applied by loan officers with various levels of experience and financial acumen.
- To create a strategy to capture and retain business during times of transition.
- To build your repertoire of tips to share with your clients for the benefit of their businesses.

7/11/2011



Elevate your skills

with

Loan Officer Financial Management Training

An advanced seminar for seasoned loan officers with portfolio, underwriting and/or calling responsibilities

October 17 & 18, 2011
Denver, Colorado

Sponsored by

BANKERS' BANK OF THE WEST

Presented by

Kyle Enger

 **BBI FINANCIAL LLC**

Seminar Instructor

KYLE D. ENGER



Kyle D. Enger is the founding partner and principal at BBI Financial. Specializing in business delivery strategies, Kyle has dedicated the past 10 years to working with local, regional and national banks as a consultant and trainer.

As one of the top presenters at the nation's leading banking schools, Kyle is at the forefront of the key issues facing the financial services industry. His unique perspectives have been captured in his engaging banker training seminars on leadership, credit, financial management, and business delivery strategies, transitions and sales.

Kyle is a former banker who holds a master's degree in business administration from the University of Maryland Smith School of Business and a bachelor's degree from the University of Washington. He sits on several corporate boards of directors and serves as an Associate Director of Pacific Coast Banking School.

AGENDA (TENTATIVE)

October 17 and 18, 2011

- 8:00 a.m. Continental breakfast
- 8:30 a.m. Work session begins
15-minute break
- 12:00 noon..... Lunch
- 1:00 p.m. Work session resumes
15-minute break
- 5:00 p.m. Session ends

Please bring a calculator to class.

“ Good course, clear material. Instructor made it fun and applicable.”

Tony McCune, New West Bank

General Information

ENROLLMENT

Class is limited to 35 participants to allow for individual attention and discussion of specific cases.

LOCATION

Hyatt Place Denver Airport
16250 E. 40th Avenue · Aurora, Colorado 80011
303-371-0700

HOTEL RESERVATIONS

To receive the discounted **group rate** of \$119/night for lodging, call **Hyatt Place Denver Airport** reservation center at **888-591-1234** by **September 17** and mention you are part of the Bankers' Bank of the West group. The hotel provides complimentary shuttle service to and from Denver International Airport. Parking is free for overnight guests and course participants.

SEMINAR FEE

Fee includes all seminar materials as well as continental breakfast, lunch and snacks on both days:

- First registrant** from your bank\$559⁰⁰
- Additional registrant(s)**, each.....\$499⁰⁰

CONTINUING EDUCATION CREDITS

This seminar is eligible for 16 hours of Continuing Education Credits for CPAs. (Participants completing the seminar will receive a certificate of completion.)

CANCELLATIONS

Registration fees are non-refundable. Substitutions will be accepted, however.

QUESTIONS

For answers to seminar-related questions, contact Jackie at 303-313-8108 or jtall@bbwest.com.

This brochure & registration form is also posted at www.bbwest.com

Loan Officer Financial Management Training · October 17 & 18, 2011

Reservations will be secured/confirmed in the order registrations (along with payments) are received.

▶ **Seminar fee: \$559⁰⁰** for the first registrant from your bank; **\$499⁰⁰** for each subsequent registrant from your bank.



Participant name _____ Title _____

Telephone _____ e-mail _____

Bank _____ Bank address _____

City _____ State _____ Zip _____

Check enclosed Please charge my bank's Bankers' Bank of the West DDA account # _____

Authorizing party's signature: _____ Print name: _____

Return registration and payment to:

Jackie Tall - Bankers' Bank of the West - 1099 Eighteenth St., Ste. 2700 - Denver, CO 80202
Fax 303-291-3714 - email jtall@bbwest.com - phone 303-313-8108

DEADLINE for making lodging reservations at the group rate is **September 17.**

Please use a separate form for each participant: Download at www.bbwest.com.