

INTRODUCTION

- ✓ Understanding the financial crisis: cause and effect
- ✓ The current economic climate

ASSISTING CLIENTS DURING CHALLENGING ECONOMIC TIMES

- ✓ Corporate deleveraging
- ✓ Cost cutting while sustaining morale and focus
- ✓ Creating focus on the 5 P's of profitability
- ✓ Financial tools to save the business

UNDERSTANDING WHY COMPANIES FAIL

- ✓ Stages of the business life cycle
- ✓ The entrepreneurial mind-set
- ✓ When companies hit the wall

COMMUNICATING FINANCIAL INFORMATION

- ✓ Case study
- ✓ Ratio and financial impact analysis
- ✓ Financial cause and effect
- ✓ Business owner complaints and expectations

VALUATION OF THE BUSINESS ENTITY

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

USING CASH FLOW

- ✓ Migration from real estate lending back to commercial and industrial lending
- ✓ Case study
- ✓ Cash budget and profit planning
- ✓ Helping clients understand cash budgeting
- ✓ Seasonal financing needs
- ✓ Structuring debt

FINANCIAL FORECASTING

- ✓ Case study
- ✓ Balance sheet forecasting
- ✓ Properly financing growing companies
- ✓ Financing patterns and structuring debt
- ✓ Sustainable growth

THE BUILDING WAVE OF BUSINESS TRANSITIONS

- ✓ Demographic trends
- ✓ Transition impact on the banking industry
- ✓ Understanding liquidity/exit options
- ✓ Assisting the client in developing a transition plan

Why You Should Attend

- To gain the tools necessary to bank businesses in today's challenging economic climate.
- To develop a systematic approach to banking the business-to-business segment.
- To learn useful techniques and tools 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.

Loan Officer Financial Management Training

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

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