

Seminar Outline

REDEFINING RELATIONSHIP BANKING

- ✓ The “pivot point”
- ✓ Creating a migration strategy
- ✓ Relational versus transactional banking

DEVELOPING A PERSONAL BRAND

- ✓ Defining value proposition
- ✓ Competitive advantage
- ✓ Two-thirds compromise
- ✓ Holistic banker
- ✓ Measurement of strong personal brand

UNDERSTANDING THE CLIENT

- ✓ Five types of business
- ✓ Business entities
- ✓ Dealing with personalities
- ✓ Understanding the business lifecycle

C & I LENDING

- ✓ Ratio analysis
- ✓ Initial financial indicators
- ✓ Financial impact
- ✓ Financial cause and effect
- ✓ Problem and solution identification
- ✓ Working capital cycle

FINANCIAL BUDGET AND CASH PLAN

- ✓ How cash flows through a business
- ✓ Sources and uses of cash
- ✓ Comprehensive cash flow

FINANCING GROWING COMPANIES

- ✓ Balance sheet forecasting
- ✓ Properly financing growing companies
- ✓ Mis-financing
- ✓ Debt structure
- ✓ Sustainable growth

CASH FLOW

- ✓ Cash budget and profit sharing
- ✓ Seasonal financing needs
- ✓ Understanding different types of cash flow
- ✓ Three types of asset financing

RELATIONSHIP SELLING

- ✓ The most significant event in building or sustaining customer relationships
- ✓ The five driving forces
- ✓ The most vulnerable time in business/banker relationship
- ✓ Matching products and services to business lifecycle
- ✓ Pre-call planning

Why You Should Attend

- To gain the tools necessary to bank today’s businesses.
- 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.

“One of the more direct, beneficial and practical classes taken. Appreciated the content, instructor and style. Enjoyable two days. Thank you!”

Nick Hudec • Kansas State Bank



ELEVATE YOUR SKILLS

with

Loan Officer Financial Management Training

A seminar for loan officers with any combination of portfolio, underwriting, or calling responsibilities

**October 26 and 27, 2017
Denver, Colorado**

Sponsored by

BANKERS' BANK OF THE WEST

and



Presented by

Mike Milan

Seminar Instructor



MIKE W. MILAN

Mike Milan is executive vice president of training solutions at Finagraph. Prior to joining Finagraph, Mike was president of J&M Investments, which owned and operated various companies in the real estate management and consulting industries, among others.

With more than 20 years of entrepreneurial experience in his own business ventures and an array of others, Mike has been an asset in numerous start-up ventures.

Since successfully selling his largest ground-up operation, Mike has consulted for large nonprofits, small businesses, mid-sized manufacturing companies, and hospitality-based businesses. His business experience and community involvement combined with the technical knowledge of a master's degree in business administration from Baylor University make him an accomplished, engaging and effective instructor.

AGENDA

October 26 and 27, 2017

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

Please bring a calculator to class.

General Information

ENROLLMENT

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

LOCATION

The seminar will be held in the **Bankers' Bank of the West** fully equipped board room at 1099 18th Street in downtown Denver.

GROUND TRANSPORT AND PARKING

Convenient ground transport by train and van shuttle service is available between Denver International Airport and your downtown hotel.

HOTEL RESERVATIONS

To secure the negotiated sleeping room rate of **\$189/night** at the **Renaissance Denver Downtown City Center Hotel** (918 17th Street), call **303-867-8100** and reference the **"Bankers' Bank of the West"** room block.

Reserve early: Group rate expires October 4.

SEMINAR FEE

Includes seminar materials as well as continental breakfast, lunch, and afternoon snacks both days.

Seminar tuition \$559⁰⁰

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?

Email **conferences@bbwest.com**.

"I thought it was a good seminar and refresher to the cash flow issues that affect many of our borrowers."

Kerri Blunn ■ Jonah Bank in Cheyenne, Wyo.

Loan Officer Financial Management Training · October 26 and 27, 2017

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

▶ Seminar tuition: \$559⁰⁰

Registrant full name _____ Title _____

Telephone _____ e-mail _____

Bank _____ Bank address _____

City _____ State _____ Zip _____

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

Authorization of DDA signatory: _____ Print name: _____

Return registration and payment to: Conferences - Bankers' Bank of the West - 1099 Eighteenth St., Ste. 2700 - Denver, CO 80202

Book lodging soon as hotels fill quickly. Reduced rate for sleeping rooms expires **October 4**. Reserve online:
Link: [Renaissance Denver Downtown City Center Hotel](#) or call **303-867-8100** (Bankers' Bank of the West group)

or conferences@bbwest.com

