Basics of Lending to Small Businesses

Tuesday, March 23, 2010 - 8:30 AM - 4:30 PM in Meridian, Idaho

SEMINAR DESCRIPTION:

Creating a unique source of competitive advantage is becoming critical to success in small business lending. This course will provide the participant with tools to:

- source better small business lending opportunities
- better match bank products and services to meet customer needs
- more efficiently underwrite small business loans
- identify cross-sell opportunities
- add value to the customer relationship

COURSE CONTENT:

Case studies will be used to demonstrate application of course concepts. Specific topics to be discussed include:

- Developing a mental picture of the borrower's financial statement
- How financing needs arise in a small business and alternatives to meet those needs
- Projecting working capital requirements
- Underwriting and structuring small business loans
- Applying a series of decision rules to determine if a loan request meets basic underwriting guidelines
- Adjusting personal net worth and interpreting a personal cash flow statement
- Integrating business and personal cash flow to determine global cash flow available to service debt
- Identifying potential problem small business borrowers
- Using analytical tools to identify cross-sell opportunities and add value to the customer relationship
- And more!

SEMINAR INSTRUCTOR:

John Barrickman, principle of New Horizons Financial Group, brings insightful, real world experience to this course. A former bank CEO and current faculty member at several graduate banking schools, he is continually exposed to the credit processes of banks of all sizes. This perspective enables him to address solutions to credit process issues regardless of the size, location, risk tolerance and competencies of the organization.

REGISTRATION FEES: Lunch is on your own.

IBA Members $225.00 **** Send More and SAVE! ****
Additional attendees from the same IBA Member institution $175.00 each
Non-Members $350.00. Seminar check-in begins at 8:15

Save $50.00! The registration fee for additional attendees from the same institution will be discounted by $50.00.

Instructions:
Please mail or fax registration form and payment (payable to IBA) to:
Angie Olson, Idaho Bankers Association
PO Box 638, Boise, Idaho 83701
Phone: 208.342.8282 Fax: 208.342.8044

Location:
University of Phoenix
NEW Meridian Location
1422 South Tech Lane
Meridian, ID 83642
(Off Overland Road, next to Roaring Springs)

Questions:
Angie Olson, Dir. of Member Services
Idaho Bankers Association
Phone: 208.342.8282
Email: aolson@idahobankers.org
Website: www.idahobankers.org

Register Me:

Name

Company Affiliation

Mailing Address

City, State, Zip

Phone Email

Job Title

Supervisor Signature (for approval of registration)

Payment Information

☐ Check enclosed (payable to IBA) ☐ Visa/Mastercard/Discover ☐ Invoice my company

Card Number:

Expiration (Mo/Yr): 3-Digit V Code:

Name of Cardholder (if different than at left)

Billing Address (if different than at left)

Cardholder Signature Date