

### Description

In this seminar John Cochran guides us through the world of smart lending decisions, and shows us how to track cash flow in our customer's operating cycle. This program is divided into 3 one hour segments of slides and video, with a case study workshop at the end of the course.

### Features

This seminar will consider the significant balance sheet and income statement factors that affect a small business borrower's repayment ability.

> Specific attention will be given to the following areas:

- Current regulator concerns regarding loan repayment calculation and documentation
- The operating cycles of manufacturers, wholesalers and retailers to establish when and how cash flows through these business structures
- What the lender must know about the borrower before calculating repayment ability
- Financial information required to understand the borrower's cash flow, including a review of the most common income tax forms and schedules filed by small business owners.
- Income statement and balance sheet relationships that impact the small business owner's repayment ability
- The relationship between business owner's repayment ability and the business owner's personal financial statement
- Review of a global debt service coverage model, its components and its application to both loan repayment and loan pricing
- Documenting repayment ability in the borrower's credit file
- Structuring repayment on the basis of repayment ability

During the seminar, repayment calculation concepts will be applied in three different commercial real estate lending situations and one small business lending case study.

### Workshop Resources

> Handout materials will contain a variety of lending resources, including:

- Important Banking Websites
- A format for documenting the significant aspects of a small business borrower's company and operating cycle
- A list of key questions for income statement and balance sheet analysis
- A small business loan request write-up format
- The most common income tax forms and schedules

### Expected Audience

All community bank lenders and credit analysts who have responsibilities for underwriting and managing small business lending relationships.

### Speaker

**John Cochran**, prior to starting his own company, John Cochran & Associates, John served in various management and lending positions over the 25 years that he was in banking, which included compliance and loan review officer, consumer and commercial lender, senior lender and president and CEO of a community bank.



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