



KEY CREDIT ANALYSIS TOOLS & TECHNIQUES (Credit Review 301)



Target Audience:

Experienced credit professionals who want, or need, a short and focused review of the critical analytical tools necessary to quickly arrive at a credit decision.

Training Outcomes:

- Role of strategy and the importance of competitive advantage.
- Importance in identifying the likely impact of competitive forces on business performance.
- Differences between business organizations and their relevance to properly computing key financial ratios and cash flow with an emphasis on the implications for proper risk assessment associated with distributions and withdrawals for non-Subchapter C corporations (i.e., for Subchapter S corporations, partnerships, limited liability companies and sole proprietorships).
- Areas of potential differences between business income tax returns and business financial statements and their implications for analysis and risk assessment.
- Construction and use of a quick cash flow statement to identify the borrowing causes, the financing requirement and the cash sources of financing.
- Value in accurately assessing whether the management essentials for business success are in place and working effectively.
- How to assess the amount of ready cash available from the guarantor under adverse circumstances and the linkage between a guarantor's personal cash revenue and the company whose debt he/she guarantees, using personal income tax returns. Special emphasis is devoted to identifying the dependency of a guarantor's personal cash revenue stream on the borrower's cash position.

Time Commitment:

Approximately four weeks from start to completion. Depending upon participant's knowledge and experience, the average weekly time commitment is 5-8 hours of work (including preparation).

- A one-day classroom session.
- Two online courses & two webinars.

Certification: WIB Certificate of Completion

Mentor: Recommended

See wib.org for more information on dates, pricing & registration.