



SKILLS
APPLICATION
LAB

2

DAYS

Commercial Loans to Business

Apply commercial credit risk analysis to make sound lending decisions

OVERVIEW

To increase commercial loan profits—and decrease commercial loan portfolio risks—organizations need lenders and analysts who can skillfully evaluate lending opportunities and confidently make high-quality credit recommendations. In this Skills Application Lab, participants apply the Decision Strategy™ in a dynamic, facilitator-led training event built around two credit case studies.

WHO SHOULD ATTEND

Anyone with commercial lending responsibilities, including relationship managers, commercial lenders, credit analysts, and loan review staff who have completed the Commercial Loans to Business E-Learning course with a posttest score of at least 80%.

RESULTS AND BUSINESS BENEFITS

Upon completion, participants will improve on-the-job performance by:

- Speaking confidently to borrowers about their strategies and goals
- Asking insightful questions about the business and management
- Identifying key lending risks and assessing the strength of repayment sources
- Applying comprehensive risk analysis to determine appropriate loan structure

INTERACTIVE EXPERIENCE



Multimedia
Instruction



Group
Collaboration



Instant
Polling



Live
Coaching



Real-World
Cases



Customized
Delivery



SKILLS APPLICATION LABS BY OMEGA PERFORMANCE

Facilitator-led Skills Application Labs provide an exciting and challenging opportunity for lenders to apply the skills and knowledge they've acquired in Omega Performance E-Learning courses. During these live training events, participants evaluate loan opportunities that are brought to life via comprehensive business and personal financial statements, "meetings" with the borrower, and (where applicable) up-to-date industry information. Prior to the event, your facilitator will work with you to incorporate your organization's policies and procedures into the training, and customize the delivery in ways that make it even more meaningful and relevant to your learners. As a result, participants will exit training with experience they need not only to succeed as lenders, but to succeed as lenders *at your organization*.



Interactive Case Studies

① Manufacturing Industry

EXERCISE EQUIPMENT MANUFACTURING, INC.

OVERVIEW

Exercise Equipment Manufacturing, Inc. designs and manufactures premium exercise equipment for the home fitness market and has been your client since its founding. Products are sold through retailers and online directly to consumers. The company plans to expand into the manufacture of commercial exercise equipment.

Case details include:

- Revenue of \$94 million and a net profit margin of 3.7%
- Current lending relationship: \$8 million
- Loan request: Renew line of credit and add a \$9 million term loan to purchase

PRIMARY CASE STUDY OBJECTIVES

- Assess the strength of management and its handling of industry and business challenges
- Determine the level of risk related to the business environment
- Structure an appropriate credit facility that addresses risk and the borrower's needs

② Logistics Industry

HORIZON ONE LOGISTICS, INC.

OVERVIEW

Horizon One Logistics, Inc. is a prospective client that has been in business for ten years. It provides transportation support for national and international shipments to large manufacturing companies. The company is planning to open a second office, so that it can continue to expand its international freight-forwarding services.

Case details include:

- Revenue of \$95 million and a net profit margin of 2.1%
- Current lending relationship: \$9 million line of credit plus term loans
- Loan request: Increase line of credit and add a \$1 million term loan to purchase fixed assets

PRIMARY CASE STUDY OBJECTIVES

- Assess the strength of management and the risks inherent in the industry
- Complete a full analysis of the opportunity
- Mitigate underlying risks by determining the appropriate loan structure

FIND OUT MORE ABOUT OMEGA PERFORMANCE TRAINING

For detailed course descriptions and to speak with an Omega Performance training consultant, please contact us at:

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