



SKILLS  
APPLICATION  
LAB

2

DAYS

# Commercial Loans to Small Business

Apply commercial credit risk analysis to make sound credit decisions

## OVERVIEW

When evaluating business loan requests, lenders must maximize opportunities and mitigate risks. In this Skills Application Lab (SAL), participants apply the Decision Strategy™ in a dynamic, instructor-facilitated training event built around real-world credit case studies that immerse participants in the loan decision process.

## WHO SHOULD ATTEND

Anyone with small business lending responsibilities, including lenders, credit underwriters, loan reviewers, and branch managers who have completed the companion Commercial Loans to Small Business E-Learning course with an assessment score of at least 80%.

## RESULTS AND BUSINESS BENEFITS

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

- Conducting effective conversations with borrowers around their strategies and goals
- Posing insightful questions that reveal valuable information about the strength of management and business operations
- Gaining a deeper knowledge of risks and repayment sources
- Determining the strength of the global cash flow of the borrower and any guarantors
- Applying comprehensive risk analysis to determine 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

***NORTH BY NORTH FASTENER MANUFACTURING, INC.***

### **OVERVIEW**

A manufacturer of specialty steel washers, bolts, nuts, screws, and hinges is under new management. The company strategy is focused on entering new geographic markets, and capitalizing on product development and innovation.

Case details include:

- Revenue of \$6 million and a net profit margin of 4.0%
- Existing banking relationship: \$1 million line of credit
- Loan request to renew existing line of credit that has not revolved over the past year

### **PRIMARY CASE STUDY OBJECTIVES**

- Assess management, the industry and the opportunity
- Uncover the strength of the repayment sources using both business and guarantor financial information
- Analyze global cash flow to determine debt service capacity

## 2 Health Care Industry

***KIDSON AND HARTMAN LLC., DBA SOUTHBRIDGE PEDIATRICS***

### **OVERVIEW**

Three years ago, two doctors acquired an existing pediatrics practice and added an additional doctor during their second year of operations. They are planning to expand hours to compete with urgent care and walk-in clinics. They also plan to upgrade to a paperless environment.

Case details include:

- Revenue of \$3 million and a net profit margin of 11.8%
- Existing banking relationship: \$2 million, including line of credit and term debt
- Loan request to renew and increase line of credit

### **PRIMARY CASE STUDY OBJECTIVES**

- Evaluate the renewal and potential increase of the company's line of credit
- Assess the strength of management and their business strategies
- Determine repayment sources using both business and guarantor financial information

## **FIND OUT MORE ABOUT OMEGA PERFORMANCE TRAINING**

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

North America: **+1 703-558-4440** (Arlington)

Asia-Pacific: **+65 3158 9545** (Singapore) // Australia and New Zealand: **+61 2 8999 9159** (Sydney)

Europe, Middle East and Africa: **+44 7990 006 961** (London) // South Asia: **+91 22 6707 8781** (Mumbai)

**solutions@omega-performance.com // www.omega-performance.com**