



Commercial Lending for Small and Medium Sized Businesses - Intro



This is an introductory one-day credit risk program for *commercial lending* focused towards lending to middle market companies including entrepreneurs and family-owned businesses.

The program covers the *full range of risk analysis and risk management topics* critical to effective and profitable loan origination and portfolio management. Through *practical exercises drawn from real world experience*, participants will have the opportunity to make lending decisions, identify risks and opportunities, and address potential problem scenarios.

Program Objectives:

- To introduce participant to the most popular types of loan products needed by the market segment
- The Importance of The Credit Cycle: what it is and how does it support the risk-taking function
- How to analyze a prospective customer and structure the appropriate type of loan
- Cash Flow and Repayment Capacity Analysis - Demystified
- How to monitor the ongoing risk and identify emerging problems
- How to manage customer problems to minimize potential loss risk
- Emerging Issues in Anti Money Laundering, Fraud, and Loss Mitigation Risks



Who should attend?

Individuals wishing to learn the basics and key fundamentals of SME commercial lending risk management, especially:

- Credit Analysts, Credit underwriters
- Marketing and business development teams responsible for targeting sales campaigns to the middle market segment
- Compliance and operational staff supporting the commercial lending segment
- Other staff interested in understanding the credit risk management function in the commercial lending segment



Course Delivery:

Core Techniques: Lectures and group exercises
Additional Options: Pre-reading and background reading materials
Duration: One Day

Course Delivery Options:

At the specific request of a client the course can be tailored with these additional options:

Special topics unique to the client organization can be introduced and delivered by client staff
Daily and/or a final exam to test understanding and identify areas for future specialized focus
On-site consultation with the instructor immediately after the course or as a later follow-up course



John Figliozzi - Course Instructor and moderator



John Figliozzi worked as a Senior Credit Officer and Division Credit Risk Policy Officer for Citibank and Heller Financial in the U.S. and overseas during a 30-year career that spanned consumer banking, corporate banking, asset based lending, internal audit, and cash management.

John has extensive experience in Latin America, Asia, the Middle East and Europe, and is fluent in Spanish.

His expertise is centered in risk training and re-engineering policy and processes and John had the unusual distinction within Citibank of having been awarded a senior credit officer title in both consumer banking and corporate banking.

John has taught credit risk seminars in both consumer and corporate lending forums in the U.S. and throughout Europe, Asia, and Latin America, including programs taught in Spanish at both graduate business schools and financial institutions.

John has conducted due diligence on a finance company target behalf of an investor, designed a comprehensive loan-loss methodology for a money-transfer business, developed a collections strategy and capacity plan for an automotive captive finance company in Italy, and designed a counterparty exposure management policy for a major food products distributor.

At different times during his banking career John managed a credit scoring and analytics team, a construction and real estate workout portfolio, and an internal audit and loan review program that covered corporate, agribusiness, financial institutions, and retail banking clients.

John has a B.S. - Ed. and teaching license in English Literature from Montclair State College in New Jersey and an MBA from New York University. He also holds an International Finance Certificate awarded jointly by Hautes Etudes Commerciales (HEC) in Paris, France, and the London Business School in London, England. Besides English and Spanish John is also conversant in and reads (limited fluency) German, Dutch, French, Portuguese, and Italian.



Course Agenda

08.30AM Introductions

- Program Overview & Objectives
- Basic concepts The credit cycle
- Exercise 1: Types of Borrowers

Coffee Break – Networking

- Exercise 2: Identify Risks and Opportunities
- Fundamental Credit Underwriting and Analysis
- Exercise 3: Sources and Uses

12.15PM Lunch Break – Networking

- Cash flow Analysis Methodology
- Collateral Analysis

Coffee Break – Networking

- Exercise 4: Identify Red flags
- AML and Fraud
- Final Evaluation

5:30PM Seminar Close

For further inquiries please email to ayazafridi@infinityrisk.com

To view additional details and other course offering please go to: www.infinityrisk.com