



Commercial Lending for Small and Medium Sized Businesses – Intermediate



This is an *intermediate level* credit risk management program for *commercial lending focused on 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 portfolio growth and management*. The program is based on the one-day introductory program but *provides more in-depth analysis opportunities for those with some experience in the sector*. Through practical exercises and cases drawn from real world experience, participants will have the opportunity to make lending decisions, identify risks and opportunities, and address potential problem scenarios with in-depth focus on Commercial Real Estate and Asset Based Lending specialties.

Program Objectives:

- To introduce the participant to and reinforce the industry best practices to acquire and manage risk assets in this key market segment
- The Importance of The Credit Cycle and how it supports the risk-taking function
- How to analyze a prospective customer and structure the appropriate type of loan
- Hands-on Cash Flow and Repayment Capacity Analysis
- The Importance of Collateral and Valuation issues as a loss mitigant
- Specialized lending issues: Commercial Real Estate, Asset Based Lending
- Monitoring the ongoing risk, identifying and resolving emerging problems
- Loan restructuring techniques to minimize potential loss risk



Who should attend?

Individuals should have a minimum of two years' experience in their respective fields. Familiarity with basic financial statement accounts is helpful but not essential. Attendance at the two-day introductory course is not required.

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



Course Delivery:

Core Techniques:	Lectures, group exercises, case studies
Additional Options:	Pre-reading and background reading materials
Duration:	Two Days

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



Course Instructor and Moderator

John Figliozi



John Figliozi 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.



Agenda

Day 1

08.30AM Introductions

- Program Overview & Objectives
- Basic concepts The credit cycle
- Traditional Lending Decisions

Coffee Break – Networking

- Case 1: International Airfoil Co.
- Fundamental Credit Underwriting And Analysis

12.15PM Lunch Break – Networking

- Exercise 1: Types of Borrowers
- Cash flow Analysis Methodology

Coffee Break – Networking

- Exercise 2: Sources and Uses
- Exercise 3: Identify Risks & Opps

4:00PM Review highlights – End of Day

Day 2

08.30AM Review prior day key lessons

- Collateral Analysis
- Case Ediciones Alcaldesa Part A

Coffee Break – Networking

- Loss Mitigation
- Exercise 4: Identify Red Flags
- Case Ediciones Alcaldesa Part B

12:00PM Lunch – Networking

- Wrap up Case EAI Part B
- Case: InHome Fusion

Coffee Break – Networking

- AML and Fraud
- Case: Case in point

4:00PM Seminar Review, highlights and Takeaway

For further inquiries please email to ayazafridi@infinityrisk.com

Also, to see additional details and other course offering please go to: www.infinityrisk.com