

LOAN OFFICER FINANCIAL MANAGEMENT TRAINING



EVENT Outline – October 24-25th, 2022

Relationship banking today requires more than providing the lowest rate or the best terms. The highly interactive course known as *Loan Officer Financial Management Training* has helped thousands of bankers across the country to further develop their understanding of C&I lending.

In deepening their financial and business acumen, community bank lenders become better equipped to assess the business owner's unique situation, make sound recommendations, and add value to customer relationships.

The topics include:

DEVELOPING A PERSONAL BRAND

- ✓ Define value proposition
- ✓ Competitive advantage
- ✓ Holistic banker
- ✓ Measurement of strong personal brand

CASH FLOW

- ✓ Cash budget and profit sharing
- ✓ Seasonal financing needs
- ✓ Understanding different types of cash flow
- ✓ Structuring debt

UNDERSTANDING THE CLIENT

- ✓ Five types of business entities
- ✓ Business segments
- ✓ Understanding the business lifecycle

VALUATION

- ✓ Asset approach
- ✓ Earnings approach

FINANCIAL TOOLS

- ✓ Business math
- ✓ Breakeven analysis
- ✓ Understanding the financial statement
- ✓ Balance sheet
- ✓ Income statement

C & I LENDING

- ✓ Ratio analysis
- ✓ Initial financial indicators
- ✓ Financial impact
- ✓ Financial cause and effect
- ✓ Problem and solution identification
- ✓ Working capital cycle

SMALL GROUP CASE STUDY

- ✓ Initial financial indicators
- ✓ Ratio analysis
- ✓ Cash drivers of a business
- ✓ Financial impact
- ✓ Problem and solution identification

BENEFITS OF ATTENDING

- To gain the tools necessary to bank today's businesses.
- To better understand how to structure and finance debt in a way that positions the business for sustainable growth.
- To learn useful techniques that are easily applied by loan officers with various levels of experience and financial acumen.
- To create a strategy to capture and retain business during times of transition.
- To build your repertoire of tips to share with your clients for the benefit of their businesses.

Cost and included items

- Per person registration is \$625.
- Includes training material provided by the instructor.
- All meals/entertainment through the duration of the training.

For more information, please visit our website at <https://bbwest.com/event/> or email info@bbwest.com and in the subject line write "Loan Officer Management Training"

Event Information sheet



TRAINING

General Information

Enrollment:

Registration is limited and now open. If you have any questions, please reach out to info@bbwest.com.

Location:

The seminar will be held in the Bankers' Bank of the West newly renovated building conference room at 1099 Eighteenth Street in downtown Denver. If you are driving in locally please email escott@bbwest.com for garage parking information. Hotel parking is provided for those booking a room under our hotel room block. You can access the hotel room reservation here: <https://www.marriott.com/event-reservations/reservation-link.mi?id=1661468004637&key=GRP&app=resvlink>

Seminar Fee:

Includes seminar materials as well as continental breakfast, lunch, and afternoon snacks both days. Seminar Tuition: \$625

Continuing Education:

Participants completing the seminar will receive a certificate of completion.

Cancellations:

Registration fees are non-refundable; however, substitutions, are welcome.

Questions:

For answers to questions not addressed here, email info@bbwest.com.

Schedule:

October 24th – 25th

8:30 AM CONTINENTAL BREAKFAST
9:00 am Work session begins
15-minute break
12:00 noon Lunch
1:00 pm Work session resumes
15-minute break
4:00 pm Session ends
Day 2 - 3:00 PM..... Session ends

Ground Transport and Parking:



[RTD Trip
Planner](#)



[Google
Maps](#)

