



# Basic Commercial Credit Concepts and Analysis

## about the seminar...

From spreading statements to analyzing tax returns, this intensive, yet flexible, two-day seminar has been designed with you, the bank lender, in mind. Upon completion, you will:

- understand basic business dynamics and how business activity is reflected in financial statements
- understand why companies borrow and how they repay
- be able to use personal observation, financial ratios, and cash flow calculations to pre-screen commercial loan requests



Please Bring  
a Calculator and  
Pencils!

**Items to be covered include:** risk analysis, credit analysis, business cycles, the importance of financial statements, accountants opinion letters, balance sheets, income statements, statement spreading, cash flow, pre-screening commercial loans, calculation of ratios, consideration for statement analysis, tax return analysis, and character loans.

## who should attend...

Loan officers, credit analysts, loan review personnel, branch managers, and others who work with commercial loan customers. **Please route to appropriate person(s).**

## your seminar leader...

**JIM WALLACE** has over thirty years of banking experience in the commercial lending, credit, and loan workout fields. He earned his Baccalaureate Degree in Mathematics/Education from Southern Connecticut State University. Jim has taught for the Center for Financial Training for several years.

## to register...

Please complete the registration form found on the reverse side. The seminar fee is \$395.00 per participant which includes two days of instruction, a comprehensive reference manual, lunches, and breaks. Please fax or mail the registration form to us no later than Wednesday, March 5, 2008.

## where and when...

This popular two-day workshop will be held at the Hawthorne Inn, 2421 Berlin Turnpike, Berlin, CT on **March 12 & 19, 2008**. The class will meet from 9:00 a.m. - 4:00 p.m. each day. Coffee and danish will be served at 8:30 a.m.

**Group Discounts are Available.  
Please Call for Details!**

CFT ATLANTIC STATES  
Phone: (800) 795-5242

For a complete seminar schedule, please go to [www.cftatlantic.org](http://www.cftatlantic.org)