

Mid-Market Lending 1

Win and Approve Transactions

Summary

This course focuses on analyzing a borrower's business and financial condition to ensure the bank makes the right credit decision.

Participants will learn how to: a) assess and structure various financing products; b) create a financing proposal for a client; c) conduct due diligence; and d) learn critical criteria for internal risk management.

Participants will use coursework developed from actual transactions including business and credit analysis, cash flow forecasting and transaction structuring.



Prerequisites

Participants should have a high level of familiarity with credit products prior to taking this course.



Timing

This course requires 2 days.

Learning Topics

1. Business and Credit Analysis

- ✓ Utilize a company's disclosure and knowledge of the client to assess creditworthiness, from both a qualitative and quantitative perspective
- ✓ Assess a company's debt capacity and consider whether to present a preliminary "marketing" term sheet
- ✓ Review different financing structures

2. Marketing Term Sheet

- ✓ Review and discuss the most important items found in a marketing term sheet
- ✓ Review financial covenants and appropriateness for different financing structures
- ✓ Compare summary terms and conditions for different debt products and different industries

3. Due Diligence and Risk Management

- ✓ Review key items in the due diligence process
- ✓ Learn to identify risks and how to structure a transaction to mitigate them

4. Credit Committee Approval

- ✓ Review of the most important items to include in a submission to risk management for credit approval