

'Advanced' Business Credit Analysis 2-Day Workshop

Facilitated by: Vin DiCara

This **NEW** 2-Day Workshop has been designed to assist credit analysts and lenders who already have experience in analyzing the creditworthiness of businesses. During the program, participants will learn how to develop and analyze financial projections, and how to structure loan packages using private and public sources of financing. Case studies of actual small businesses will be used to demonstrate the credit analysis methods of finance professionals. Workshop attendees will work in teams on a variety of case studies. At the program's conclusion, participants will be able to structure effective loan packages using multiple sources of financing from both the private and public sectors.

TOPICS include:

- Financial Projections
- The use of subordinated Government Financing and Loan Guarantees
- Global Cash Flow: How To Measure It and Use It
- Start-up Businesses: How to Analyze Them and Evaluate Business Plans
- Real Estate Lending and the Role of Construction Loans
- Purchasing Existing Businesses
- Financing Different Types of Businesses: Financing Issues in Manufacturing, Retail, and Service Businesses
- How to Use Industry Data from RMA and Other Sources

**Monday & Tuesday
September 21 & 22, 2015
From 9:00 am to 4:00 pm**

**Holiday Inn Express & Suites
10101 W. 48th Avenue
Wheat Ridge, CO 80033**

**\$550* Early Member
\$600 Regular Member**

***Register by September 14, 2015**

Send multiple people and SAVE 10% beyond the first!

WHO SHOULD ATTEND?

This Workshop is designed for Credit Analysts, Loan Officers and other personnel who have an understanding of the basics of business credit analysis. Those looking for a program designed heavily around analyzing case studies will benefit from attending this program.



VIN DICARA is the owner of DiCara Training and Consulting, LLC. Vin has been involved in evaluating the credit needs of businesses for more than 25 years as a business advocate, lender, credit analyst and trainer. Since 1995, Vin has developed and conducted a variety of training programs for individuals who work in the financial services industry.

His clients include organizations in the credit union, banking, economic development, and community development fields.

Mr. DiCara also currently serves as the Commercial Lending Officer for the Greater Portland Council of Governments (GPCOG). In this role, he oversees a public loan fund that provides subordinated debt financing to small businesses in Maine's York and Cumberland Counties. His specific responsibilities include loan underwriting, liaison to area financial institutions, and the structuring of complex financing packages that utilize multiple sources of funds from the private and public sectors. Mr. DiCara works closely with a wide variety of banks and other traditional financing sources in the Southern Maine area. He also provides underwriting services to the Portland (Maine) Development Corporation.

REGISTRATION FORM (Course #N6627A1F15)

FAX: 303-629-1591 ♦ ONLINE: www.CFTWS.org ♦ MAIL: CFTWS, 5310 Ward Road, Suite 211, Arvada, CO 80002

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