

Jeff Judy & Associates: Training Offerings

Focus on Credit Process

Let me share just a sampling of the courses I teach, organized by the credit process. Naturally, there are many variations available for these courses, especially as customized for individual clients. If you do not see a topic you expect, or need, *please* contact me. With any topic related to commercial lending, it is likely I have covered it for one client or another.

Many institutions assemble a standard curriculum organized along the lines of their credit process. The courses listed below are often found in process-focused training:

Crunching the Numbers

- ◆ **Accounting for Bankers:** the basics, starting everyone with a common understanding
- ◆ **Assessing Individual Creditworthiness:** focus on personal financial statements, 1040 tax returns
- ◆ **Financial Statement Analysis:** fundamentals of statement analysis
- ◆ **Cash Flow Overview:** importance of cash flow perspective, models of cash flow
- ◆ **Global Cash Flow:** currently being pushed by industry regulators as the preferred model

Making and Supporting The Lending Decision

- ◆ **Market Analysis & Guidance:** target markets, developing and implementing up-front guidance around prospects and customers
- ◆ **Credit & Risk Analysis:** industry analysis, marketplace analysis, broad environmental factors important to sound decisions
- ◆ **Commercial Lending Essentials:** overview of process, effective transition from number crunching to sound decision making
- ◆ **Loan Structure & Management:** protecting the bank's interests, negotiating mutually beneficial terms
- ◆ **Problem Loan Management:** early detection and response, spectrum of options for responding to deteriorating credit

Additional training at various levels of the institution might focus on portfolio management, culture issues, and broader risk management discussions.