


2009 Advanced Commercial Lending School

ON-LOCATION SEMINAR 	Date:	August 4-5, 2009
	Time:	9 a.m. – 4 p.m. (Registration begins at 8:30 a.m. each day)
	Location:	Hilton Hotel, 1001 East County Line Rd., Jackson, MS (601) 957-2800
	Seminar Description:	The course will begin by examining the effects macro-economic factors have on industry and businesses and the appropriate response required from your customers in order to survive. Participants will also be exposed to an advanced credit ratio analysis methodology which is required to analyze what causes companies not to achieve a certain level of return on investments, liquidity, leverage and profitability. Some of the concepts include: DuPont Analysis, Financial Ratios and Adjusted Working Capital Analysis.
Who Should Attend:	Commercial Lenders, Credit Analysts, Loan Review Officers, Senior Loan Officers, Senior Credit Officers, Branch Managers, Financial/Accounting Personnel	
Program Highlights:	<p>An in-depth analysis of Cash Flow will also be covered as a means of enhancing the ability of the participant to calculate, interpret and compare various cash flow analysis methods. Using this as a platform, the course will go into calculating Global Cash Flow, Financial Forecasting, Break Even Analysis and determining Sustainable Growth. The final objective of the course is to expose the participants to Capital Budgeting techniques which should be performed by borrowers whenever they are considering purchasing Capital (or Fixed) assets and tips for constructing an effective credit memorandum.</p> <p>Topics to be Covered</p> <ul style="list-style-type: none"> • Analyzing Industry, Business and Management Risks • Advanced Financial and Credit Ratio Analysis • Calculating and Interpreting Cash Flow Analysis and Global Cash Flow • Financial Forecasting and Sensitivity Analysis • Calculating Sustainable Growth and Break-Even Points • Loan Structuring for Short Term and Long Term Credits • Review of Major Credit Administration Topics including: Risk Rating, Loan Review and Calculating the Allowance for Loan and Lease Losses • Essentials of Corporate Finance and Capital Budgeting <p>After the school you will be able to do the following: know how to identify key industry, business and management risks; know how to analyze and understand the more complex credit requests; have a deeper understanding of Cash Flow Analysis and Financial Forecasting; enhance your overall credit underwriting skills; understand key credit administration issues to insure a safe and sound financial institution; and understand proper loan structuring.</p>	
Seminar Speakers:	Jeffrey Johnson , CEO and Executive Consultant, is a training professional in the banking industry. He teaches actively for fifteen state banking associations in the United States, Risk Management Association, and individual banks nationwide.	
Registration Fee:	<p>The registration fee includes continental breakfast each day, breaks and lunch each day, training materials, and certificate of attendance.</p> <p>Members: \$430 for the first registrant both days; \$410 each additional registrant from same bank both days (\$220 & \$205 per day, respectively)</p> <p>Non-Members: \$860</p>	
Cancellation Policy:	Full registration fees will be refunded if a cancellation is received on or before July 28, 2009. After that date, a \$50 processing fee will be retained. No refunds will be granted for cancellations made the day of the seminar. Substitutions are welcome at no extra charge.	
Dress:	Casual dress is recommended. To ensure your comfort, please bring a jacket or sweater.	

HOTEL ACCOMMODATIONS: Hotel Rooms are available at the Hilton Hotel for \$114/night plus applicable taxes. Reference the MS Bankers group to receive this rate. The block will not be available after July 14, 2009.

SEE REGISTRATION FORM NEXT PAGE

MISSISSIPPI BANKERS ASSOCIATION	SEMINAR REGISTRATION FORM	(For Office Use Only)
		Date Processed: _____
		Amount Due: _____
		Amount Paid: _____
		Check Number: _____

ADVANCED COMMERCIAL LENDING SCHOOL, AUGUST 4-5, 2009

Bank Name: _____

Contact Name: _____ **E-mail:** _____

Street Address: _____ **City, State, ZIP:** _____

Phone: _____ **Fax:** _____

Seminar Registrants' Names & E-mail Addresses: _____

Number of Registrants: _____ Registration Fees: _____ Total Enclosed: _____

**Please register by FAX to Wendy at 601-355-6461, or mail to
Mississippi Bankers Association, PO Box 37, Jackson MS 39205.**