

Loan Structure Applications

Loan Structure Applications is a one-day workshop that examines the distinction between short-term and long-term working capital needs, funding growth in fixed assets and structuring loans for a client with multiple borrowing requirements. The course emphasizes the importance of understanding the relationship between a company's ability to generate funds internally and its reliance on bank financing. Using a case study format, learners build on their existing loan structuring skills and apply more advanced concepts to propose and evaluate loan structures that are appropriate for various client situations.

Course Objectives

After completing this course, learners will be able to:

- Identify and explain key loan structuring considerations
- Evaluate loan requests to support short and long-term working capital needs and growth in fixed assets
- Use a thorough understanding of a company's cash flow in conjunction with multiple loan structuring techniques to propose a transaction that mitigates risk while meeting customer needs
- Structure a loan package for a client with multiple borrowing needs

Course Content

- Business cash cycles and the implications for loan structure
- How to match facilities to borrowing needs
- Matching repayment schedules to repayment sources
- The distinction between short-term and long-term working capital needs
- The impact of term debt on working capital borrowings
- When it is appropriate to term-out lines of credit

Course Units

- Unit 1 – Foundations of Loan Structure
- Unit 2 – Lending to Support Working Capital
- Unit 3 – Lending to Support Long-term Borrowing
- Unit 4 – Factors Influencing Loan Structure

Loan Structure Applications (continued)

Target Audience

Loan Structure Applications is designed for experienced bankers who want to enhance their knowledge of loan structure options to benefit both the bank and their customers. It is also appropriate for credit analysts and entry-level bankers who have completed a new hire training program.

Delivery Options

This highly interactive one-day workshop is delivered in a classroom setting by experienced Edge instructors.

Course Materials

Each set of participant materials includes:

- Complete explanations of concepts, examples, and exercises with answer keys
- Review sections at the end of each module, highlighting key concepts.
- Case studies that allow the learner to practice each new skill throughout the course

To learn more about this course or any of the other courses in Edge Development Group's Credit Skills Curriculum, call (412) 343-0105 or visit our website.



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