



# Fundamentals of Credit Analysis and Business Financing

May 18-19, 2010 – Best Western Doublewood Inn, Bismarck ND

## About the Program

This program has been designed for lenders and credit analysts who require the knowledge to analyze the credit-worthiness of businesses. Course participants will learn how to analyze the financial statements of various types of businesses and how to structure financing packages. Case studies of businesses will be utilized to demonstrate standard credit analysis techniques. At the conclusion of the program, course participants will be able to identify the strengths and weaknesses of operating businesses and be able to distinguish between quality, poor, and marginal credits.



This two-day program is designed for individuals who have limited experience in the business credit analysis process but who require an understanding of the fundamental financial issues that businesses face.

## Who Should Attend

This program is designed for credit analysts, branch managers, commercial loan officers and others who interact with and/or lend money to small businesses.

## Highlights

After attending this two-day program, participants will be able to:

- Recognize how loans get repaid.
- Use information contained in balance sheets and profit and loss statements to understand the financial issues that businesses face.
- Distinguish between quality, poor, and marginal credits.
- Understand both the importance of and the limitations of financial ratios.
- Calculate operating cycles for different types of businesses and learn what those operating cycles tell us about a business's financial requirements.

## Schedule (both days)

8:30-9:00 a.m.	Registration & Continental Breakfast
9:00 a.m.-Noon	Program
12:00-1:00 p.m.	NDBA Hosted Lunch
1:00-4:30 p.m.	Program

## Location

Best Western Doublewood Inn  
 1400 E Interchange Ave  
 Bismarck ND 58501  
 Phone: 701.258.7000  
 Room rate: \$70. Block held until April 16 under NDBA.

## NDBA Registration Form

## Credit Analysis & Business Financing • May 18-19, 2010

### Registration Information

Register early and save!

	<u>Advance</u>	<u>After 4/27</u>
NDBA Member	\$395	\$425
Nonmember	\$595	\$625

Mail this form with payment to:

#### North Dakota Bankers Association

Attn: Registration  
 PO Box 1438  
 Bismarck ND 58502

or FAX to 701.258.0218  
 or register online at [www.ndba.com](http://www.ndba.com)

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

### Registrants (first & last name)

1. \_\_\_\_\_

Email: \_\_\_\_\_

Branch location: \_\_\_\_\_

2. \_\_\_\_\_

Email: \_\_\_\_\_

Branch location: \_\_\_\_\_

3. \_\_\_\_\_

Email: \_\_\_\_\_

Branch Location: \_\_\_\_\_

Questions? Call Dorothy Lick at NDBA at 701.223.5303.

Total Due:

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## About the Speaker



**Vincent DiCara** is a co-founder of Development Finance Training and Consulting Inc. (DFTC) and the former principal of Development Consulting Services (DCS). He has been involved in evaluating the credit needs of businesses for over 25 years in a number of capacities, including business advocate, lender, credit analyst and trainer. Since

1995, Mr. DiCara has developed and conducted a wide variety of training programs for individuals who work in the banking, economic development, and community development sectors. Training clients have included banks and bank training organizations, as well as economic development organizations such as the International Economic Development Council and the National Association of Development Organizations. Vin does extensive training with numerous state bankers associations.

Vin is known for programs that foster an informal and participatory environment in which students are empowered to learn. He consistently draws high evals from bankers who have attended his seminars.

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## Registration Fees

Early registration will save you money. Fees listed are per person.

	<u>Advance</u>	<u>After 4/27</u>
NDBA Member	\$395	\$425
Nonmember	\$595	\$625

## Seminar Confirmation

Please save a copy of this flyer as a confirmation for details of this event.

## Lodging

For room reservations, please call the hotel directly and mention NDBA to get the best rate.

## Tax Disclaimer

The cost for all meals and breaks at each seminar is \$25. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

## Refund Policy

Refund less \$20 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed any time.

Questions? Call NDBA at 701.223.5303.

To view other upcoming programs, visit [www.ndba.com](http://www.ndba.com) and click on Calendar of Events.

