**Commercial Lending Workshop Agenda**

Date: Wednesday 14th August 2019

Location: Pullman Hotel – Sydney Olympic Park –

9 Olympic Boulevard Sydney Olympic Park

Time: 3:00pm – 5:45pm

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| **Topic** | **Introduction & Background** |
| The Commercial Finance Market | * Size of the market
* Why it’s important to be able to offer this service & more important to do it well
* What products exist in the market
* Who are the various players in the commercial finance space
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| Equipment Finance | * Players in the Equipment Finance Industry
* Asset Types & Payment types
* The Financial Calculator and Examples
* Brokerage & Commissions · The Credit Assessment
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| Commercial Property Finance | * How to get Started
* Business and Commercial Loan Products and Loan Types
* Types of Security & Key Property Types

Industrial, Office, Retail, Land, Going Concern etc. * Security Extension Ratios
* Risk Mitigation and Credit Assessment from a lender’s perspective
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| Undertaking a debt servicing calculation | * Understanding Financials
* The Balance Sheet and Profit & Loss Statements
* Corporate and Legal Entities
* Ratio Analysis
* Analysing the Self-employed Client
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| Construction Loans | * Terminology within construction finance
* Development Feasibility Analysis
* Understanding Presales & Pre-Commitments
* ADI’s vs Private/Non-Bank
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| Commercial Lead Origination | * Residential vs Commercial Approaches
* Segmentation of Commercial Finance Markets
* Prospecting for Commercial Finance Business
* Incorporating Commercial Finance into Your Business
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| **Topic** | **Workshop & Practical Application** |
| Preparation of lending proposals for a range of commercial opportunities, understanding and presenting the client’s financial data, providing the information required by Lenders understanding the various methods adopted |
| The Loan Application | * The Documentation Required
* Sample Submission Template
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| Submission Preparation & Case Studies | * Overview of Commercial Vs Residential
* The Interview Process & Key Information
* Analysing Data & Preparing a credit submission
* Loan Preparation and Lodgment
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| Guided Practical Case Studies to be completed by the group | * Case Study 1 – Working Capital
* Case Study 2 – Purchase of Freehold Building
* Case Study 5 – Residual Stock Finance
* Case Study 4 – Construction Loan
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Networking Cocktail Function – 45 minutes