**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

|  |  |
| --- | --- |
| **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 |
| Equipment Finance | * Players in the Equipment Finance Industry * Asset Types & Payment types * The Financial Calculator and Examples * Brokerage & Commissions · The Credit Assessment |
| 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 |
| 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 |
| Construction Loans | * Terminology within construction finance * Development Feasibility Analysis * Understanding Presales & Pre-Commitments * ADI’s vs Private/Non-Bank |
| Commercial Lead Origination | * Residential vs Commercial Approaches * Segmentation of Commercial Finance Markets * Prospecting for Commercial Finance Business * Incorporating Commercial Finance into Your Business |

|  |  |
| --- | --- |
| **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 |
| Submission Preparation & Case Studies | * Overview of Commercial Vs Residential * The Interview Process & Key Information * Analysing Data & Preparing a credit submission * Loan Preparation and Lodgment |
| 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 |

**Commercial Lending Workshop Agenda**

Networking Cocktail Function – 45 minutes