



Commercial Loans to Business Modular Content

| Module No. | Module Title | Module Overview | Unit Description | Suggested Study Time | |
|------------|-------------------------------------|--|--|----------------------|------------|
| | | | | Online | Print |
| 1. | Opportunity Assessment | Includes an introduction to commercial lending and the asset conversion cycle and provides a framework for comprehensive risk analysis | Unit 1: The Lending Environment Unit 2: The Decision Strategy Unit 3: Assessing Opportunities Unit 4: Preliminary Assessment | 3 hours | 5 hours |
| 2. | Borrowing Causes | Teaches participants to probe into the real reasons behind a borrower's loan requests | Unit 1: Borrowing Caused by Sales Growth Unit 2: Borrowing Caused by Slowdowns in the Operating Cycle Unit 3: Borrowing Caused by Purchases of Fixed Assets Unit 4: Borrowing Caused by Other Factors | 4 hours | 7.5 hours |
| 3. | Industry Risk Analysis | Addresses changes in the environment in which the borrower operates by examining the economic, market, demographic, and other forces that are generally outside the borrower's or the lender's control | Unit 1: Industries Unit 2: Industry Risk Characteristics | 3 hours | 5 hours |
| 4. | Business Risk Analysis | Helps participants analyse how well a borrower's management team is dealing with the risks inherent in the industry | Unit 1: Business Analysis Perspective Unit 2: Components of Business Risks | 3.5 hours | 5 hours |
| 5. | Financial Statement Analysis | Teaches participants how to interpret financial statements as a reflection of the entire range of a company's operations, from sales and distribution to purchasing | Unit 1: Understanding the Profit and Loss Statement Unit 2: Understanding the Balance Sheet Unit 3: Assessing Financial Positions and Performance | 7 hours | 13.5 hours |





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| 6. | Cash Flow Analysis | Describes how lenders cancel the effects of accrual accounting to see a company's cash dynamics—its cash inflows and outflows—as an important component of repayment source analysis | Unit 1: Principles of Cash Flow Analysis Unit 2: Three Cash Flow Formats Unit 3: Financial Drivers of Cash Flow Unit 4: Non-financial Drivers of Cash Flow | 7 hours | 13.5 hours |
| 7. | Projections | Teaches participants to integrate their historical industry, business, and financial statement analysis information into a forecast of future cash flow available for loan repayment | Unit 1: The Logic and Use of Projections Unit 2: Scenarios and Hypotheses Unit 3: Sensitivity Analysis | 5 hours | 7 hours |
| 8. | Loan Structuring | Helps participants decide how and under what conditions they would be willing to lend money to the customer | Unit 1: The Decision Unit 2: The Credit Facility Unit 3: Support and Pricing for the Credit Facility Unit 4: Conditions of the Credit Facility | 3 hours | 3.5 hours |
| | | | | Total = 35.5 hrs | Total = 60 hrs |

