



Lending to Self-Employed Individuals

Webinar • March 18, 2009, 1:30-3:30 p.m.

A seminar dealing with credit underwriting, analysis and evaluation of personal financial statements and debt service/cash flow determination for a key market segment

Self-employed individuals, small business owners, executives and professionals (“self employed”) represent a significant, growth oriented and profitable target market. It has been estimated that as much as 50% of a bank’s future growth could come from this segment. However, credit decision making tools, loan practices and credit standards are not always effectively applied to these key individuals since the financial information received is less detailed and not prepared using consistent record keeping (or any semblance of a reliable accounting system). A personal financial statement can be considered an “exercise in creative writing.” Bankers must learn to understand and deal with the “creative” information so frequently provided by these borrowers in order to make credit/risk decisions that are safe and sound and consistent with their bank’s loan policies.

Questions and answers will be the order of the day as Bob Ullom provides practical guidance based on over 20 years bank lending and management experience plus nationwide experience as a banking educator. A complete student handout will enable each participant to return to the job with information needed to immediately improve the quality of your lending to the “self-employed.”

Highlights

This fast-paced seminar will address how to establish credit quality and strength of the self-employed individual. Topics include:

- Dealing with the differences between “self-employed” and their bankers;
- How to obtain needed, quality financial information from the “self-employed,” while keeping the customer’s good will;
- Analysis of personal financial statements and calculation of a more realistic “net worth;”
- Analysis of personal tax returns and determination of cash flow from the tax return;
- Quick, easy-to-use tools to determine liquidity, financial strength and debt repayment ability; and
- Credit and other products needed by the “self-employed”.

Audience

Loan officers, credit analysts, loan review personnel or any banker who would like to improve lending and servicing skills to small business owners and the self-employed.

CE Applied: 2.5 hours CLBB/CPB with the Institute of Certified Bankers

Speaker

Bob Ullom has been teaching personal financial statement analysis for over 25 years. His fun and direct teaching style will be complemented by a complete student handout that will serve as a reliable, easy-to-use desk reference. He currently teaches over 10,000 bankers annually in more than 35 states.

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the Webinar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

What is an On-Demand Webinar?

An On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase a webinar archive, you have unlimited access to the program for six months from the date of purchase.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

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CE Applied: 2.5 hours CLBB/CPB

Check all appropriate boxes

Seminar Code: SW2-1108

Webinar/materials (live hookup)	<input type="checkbox"/> \$225	Nonmember	<input type="checkbox"/> \$275
On-Demand Webinar/materials*	<input type="checkbox"/> \$245	Nonmember	<input type="checkbox"/> \$295

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Four Ways to Register:

Online: Visit iowabankers.com (Calendar of Events)
 Fax: Complete credit card info and fax to 512-381-1571
 Phone: Call 888-262-7701 with credit card information
 Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

Method of Payment (check one): Check made payable to Bankers Ed
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Seminar Content Questions: Contact IBA education department at (800) 532-1423.