From: Central Arkansas RMA Chapter [mailto:davidmarks@comcast.net]
Sent: Friday, March 06, 2015 10:03 AM
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Subject: Lending to Medical & Dental Practices

Central Arkansas Chapter
Risk Management Association

2015 Training Classes

We are proud to offer some of the industry's best training. Please carefully review our upcoming offerings and register right away. All RMA instructors are among the tops in their field - experienced bankers, consultants and specialists who are carefully vetted; willing and able to assist. Our courses are continually updated to insure the latest developments & information. Combined with competitive pricing our training is easier on your bottomline. Advance your career today with RMA.

Lending to Medical and Dental Practices
Hosted by Heartland Bank
Deadline to Register - March 19

April 9, 2015
Little Rock, Arkansas

Course Overview
Many opportunities exist today for banks to provide services to medical and dental practices. To understand where the opportunities are, you must first understand the trends in this rapidly evolving industry. This course provides that insight.

Who will benefit?
If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience in

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lending to medical or dental practices, this course will give you the information you need and the confidence you want when considering a credit for these groups. You will:

- Understand how the legal and organizational structures of medical and dental practices and related organizations affect the ability to extend credit.
- Understand how a practice’s primary revenue sources set their rates, and how those rates can be affected in the future.
- Learn about regulations—and their inherent risks—that affect medical practices.
- Assess the management and business characteristics of practices.
- Learn about the importance of accounts receivable in the success of a medical or dental practice.
- Understand why medical and dental practices borrow.
- Learn to structure credits for these groups to mitigate risk.
- Be able to make a loan decision for a medical or dental practice.

Preview

Instructor Bio

Special Discount

Special RMA Centennial Celebration Discount for our members (Associate Members, Non-associates at Member Institutions, and Professional Members).

Celebrate 100 years of RMA with $100 off these courses! Simply enter promotional code RMA100 at Checkout to apply the discount.

($25 online registration discount does not apply).
Lending to Wealthy Individuals

Hosted by BKD LLP
Class Confirmed - Register Now

April 23, 2015
Little Rock, Arkansas

Course Overview
Financial institutions that identify and meet the needs of wealthy individuals, and that can analyze the risks involved, have the opportunity to build profitable long-term relationships with these clients and their referrals.

Lending to the wealthy is somewhere in the middle of the commercial side and the retail side of banking. Wealthy clients aren't looking for the restrictions of consumer lending or for commercial lending based on corporate loan policy; they often look for a banker who can provide sizable, flexible credit facilities on a timely basis and who can understand and execute their requests for credit and noncredit services.

However, bankers servicing these individuals must be alert to the potential pitfalls. It is rare to have access to audited financial statements, so the banker must become more astute about obtaining, verifying, and analyzing financial information when making a credit decision.

Who will benefit?
If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience lending to wealthy individuals, this introductory course will give you the basic information you need to make an informed loan decision when considering an application from a wealthy individual.

You will:

- Determine the credit needs of wealthy individuals and how their borrowing needs change in response to their life stages.
- Use techniques that help assess a wealthy individual's potential repayment sources.
- Determine the risks involved in lending to wealthy individuals, related to the sources of the borrower's income and to financial and business investments.
- Learn the specialized strategies for meeting the unique needs of wealthy borrowers through customized loan structures.

Preview
Analyzing Business Tax Returns

Hosted by Arvest Mortgage Company

April 28, 2015
Springdale, Arkansas

Course Overview
Analyzing Business Tax Returns teaches the participant how to understand tax concepts related to various business entities and how to use tax returns to help estimate the customer's ability to service debt. This basic course presents several aspects of analyzing tax returns, including estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations. The course addresses all types of business entities-C-corp, S-corp, LLP, and LLC-using various scenarios.

Who will benefit?
This course is designed for commercial loan officers who lend to individuals and small businesses. However, all bankers who need to increase their understanding of income tax returns and cash flow will benefit from attending this course.

You will:

- Review the tax return most relevant for cash flow estimation.
- Know which sections of the tax return can be ignored.
- Approximate the business's cash flow using a worksheet and develop the ability to use the system on the job.
- Develop strategies for predicting future cash flow.
- Estimate and analyze cash flow from business tax returns.
- Analyze tax fundamentals.
- Understand how taxes influence cash flow.
- Examine how taxes influence the customer's operations.

Preview

Instructor Bio
Course Overview
The objective of this course is to use tax returns and personal financial statements to determine a customer's ability to repay a loan through cash flow. Cases include a discussion of individuals, partnerships, proprietorships, and small businesses.

Who will benefit?
A thorough knowledge of income tax returns and cash flow can benefit all lenders trying to differentiate their services in the market. Analyzing Personal Financial Statements and Tax Returns is designed for all lending and credit professionals who rely on this information to make credit decisions.

You will:

- Improve the quality of your portfolio using personal financial statements as a predictor of repayment.
- Strengthen the underlying asset value of your portfolio through an understanding of adjusted net worth.
- Identify the most relevant sections of the tax return that affect cash flow.
- Examine how taxes influence cash flow and the customer's operations.
- Analyze tax returns for individuals, partnerships, real estate transactions, and small businesses.
- Develop strategies for predicting future cash flow.

Preview

Instructor Bio

Take PFS & Biz Tax Returns Together & Save!

Global Cash Flow I:
Course Overview
Global Cash Flow I: Foundations in GCF Concepts teaches you how to analyze the cash inflows and outflows of an individual. Learn why an individual's contingent risks could have a negative effect on the desired outcome: repayment of debt and compliance with the terms and conditions of the lending arrangement. Learn to identify the sources and quality of an individual's cash flows, and their timing, so that steps can be taken to mitigate the risks presented by the intertwined interests of owners/guarantors and business.

By examining simple, straight-forward scenarios, you will understand the interplay between business and personal cash flows and how this affects debt service requirements. While no single approach to global cash flow fits all situations, you will gain a solid understanding of global cash flow so that you can adapt and apply the concepts learned.

You might also like to attend Global Cash Flow II: A Real Estate Portfolio Perspective (the next course in the series) for a more focused treatment of the affect of commercial real estate on global cash flow.

Who will benefit?
Practicing commercial loan officers and other lending or credit professionals who lend to private clients, small businesses, and closely held corporations and who need to increase their understanding of borrowing situations created through contingent liabilities of the owner and their business interests, and its impact on loan repayment.

You will:

- Estimate the probability of loan repayment from a business and its owner(s) as borrowers or guarantors.
- Make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the global cash flow is adequate to service the debt of the business, its owners, and its guarantors.
- Explore the risks in small business/self-employed, private client, and closely held business lending and ways to analyze and assess these risks.
- Analyze the interdependence of entities.
Learn how and when to use global cash flow.
- Examine income from cash flow (including balance sheet changes).
- Use global cash flow analysis to determine appropriate loan structure elements

**Preview**

**Instructor Bio**

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**Detecting Problem Loans**

**Hosted by BKD LLP**

**June 16, 2015**

**Little Rock, Arkansas**

**Course Overview**

Detecting Problem Loans is designed to sharpen the ability of participants to recognize potential problem loans early, to analyze credit and operational risks, and to work with problem credits. Case studies provide an opportunity for participants to apply what they have learned throughout the course.

**Who will benefit?**

Detecting Problem Loans is for loan officers and other credit professionals who need to understand the ways to minimize problem loans and to deal with them once they surface. The course is appropriate for junior to mid-level commercial lenders, credit review and credit policy officers, and junior workout officers.

**You will:**

- Recognize the causes of business failure and loan losses.
- Diagnose management/operating problems, potential problem loans, and critical occurrences.
- Identify the early warning signs, coincident and lagging indicators of problem loans, the five stages of problem loan resolution, and monitoring tools.
- Explore how the alarm is sounded and by whom, the watch process and report, and the development of an action plan.
- Understand the nine-step process for analyzing problem loans.
- Explore the basic options for resolving problem loans — outplacement, workout, and...
liquidation.

- Identify lender liability issues and how to communicate the bank's decision to the borrower

**Preview**

**Instructor Bio**

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**Real Estate Lending Academy**

**Hosted by Arvest Bank**

**July 14, 15 & 16, 2015**

**Little Rock, Arkansas**

**Course Overview**

This intermediate-level three-day course helps participants understand the key elements of credit decisions involving real estate by describing the characteristics of income-property real estate loans and identifying the key loan underwriting differences between investor loans, owner-occupied real estate loans, and commercial loans secured by real estate.

This course explores qualitative issues, including industry, business, and management strategy, coupling these issues with the traditional quantitative analysis, including income statement, balance sheet, and cash flow analysis.

**Who will benefit?**

The course is for commercial lenders and credit analysts who are not real estate specialists but who need to know more about assessing real estate risk.

**You will:**

- Review classic credit "best practices."
- Learn how to link the loan purpose with the repayment source.
- Find out why there should be at least two sources of repayment, and why the first is typically based on cash flows.
- Come to understand the importance of the borrower/sponsor having a stake in the deal.
- Find out about the pros and cons of loans secured by income-producing property, loans secured by owner-occupied property, and commercial loans secured by
real estate.
• Discuss real estate risk relative to apartments, retail space, warehouse, and industrial property.
• Hear about discounted cash flow, sensitivity analysis, volatility, regulatory issues, lease analysis, documentation, and environmental risk.

Preview
Instructor Bio

Asset Based Lending for Non-Asset Based Lenders
Hosted by Heartland Bank

August 11, 2015
Little Rock, Arkansas

Course Overview
This course provides participants with a basic understanding of asset-based lending (ABL) concepts and techniques. Participants learn about ABL borrowers, collateral and field examinations, and loan structures, including reporting and monitoring techniques. Participants read and discuss a case study that illustrates many of the issues involved in ABL.

Who will benefit?
This course is for small business and middle-market lenders who are not asset-based lenders but who are responsible for identifying ABL customers. The program also provides an excellent overview of asset-based lending for others who need a basic understanding of the process of making an asset-based loan (e.g., loan review personnel, credit analysts).

You will:

• Target appropriate candidates for asset-based loans.
• Identify and understand the risks particular to asset-based lending.
• Understand the purpose and objectives of the field exam and be able to explain how the exam discloses and quantifies collateral risk.
• Understand how and why effective loan
structuring, reporting, and monitoring can minimize asset-based lending risk.