

# The School of Commercial Lending October 15 - 19, 2018

Sheraton Framingham Hotel & Conference Center  
1657 Worcester Road, Framingham, MA 01701



Conducted by the  
Massachusetts Bankers Association  
in cooperation with:



**NH** Bankers  
ASSOCIATION

MAINE  
BANKERS  
Association

**RIBA**  
RHODE ISLAND BANKERS ASSOCIATION

# 2018 Program

The School of Commercial Lending is an intensive, week-long course of study that provides students with the knowledge needed to evaluate, structure, price and negotiate commercial loans in a continually changing lending atmosphere. Conducted by the Massachusetts Bankers Association, the school presents a comprehensive curriculum that takes students step by step through the loan evaluation process. At the conclusion of the instruction, students will take a post-course examination. Students are expected to achieve a 70% or better to receive a certificate. Students that do not pass may take a make-up exam.

## Who Should Attend

The School of Commercial Lending is designed for bankers with a minimum of one year experience in either commercial lending or credit analysis, those that have completed the Fundamentals of Credit Analysis (strongly encouraged), or five years experience in general banking. Students attend group lectures and actively participate in case studies that illustrate real world commercial lending situations. Through study, analysis and documentation, participants develop practical skills that can be applied in their own bank environments.

**Key topics are presented in a logical sequence to parallel the loan evaluation process.**

### External Environment

The political, legal, economic, industry and market forces that influence the business climate in which the borrower operates.

### Business Operations of the Borrower

The components of business, such as asset mix, asset utilization, financing requirements and loan structure, corporate strategy and the principles of effective management.

### Tools of Loan Investigation and Analysis

The loan investigation process, which provides the foundation for making a prudent lending decision; includes comparative, common-size, ratio, cash flow and sensitivity analysis.

### Elements of Loan Support & Pricing

Collateral, control, monitoring, the role of competition, and customer profitability.

### Problem Loans

Prevention, identification, resolution, alternatives.

### Negotiating Process

Negotiation, packaging and selling a total commercial relationship.

### Credit Discipline

The components of an effective administration process, resulting in a quality loan portfolio.

*“The School of Commercial Lending was a great experience that came loaded with plenty of rich material, best practice take-away’s, and lots of new peer contacts . I found the facilitator to be extremely knowledgeable on the subject, applying real-life scenarios with the material being taught.” — Christopher Dickinson, Business Banking, Mutual Bank, Plymouth*

## Faculty

John R. Barrickman has extensive experience teaching and lecturing on economics, credit analysis and commercial lending. He is the author of the Professional Development Program’s commercial loan curriculum and a contributing author to the *RMA Journal* and books on commercial lending, loan pricing and customer profitability analysis.

Mr. Barrickman is currently president of New Horizons Financial Group in Fernandina Beach, Florida.

## Registration & Fees

Students accepted into the program should register between 8:30 a.m. and 9:00 a.m. on Monday, October 15, 2018. Classes begin at 9:00 a.m. on the first day (October 16) and at 8:30 a.m. thereafter.

A non-refundable **cancellation fee of \$500** will be charged to any accepted student withdrawing **after October 1, 2018**.

## IMPORTANT

Qualifying financial institutions can receive reimbursement up to 50% for employees who wish to take this course. The Workforce Training Grant Express Program assists companies with 100 or fewer employees to address their employee training. To receive the grant, banks need to complete a short, on-line application to request grant funds for this course. A financial institution whose request has been approved will be reimbursed for up to 50% of the actual cost of training. You may only request reimbursement for training individuals who are on your company’s payroll and work in Massachusetts.

***The deadline to apply for a grant for this course is six weeks before the course begins.***

For more information or to apply, visit: <http://workforcetrainingfund.org/programs/express-program>

**Training program/Course ID: 116192**

## To Apply

The Admissions Committee will approve applicants based on qualifications. Applicants are strongly encouraged to apply by July 30, 2018. The hotel cut-off date is Monday, September 21, 2018.

## Applications should be mailed to:

Registrar-SCL18

Massachusetts Bankers Association

One Washington Mall, 8th Floor Boston, MA 02108-2603

All applicants will be advised of acceptance status on or before **SEPTEMBER 17, 2018**.

## Contact

For further information about the 2018 School of Commercial Lending, please call Tanya Duncan, Senior Vice President, Corporate Policy, 617-502-3801 or email [tduncan@massbankers.org](mailto:tduncan@massbankers.org).

## Accommodations

Students are encouraged to reside at the Sheraton Framingham Hotel during the week-long session to experience the full benefit of this intense program. Students staying overnight will receive a four-course dinner each night and a full American breakfast each morning. The Sheraton Framingham Hotel & Conference Center is conveniently located on Route 9 West, off the Mass. Pike. The hotel is IACC certified and provides many amenities including oversized guest rooms, state of the art ergonomically designed and technologically advanced meeting rooms, high speed internet access, full American breakfast, continuous refreshment breaks, luncheon buffet and four-course dinner. The fitness center boasts four workout rooms, indoor pool, Wii Fit, sauna and whirlpool. For directions, visit the hotel's website: <http://www.starwoodhotels.com/sheraton/property/area/directions.html?propertyID=756>

## Tuition and Overnight Fees

**\$2,650 per person, single occupancy - 5 nights (\$3,695 for nonmembers)**

**\$2,350 per person single occupancy - 4 nights (\$3,345 for nonmembers)**

*(Includes meeting package, hotel room, all meals, breaks, and use of the hotel's fitness center.)*

## Tuition and Day Student Fee

**\$1,895 (For those not requiring overnight accommodations.) \$2,890 for nonmembers.** (Includes the reception, all meals, breaks and the meeting package.)

*"All cases were presented in an excellent manner. The classes were taught in a way that kept the pace and attention level high."*



# SCHOOL OF COMMERCIAL LENDING

✓ CHECK THE APPROPRIATE BOXES

- Sunday-Friday**
- Single Room
- Double Room
- Monday-Friday**
- Single Room
- Double Room
- Day Participant**

**Sheraton Framingham Hotel & Conference Center**  
**1657 Worcester Road, Framingham, MA 01701**

**October 15-19, 2018**

Name: \_\_\_\_\_ Bank Name \_\_\_\_\_  
Nickname (for badge): \_\_\_\_\_ Street Address \_\_\_\_\_  
Bank Telephone Number: \_\_\_\_\_ City \_\_\_\_\_  
Email Address: \_\_\_\_\_ State and Zip \_\_\_\_\_  
Home Phone Number: \_\_\_\_\_ Your Title \_\_\_\_\_

If you require special accommodations, such as handicap accessibility, or have special dietary requirements, indicate below:

\_\_\_\_\_  
\_\_\_\_\_

## Banking Experience

Current Duties and Responsibilities (Explain Briefly) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Previous Experience in Banking (Give Inclusive Details) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I have completed courses of study in the following subject areas:

Accounting  Commercial Lending  Analyzing Financial Statements  Economics  Fundamentals of Credit Analysis

Other relevant experience, educational or training experience (specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Applicant's signature \_\_\_\_\_

Date \_\_\_\_\_

*The submission of this application has been approved by the bank. (To be signed by the president, CEO, department head, personnel officer or other executive authorized by the bank.)*

Nominating Officer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Nominating Officer's Name \_\_\_\_\_ Title \_\_\_\_\_

See Brochure for Fees. Do not send checks at this time. You will be invoiced for the total amount due once acceptance into the program has been determined.

**Please apply by July 30, 2018.**

Mail to: Registrar-SCL18  
Massachusetts Bankers Association  
One Washington Mall, 8th Floor, Boston, MA 02108-2603

Your application for admission will be reviewed by our advisory board in the near future. You will be notified of acceptance by SEPTEMBER 17, 2018. Any questions may be directed to Tanya Duncan, Massachusetts Bankers Association, 617-502-3801 or tduncan@massbankers.org.