



## Commercial Financial Statement Analysis – Level 2

**Pre-requisite:** Commercial Financial Statement Analysis Level 1 and/or 5 or more years of lending experience in the Commercial field.

The registration fee is \$1,100 (3 days). Includes: course material, lunch, morning muffins and coffee break refreshments.

### Location and Date:

Regina – SaskCentral – 2055 Albert Street  
October 27<sup>th</sup>, 28<sup>th</sup> & 29<sup>th</sup>, 2020  
Session begins at 8:30 a.m. and runs until 4:30 p.m. daily

### Who Should Attend:

This course was designed to challenge participants with 5 or more years of commercial lending experience, or the participants that have completed the Level 1 Commercial Financial Statement Analysis course. In addition, this course will appeal to senior commercial lenders who wish to update their skills. As well as credit analysts, risk managers and audit staff.

### Course Description:

The Advanced Commercial Financial Statement Analysis Course was created to provide participants with the skills necessary to analyze detailed commercially prepared – book valued based financial statements providing for enhanced credit decisions.

The course includes; strategic planning regarding economic and financial feasibility of commercial businesses; emphasis on processes for developing a comprehensive enterprise analysis including management components; production, marketing, and financing plans; enterprise budget(s); and evaluation of risk management alternatives.

“Real life” case studies utilizing commercial operations financial analysis software output together with historical financial information are used to provide information that will be used to provide production and financial benchmarks.

Each case will provide an in-depth perspective on the commercial industry, advanced financial statement analysis, ratio analysis, risk rating, monitoring of complex credits, evaluation of business expansion, and risk assessment.



**Throughout this 3-day course, the following topics will be covered:**

- Receive the latest set of financial and non-financial indicators/benchmarks and guidelines used in pricing credits, establishing covenants and monitoring borrowers' performance.
- A special focus on case study application on a larger commercial operation
- Monitoring of complex credits
- Evaluation of business expansion
- Problem loan identification and workout and risk assessment

**Facilitator: Brad Magnusson**

This course has been developed and will be facilitated by Brad Magnusson. Brad is a founding partner of the Winnipeg based firm, Magnusson Consulting Group. Brad works with many Saskatchewan and Manitoba credit unions to improve lending procedures and efficiencies. His firm provides global agricultural analysis and market intelligence to a variety of clients.