



## **Commercial Financial Statement Analysis – Level 1**

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

May 5<sup>th</sup>, 6<sup>th</sup> & 7<sup>th</sup>, 2020

Session begins at 8:30 a.m. and runs until 4:30 p.m. daily

### **Who Should Attend:**

Early career lenders (zero to ten years' experience) or experienced lenders who are assuming new commercial loan responsibilities. As well as credit analysts, risk managers and audit staff.

### **Course Description:**

This course offers novice commercial lenders the tools needed to better understand, perform credit analysis and make sound lending decisions when dealing with their SME members. A great deal of focus will be given on analyzing financial statements/ratios, provide the tools needed to assess the management of the business, understanding the financial statements. Specific topics include market-value balance sheets, cash basis income statements, and annual cash flow statements and the various ratio calculations and understanding annual cash flow requirements.

This 3-day session is designed to provide novice commercial lenders and staff in overcoming the challenges of understanding SME financial statements, performing loan analysis and ratio calculations. The course is based on sole proprietorship and smaller SME corporations.

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

- SME Business Cycle
- Detailed current and historical analysis of net worth statements and cash flow analysis
- Ratio Analysis & Interpretation
- Financial Benchmarks

### **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.