



2023 IBA Introduction to Commercial Lending School

October 16-18, 2023

Monday 10/16	Tuesday 10/17	Wednesday 10/18
	Breakfast 7:00am - 8:00am	Breakfast 7:00am - 8:00am
9:30am - 10:00am Registration	8:00am - 10:00am Reading and Analyzing Business Financial Statements Track A/Klein: Rosewood Room Track B/Quinlin: Cedar Rapids Room	8:00am - 10:00am Lending to Start-Up Businesses and Lending Decision (Case Study) <i>Quinlin</i>
10:00am - 11:30am Structure of the Typical Business Klein	Break 10:00am - 10:15am	Break 10:00am - 10:15am
Lunch 11:30am - 12:15pm	10:15am - 12:15pm Reading and Analyzing Business Financial Statements (cont.) Track A/Klein: Rosewood Room Track B/Quinlin: Cedar Rapids Room	10:15am - 11:00am Lending to Start-Up (cont.)
12:15pm - 12:45pm Structure of the Typical Business (continued)	Lunch 12:15pm - 1:00pm	11:00am - 12:30pm Early Warning Signals and Intro to Bankruptcy <i>Quinlin</i>
12:45pm - 2:30pm Commercial Lending Laws Klein	1:00pm - 1:30pm SBA Government Programs <i>TBD</i>	Lunch 12:30pm - 1:15pm
Break 2:30pm - 2:45pm		1:15pm - 2:00pm Case Study Discussion <i>Quinlin</i>
2:45pm - 3:45pm Loan Structuring Klein	1:30pm - 3:00pm An Introduction to Ratios and Cash Flow Analysis <i>Quinlin</i>	2:00pm - 2:45pm Dynamics of Commercial Lending <i>Quinlin</i>
3:45pm - 4:45pm Loan Investigation <i>Klein</i>	Break 3:00pm - 3:15pm	2:45pm - 3:15pm Summary and Post-Test
Break 4:45pm - 5:00pm	3:15pm - 4:00pm An Introduction to Ratios and Cash Flow Analysis <i>Quinlin</i>	<p>Radisson Cedar Rapids 1200 Collins Road NE Cedar Rapids, IA 52402</p> <p>(319) 393-6600</p> <p>Classes will take place in the Rosewood Room All meals will take place in the Waterfall Terrace area</p>
5:00pm - 5:45pm Class Photo & Introductions	4:00pm - 5:00pm Case Study Group Work	
Dinner 5:45pm - 6:30pm	5:00pm - 5:30pm Pre-Test Review	
6:30pm - 7:30pm Petta's Petrol Case Study <i>Quinlin</i>	FREE EVENING Dinner on your Own	