

Webinar on

Asset Based Lending: Policy and Underwriting Guidance for Borrowing Base Lending on Receivables and Inventory

Learning Objectives

- Characteristics of ABL borrowers*
- Customers' advantages for an ABL facility*
- Collateral considerations*
- Risks*
- Types of facilities*
- How advance rates are determined*

This session will explain how the ABL policy and process must work to ensure the bank is repaid on time, in full, and as agreed.

PRESENTED BY:

A frequent speaker, instructor, advisor, and writer on credit risk and commercial banking topics and issues, Dev Strischek is principal of Devon Risk Advisory Group and engages in consulting, speaking and training on a wide range of risk, credit, and lending topics. He is the author of Analyzing Construction Contractors and its related RMA workshop.

On-Demand Webinar

Duration : 60 Minutes

Price: \$200

Webinar Description

Asset-based lending (often referred to as “ABL”) is a form of commercial lending designed to finance safely the working capital needs of a borrower whose cash flow may not support debt repayment. Like other commercial loans, cash flow is the primary repayment source for an asset-based loan but with a stronger reliance on the company's assets as collateral and firmer control over the receipts of the collateral’s liquidation.

Collateral typically available to secure the asset-based loan includes accounts receivable, inventory, machinery and equipment, general and specific intangibles, real estate, and other assets. Because working capital support is the primary objective of most asset-based loan facilities, accounts receivable and inventory generally is the bank's core collateral. Personal guaranties, often secured, can be taken.



Who Should Attend ?

Credit Analysts

Credit Managers, Credit Risk Managers

Loan review officers

Work-out officers

Commercial Lenders

Chief Credit Officers

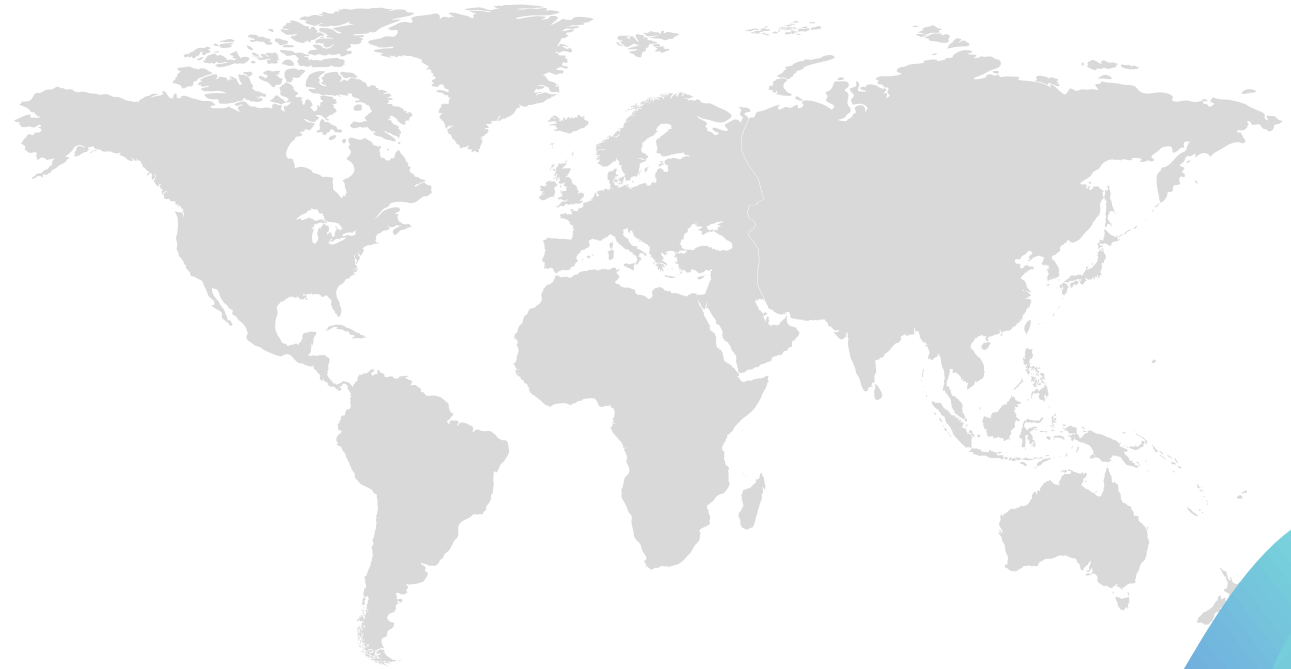
Senior Lenders, Senior Lending Officer

Bank Director

Chief Executive Officer

President

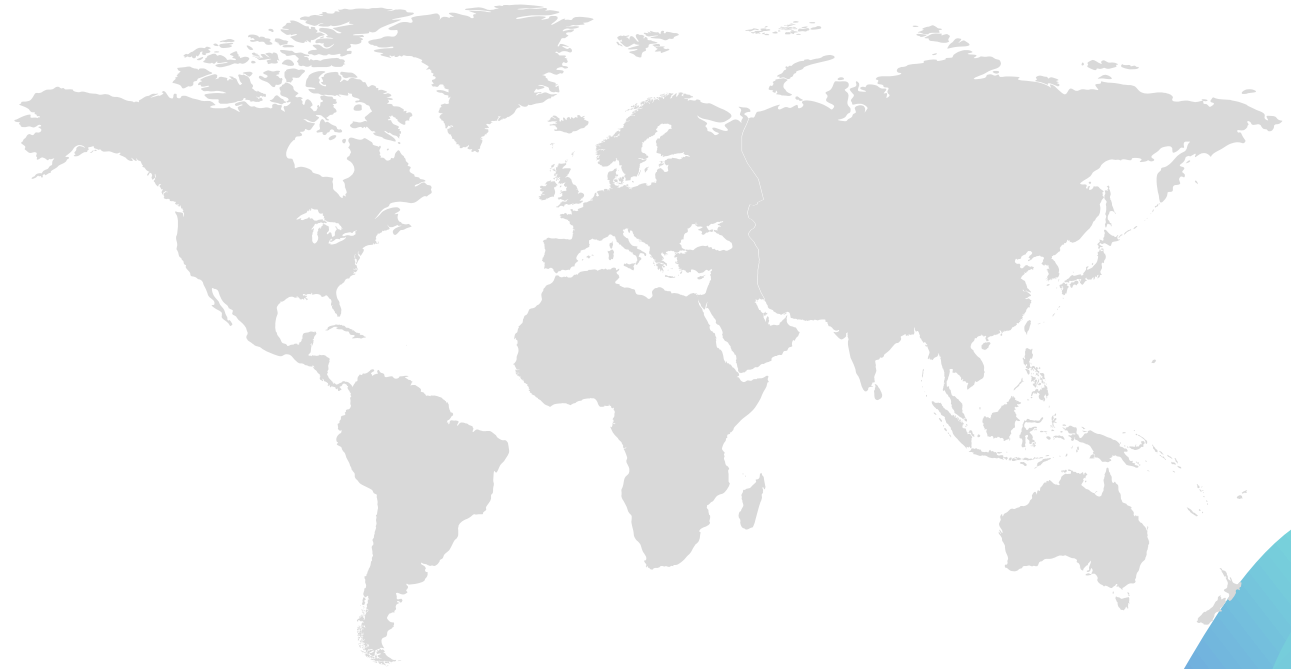
Board Chairman



Why Should Attend ?

Monitoring and controlling collateral are critical to the asset-based lender to mitigate repayment risk. Collateral evaluation begins with a comprehensive field examination to determine value, followed by a continuing program of periodic examinations. The collateral and loan values are monitored continuously (daily/weekly/monthly) to ensure that the realizable value of the collateral is always sufficient to repay outstanding.

This session will explain how the ABL policy and process must work to ensure the bank is repaid on time, in full, and as agreed.



To register please visit:

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