

Webinar on

Profit And Loss Statements: What A Lender Needs To Know And Ask

Learning Objectives

- How to measure cashflow based on Profit and Loss Statement information
- How to calculate Gross Profit and Operating Profit Margins
- How to treat depreciation and other non-cash charges
- How to calculate Debt Service
 Coverage Ratios
- How to identify non-recurring items
- How to calculate for compensation



This webinar will examine **Profit And Loss** Statements and look at ways that they inform us about businesses.

PRESENTED BY:

Vincent DiCara has been involved in evaluating and meeting the credit needs of small and medium-sized businesses for over thirty years as a business advocate, lender, credit analyst and trainer. Mr. DiCara's training programs have become known for their ability to foster an informal and participatory environment in which students are empowered to learn.

GRCEDUCATORS

Axons Technology and Solutions

On-Demand Webinar

Duration: 90 Minutes

Price: \$200

Webinar Description

This program will examine Profit And Loss Statements and look at ways that they inform us about businesses. Attendees will look at ten questions which can be answered upon a close examination of Profit and Loss Statements. Among those question will be the following

What is the Composition of Sales?
Is this a growing business?
How is Cashflow measured from P & L items?
What role does depreciation play in cashflow?
What roles do margins play?

Profit and Loss Statements need to be examined by anyone who makes a loan to a business because Profit and Loss Statements tell us a number of things about a business. This program will examine the questions that need to be answered when evaluating the information contained in Profit and Loss Statements. This program will examine cashflow that can be identified as part of a Profit and Loss Statement and how that cashflow can be used to determine repaymentability.



Who Should Attend?

Credit Analysts, loan officers, branch managers and Loan Committee members





To register please visit:

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