

“Managing Your Business Debt – the Seminar”

Designed for Businesses Borrowing for Working Capital and/or Growth.

Who Should Attend? Business Owners, Financial Managers, Chief Financial Officers & Business Advisors.

Being both forewarned and forearmed borrowers can employ courses of action which may save their business, their fortunes and their peace of mind.

The application of techniques presented can be vital to your business future. Strategies learned can improve your borrowing techniques, improve lender receptiveness, and aid in the preservation of cash flow. Specific tactics are emphasized for these difficult financial times and could enable you to be among the survivors.

YOUR LENDER’S REASONABLE EXPECTATIONS

Know What You Signed
About Timely Payments of Principal and Interest
Maintain Honest Communications – No Surprises
Loan Covenant Compliance
Your *Reasonable* Commitment to Forecasted Performance
The Lender’s Security Interest
Relevance of Standard Industry Ratios

RECOGNIZING DANGER SIGNALS

Inexperienced / Frequent Changes in Lending Officers
Inability to Access Your Lender
“Too Busy” for Your Business
Unreasonable Performance Expectations
Frequent Loan “Restructurings” / Risk Ratings

THE BORROWER IN TROUBLE

Loss of Trust (Yours or Theirs)
Tightening of Financial Covenants
Credit Enhancements Sought
Sudden Re-Appraisal Requirements
Interest Rate Increases & Forbearance Fees

PITFALLS OUT OF YOUR CONTROL

Mergers/Acquisitions/Closings
Head Office “Pulls Strings”/Lack of Local Control
Regulators and Your Risk Rating
Transferred to Workout / Special Assets Group
A Perceived Industry Stigma (Genuine or Otherwise)

WHAT YOU DON’T KNOW - BUT SHOULD

Options to Providing Your Personal Guarantee
The IRS, Environmental Concerns and PMI’s
Interest Rates and the Lender “Fees”
What (Really) Happens at the Credit Committee?
What is Your Worst Case Scenario?

EMERGENCY PROCEDURES – NOW!

Lender’s UCC “Rights & Remedies” – and Yours!
Preservation of Your Life Blood – Cash Flow
“Blitz” the Lender When Placed in Loan Workout
Do Not Provide More Ammunition
Effecting Loan Officer Changes? Watch Out!
Engage Professionals for Advice & Counsel

CONTROL YOUR BORROWING DESTINY

Maintain *Current* Relationships (if possible)
Proactive Selection of Your Next TWO Lenders
Structure Your Own Terms & Conditions
About Your Covenants, Guarantees & Subordinations
Putting Potential Lenders to the Test
Collateral Values and Enhancements
Sourcing Non-Traditional Lenders

EFFECTIVE SOURCING OF BORROWED FUNDS

The “Alternative” Sources
The Specialized Lenders’ Unique Focus
Dealing with Non-Traditional Sources
About Loan Participations/Strips/Layers/Hurdles

GETTING YOUR SHARE IN TOUGH TIMES

Financial Relationship Management Techniques
The Management “Team” – Not a One Man Band
Your Red Carpet – SHOW AND TELL!

DEVELOPING YOUR WINNING FINANCING PACKAGE

THE BUSINESS SURVIVORS GUIDE

(Confidential for Seminar Participants)

Seminar content may be updated, expanded or otherwise modified without notice.

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