



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Lending to Churches & Other Nonprofit Organizations

Tuesday, November 6, 2018

2 - 3:30 p.m.

Financial institutions must recognize the fundamental differences between lending to nonprofit and for-profit businesses — or risk suffering loan losses. Nonprofits' goals differ greatly from other business entities because they don't seek to maximize owner/shareholder wealth/value. Net income is usually minimal, which may or may not indicate poor cash flow. In addition, collateral is generally not a repayment option — without a potential public relations disaster. In the face of declining government support, cash-strapped nonprofits are turning to local financial institutions for commercial loans and lines of credit. Do you know how to adequately evaluate a nonprofit entity's loan request? This presentation addresses the skills required to understand and underwrite the associated risks of lending to nonprofits and churches. Suggested performance ratios and underwriting benchmarks are provided.

HIGHLIGHTS

- Nonprofit accounting
 - FASB 117 Financial Statements of Not-for-Profit Organizations
 - New FASB nonprofit accounting guidelines
 - When is an audit required?
- Tax Return Form 990 Part VI & Form 990-N
 - Nonprofits that are exempt from filing
- Lending to nonprofits
 - Application and loan officer inquiries
 - Credit analyst's financial assessment, including cash flow, liquidity, debt management, leverage, and key performance ratios
 - Other considerations, including concentrations and budget for the next operating year
 - Assessment of board and key executives
- Lending to churches
 - Major factors to examine when underwriting church loans
 - Prequalifying for a loan — suggested underwriting guidelines
- Illustration — building project benchmarks

TAKE-AWAY TOOLKIT

- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This webinar benefits commercial loan officers, credit analysts, senior credit officers, loan review officers, and branch managers.

ABOUT THE PRESENTER

A thirty-year banking veteran, S. Wayne Linder was formerly the CEO of a community bank. As a senior consultant with Young & Associates, Linder works as a lending and management consultant. He assists financial institutions under regulatory enforcement agreements, develops and implements written lending policies, and develops educational material for in-house lending training. Linder is a popular seminar speaker with both national and international experience.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
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