**2020 RMA Wisconsin Chapter Credit ANALYSIS Competition**

#### CREDIT PRESENTATION TEMPLATE

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date :** |  |  | **Team Name:** |  |
| **BORROWER:** |  | | | |
| **Team Members:** |  | | | |

|  |
| --- |
| **NATURE OF BUSINESS/STRUCTURE/EVOLUTION** (legal business structure, type of business, and evolution): |
| **COMPANY OWNERSHIP:**  **Name** **Title** **% of Ownership** |
| **COMPANY MANAGEMENT:**  **Name** **Title** **Years Experience**    **OVERALL MANAGEMENT ASSESSMENT:** [discuss strengths & weaknesses of management, backup/succession plan] |
| **INDUSTRY ASSESSMENT:** |
| **PURPOSE OF PROPOSED LOAN(S):** [detail purpose(s), cost(s), percentage financed, etc. on proposed loans.]  **Sources and Uses of Proposed Loan Proceeds:**  **Proposed Credit Facility Details** (describe the structure of each loan including terms, payment, amortization, maturity, rate, etc.): |
| **PRIMARY SOURCE OF REPAYMENT:** [detail for each request, by reference #] |
| **SECONDARY SOURCE OF REPAYMENT:** [detail for each request, by reference #] |
| **DETAILS OF COLLATERAL AND ITS ADEQUACY AS A REPAYMENT SOURCE:** (describe for each proposed loan) |
| **SOURCE AND QUALITY OF FINANCIALS:** |
| **FINANCIAL SUMMARY & REVIEW:** [address previous year's recap, income statement and balance sheet issues, and cash flow. Briefly comment on the cause(s) of significant changes in the financial summary and the entity's highlights and/or concerns -- financial or otherwise.]  **Previous Year Recap**  **Balance Sheet Issues**  **Income Statement Issues**  **Cash Flow Issues**   |  |  |  |  | | --- | --- | --- | --- | | (000’s) | 2017 | 2018 | 2019 | | Net Income |  |  |  | | + Depreciation |  |  |  | | + Interest Expense |  |  |  | | + Other Adjustments (rent expense, distributions, etc.) |  |  |  | | **Cash Available for Debt Service** |  |  |  | |  |  |  |  | | **Debt Service Requirements** |  |  |  | |  |  |  |  | | Excess (Shortfall) of Cash |  |  |  | | **Debt Service Coverage Ratio** |  |  |  | |
| **ASSUMPTIONS / PROJECTIONS:** |
| **GUARANTORS/PERSONAL FINANCIAL ANALYSIS & CAPACITY** |
| **SUMMARY COMMENT AND OTHER PERTINENT REMARKS:**  **Strengths:**  **Weaknesses: Mitigants:**  **Risks (Competition/Life Cycle of Business, etc.):** **Mitigants:** |
| **CONDITIONS/COVENANTS** (for granting and managing credit - both financial and reporting):  **Required:**  **Recommended:**  : |
| **ATTACHMENTS:** |