



The Bank Management Program

Contrary to popular opinion - Bankers are people too! They are employees of a company, have families they need to support and business goals that have to be met. The more you understand what makes your banker tick and how they are measured personally - the better your chances are of getting them to do what it is you want them to do.

Your banker will consider 3 things in looking at your company - the risk profile you present, the bank's ability to make money and the competition they may face if they like your business model.

Risk - Your bank's perception of the risk you present to them will determine whether or not they want to do business with you at all, and if they do, what they are going to charge you. The trick is to understand how they assess risk and then package yourself to obtain the best result.

Revenue - Commercial banks are in the business of managing risk to make money. They make money in three principal ways: they lend money and charge interest, they perform services for a fee, and they trade in various markets for themselves and for their clients.

Competition - Attractively packaged businesses will receive attention from various lenders. Ensuring your business is properly packaged to go to market may benefit your overall outcome by providing multiple bids to win your business.

The BMP Program was designed to package entrepreneurial companies for the financial market and to create long term financial solutions to support your business plan.

Program Benefits

- Optimized Banking Program / Pricing / Service
- Managed Financing / Investment / Liquidity
- Enhanced Financial Performance
- Enhanced Bank Relations
- Flexible Financing
- Decreased Management Distraction

Program Components

- Linked Banking / Business Strategy
- Review Bank Agreements / Structure / Pricing
- Opportunity Identification
- Create Bank Presentation Package
- Select Bank Negotiation
- New Service Transition

DISCOVERY

PHASE 1

Review of how your current banking practices either support or hinder your overall business plan.

- Review of Current and 3 Year Business Plan
- Identification of Banking Related Issues & Opportunities Driven From This Review

RISK MANAGEMENT

PHASE 2

Identify the Banking risks currently present in your company.

- Determine Strategy to Reduce / Remove
- Create Long Term Strategy to Implement New Banking Program
- Determine / Assign Accountability for New Process Implementation & Management

EXECUTION

PHASE 3

This phase will:

- Design New Banking Program
- Create Project to Ensure Execution
- Develop / Install Management Process to Monitor Progress

CULTURE CHANGE

PHASE 4

This phase will:

- Create Permanent Change
- Maintain Relevance of Banking Management to Your Ongoing Business Strategy
- Ensure Ongoing Identification / Installation / Maintenance of the Most Effective Banking Program