# DON CLARKE SEMINARS

# COLLATERAL ANALYST OPERATIONS PERSONNEL SEMINAR COURSE OUTLINE





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# COLLATERAL ANALYSTS – OPERATIONS PERSONNEL SEMINAR

Length: 2 day Seminar

• Day 1: 9:00am - 4:00pm | Day 2: 9:00am - 12:00pm

### Seminar Schedule:

- Class Begins: 9:00am | Class Ends: 4:00pm
- Day 1 Breaks: (15 min) 10:30am & 2:30pm | Lunch: (1 hr.) -12:00pm
- Day 2 Break: (15 min) 10:30am

### Course Overview:

A review of the role of the Operations/Collateral Analyst as it pertains to risk quantification and minimization.

### Course Objective:

Students will learn how to glean pertinent information from borrower submitted documentation in a real-time basis, allowing them to detect and minimize emerging risk elevation.

## **COURSE OUTLINE:**

### 1) Introduction

- a. Importance Of The Operations Area
  - i. Tips Of The Spear
  - ii. Quantitative & Qualitative Analyses of Pledged Collateral
- 2) Daily/Monthly Functions Of The Operations Department
  - a. Reviewing Agings
    - i. Vertical & Horizontal Analyses
    - ii. Trends & Trajectories

- iii. Concentration Debtors
- iv. Ineligibility Issues
- b. Tests of Authenticity
  - i. Reviewing Invoices/Shipping Documentation
  - ii. Verifications
- c. Reviewing Remittance Reports
  - i. Testing Cash Inflow for Reasonableness
  - ii. Reviewing Cash Control Mechanism Activities (Locked Box vs. Blocked Accounts)
  - iii. Tracking Sales, Turnover Trends & Dilution
- d. Reviewing Inventory Reports
  - i. Vertical & Horizontal Analyses
  - ii. Trending and Trajectory (Computing Inventory Turn & Impact on Liquidity)
  - iii. Ineligibility Issues
- e. Reviewing Accounts Payable Agings
  - i. Vertical & Horizontal Analyses
  - ii. Focusing on Critical Vendors
- 3) Reviewing The Borrowing Base For Accuracy
- 4) Analyzing Key Collateral Indices

- 5) Set Up And Maintenance Of Statistical Data
- 6) Interfacing With Support Groups
- 7) Case Work