

FNS41815

Certificate IV in Financial Services

Specialising in Commercial and Asset Finance

WELCOME TO THE NEW ERA OF COMMERCIAL FINANCE



INTRODUCING...

We are pleased to present our newest program, tailored for today's finance professionals, focusing on the practical aspects of equipment and commercial finance.

FNS41815 Certificate IV in Financial Services

Specialising in Commercial and Asset
Finance

ISM have consulted with industry leading, aggregation group, **FAST** whilst working closely with CAFBA, to develop The Commercial and Asset Finance Program.

This program is ideally suited for people seeking to work as finance professionals, specialising in the commercial and asset finance space.





ABOUT THE COURSE

This course gives you an excellent understanding of key issues and product information in the commercial and asset finance industry, therefore enabling you to offer sound guidance to clients.

It includes all the essential skills such as product knowledge, legal aspects and documentation required to implement a commercial or asset based loan.

Our program caters for learners who are brand new to the industry as well as those who are experienced finance professionals.



What will I learn?

- The key features and benefits of products that help the client achieve their capital and investment goals.
- The skills required to educate and inform your clients to meet their needs.
- The tools used by the credit underwriter.
- How to analyse the statement of Financial Performance and Financial Position.
- How to build a customer relationship program.
- How to develop relationships with key strategic partners.

WE PROVIDE YOU WITH THE TOOLS TO MAKE YOUR JOB EASIER

Example: Piano Key Chart

This tool is designed to help identify a pattern in cash flow needs. Try to work out approximately the closing bank balance (in all accounts if needed) without the overdraft or longer term business loan used by the business.

The aim is to work out how large the draw down amount would be at the end of each month to see how the pattern emerges over a whole year.

Enter Month and Year below:

31 July 2018
31 August 2018
30 September 2018
31 October 2018
30 November 2018
31 December 2018
31 January 2019
28 February 2019
31 March 2019
30 April 2019
31 May 2019
30 June 2019

Enter Closing Balance

(\$12,450.00)
(\$33,400.00)
\$2,500.00
(\$35,000.00)
(\$1,200.00)
\$5,600.00
(\$45,400.00)
(\$14,500.00)
\$8,900.00
(\$12,450.00)
(\$10,350.00)
(\$35,690.00)

