

cordially invite you to a breakfast seminar

Funding Your Company's Growth

Obtaining Bank Financing in the Current Environment

Norris McLaughlin & Marcus, in cooperation with Fulton Bank, WithumSmith + Brown and The Alternative Board, present a seminar for business owners and entrepreneurs who are considering the next steps of their growth as the economy improves and credit becomes more available. The presentation will cover how to obtain bank financing from four different perspectives: the banking perspective, the financial/accounting perspective, the business planning perspective, and the legal perspective. Below are the topics to be discussed:

Banking Perspective ~ Paul Stahlin, Regional President, Fulton Bank

- Cultivating a Relationship With a Bank
- What Bankers Are Looking For
- Typical Mistakes to Avoid
- Description of Typical Products
- Description of Credit Review Process

Financial/Accounting Perspective ~ James J. Hannan, CPA, Partner, WithumSmith + Brown, PC

- Prepare Yourself – SWOT Analysis
- Typical Financial Covenants
- Financial Reporting Required During Term of Loan
- Quality of Earnings

Business Planning Perspective ~ Vicky Richards, Partner and Chief Operating Officer, The Alternative Board

- Assessing Your Company's Short Term and Long Term Borrowing Needs
- Best Practices for Using External Funding
- Understanding the Key Elements of a Loan Request

Legal Perspective ~ Jesse P. Nash, Esq., Member of Norris McLaughlin & Marcus, P.A.

- A Few Common Pitfalls to Avoid
- The Due Diligence Process
- Impact of Outstanding Judgments or Litigation
- Thinking Through Loan Covenants Early On
- Prospective Impact of Lending Relationship
- The Loan Documents: Some Key Areas of Push Back

When: Tuesday, December 3, 2013

8:00 – 8:30 a.m.	Registration & Breakfast
8:30 – 10:30 a.m.	Program
10:30 – 11:00 a.m.	Questions & Answers

Where: Norris McLaughlin & Marcus, P.A.

721 Route 202-206, Suite 200
Bridgewater, NJ 08807-5933
908-722-0700

Please feel free to share this invitation with your colleagues.
We are offering this seminar free of charge. However, space is limited.

Please complete and return the attached Registration Form by Monday, November 25, 2013 to **Karolina Zerjav** by fax to **908-722-0755** or by email to **kzerjav@nmmlaw.com**. For more information, please call 908-252-4172.



Seminar Registration Form

Funding Your Company's Growth

Obtaining Bank Financing in the Current Environment

Name: _____

Title: _____

Company: _____

Address: _____

Phone: _____

Email: _____

_____ YES, I would like to attend the **December 3** Banking Seminar

Feel free to pass this on to your colleagues who may have an interest.

Please fax back to:
Karolina Zerjav, Marketing Coordinator
Norris McLaughlin & Marcus, P.A.
(908) 722-0755 fax
kzerjav@nmmlaw.com