

Objectives of an ECG Collateral Audit

A successful risk management strategy is dependent on the information gathered about a borrower. *ECG's first objective is to provide lenders with the knowledge needed to ensure a prudent and successful risk management plan.*

ECG employs new age tools to perform time tested procedures . ECG provides an in-depth analysis of the collateral supporting a loan as well as the overall health and condition of a borrower's business. With over 20 years experience in commercial lending, ECG is able to quickly and accurately identify areas of concern as well as factors that may mitigate those concerns.



ECG Collateral Exams

Collateral examinations performed by ECG provide the following:

- ✓ Analytical review of key areas such as Accounts Receivable, Inventory, Cash and Accounts Payable . ECG examinations include:
 - ✓ Year to year comparisons and trend analysis of key performance metrics
 - ✓ Explanations for fluctuations noted in any of the key performance metrics.
- ✓ Substantive testing to verify:
 - ✓ Authenticity, existence and valuation of balances reported
 - ✓ Existence of internal controls and proper procedures
 - ✓ Management explanations for performance and/or examination results.
- ✓ Calculated Borrowing Availability that includes:
 - ✓ Suggested reserve or ineligible amounts to mitigate potential problem areas noted during the exam

ECG Enterprises, Inc.

ECG is a new and young company, built on Greg Isenberg's extensive experience in the commercial finance industry.

ECG specializes in **protecting lenders by designing and implementing audit programs** that:

- Identify collateral risk lenders may not be aware of
- Identify favorable and unfavorable trends in a borrower's financial and/or collateral performance
- Provide relationship managers with strategic information not readily available from other sources.

For more information or to arrange for a collateral examination please send an e-mail to info@ecgenterprises.com