



An accomplished loan review company that does more than just look at credit files.



T. Gschwender & Associates, Inc.
311 Montgomery Street, Suite 1
Syracuse, NY 13202
315-701-1293 Phone
315-701-1296 Fax
www.tgschwender-assoc.com

T. Gschwender & Associates, Inc., a diversified management and financial consulting company, has been providing services to financial institutions and businesses since 1984. Our financial institutional clients include small community banks and credit unions with less than \$100 million in assets to much larger regional institutions with over \$5 billion in assets. Our Associates all have extensive banking and corporate management experience. With expertise spanning “both sides of the street”, the company’s Associates provide a well balanced and thorough approach to all that we do.

Our goal is simple, do a quality job at a reasonable price. As a former banker, I know how difficult it can be to find a company to do just that! We're big enough to serve you, small enough to care.

Bo Singh, President
bsingh@tgschwender-assoc.com

PROBLEM LOAN MANAGEMENT

- ✓ Do you have a Borrower who is experiencing problems that is resulting in late payments?
- ✓ Do you have relationships in non-accrual status?
- ✓ Does your workout department have the depth of experience necessary to assist your Borrowers effectively?

Our Associates include Certified Public Accountants, Certified Business Analysts, Turnaround Experts, Real Estate Appraisers, Environmental Experts, and former Bankers. We can supplement your workout personnel and provide:

- ✓ Appraisal update and environmental due diligence (to include any remediation work)
- ✓ Evaluate a customer’s accounting system and audit their key accounts (A/R, inventory, cash disbursements, tax liability, etc..) to give you confidence in their financial figures
- ✓ Determine the overall value of a business (Going Concern Value)
- ✓ A systematic review of a client’s business to determine operational concerns
- ✓ Assist Borrower in preparing realistic projections to help manage cash flow, and
- ✓ If necessary, we can provide long-term management assistance to a Borrower to ensure future profitability.

Let us help you...help your customers!