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## Global Bankers' Dr. Linda Eagle Delivers Commercial Finance Sales Program to BMW's ALPHERA Division

FOR IMMEDIATE RELEASE  
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Global Bankers Institute (GBI) led a Commercial Finance Sales Program at ALPHERA Financial Services, a division of BMW Financial Services. The training, titled "Selling the ALPHERA Commercial Finance Program," was delivered by GBI Founder & President, Dr. Linda Eagle.

GBI developed and delivered the custom 1-day classroom training program to address specific commercial finance needs identified by a Commercial Finance Needs Analysis and Focus Groups, including increased commercial finance and dealer prequalification knowledge.

Topics covered included: Overview of Commercial Finance, the ALPHERA Commercial Finance Program, New/Demo Floorplan Financing, Pre-Owned Floorplan Financing, Construction Financing, Mortgage Financing, Operating Lines of Credit, Working Capital Loans, Cash Management Accounts, Resolving Objections, Discussing Rates, Financial Analysis, Business Development, Model Target Dealerships, Commercial Finance Approval Process, Red Flags, Selling Commercial Finance Programs, Servicing Commercial Finance, Prequalifications and common terms and definitions such as Absorption Ratio, Audited Financial Statements, Balance Sheet, Cash Flow Statement, Compiled Financial Statements, Cost of Goods Sold, Curtailment, Debt Service Coverage Ratio (DSCR), Debt to Effective Net Worth, Depreciation, Gross Profit Margin, Income Statement, Liquidity, Net Exposure, Operating Expense Ratio (OER), Personal Guarantor, Rate of Travel, Ratio of Combined Effective Net Worth to Net Exposure, Reviewed Financial Statements, Scorecard, Succession Plan, Trust Ratio and Working Capital Ratio.

ALPHERA Financial Services builds on the experience of one of the world's leading financial services providers, BMW Group Financial Services. The ALPHERA Financial Services network currently encompasses over 50 countries worldwide including the United States, France, Australia, Italy and Japan, and employs more than 3,300 associates. Through the full range of products and services, Alphera competes with other commercial finance providers including: Wells Fargo, Bank of America, Ally, Chase, Fifth Third, Capital One, M&I, Frost Bank, TD Bank, Comerica, and Captives such as Ford Motor Credit, GMAC, Toyota Financial Services, Nissan Motor Acceptance Corporation (NMAC), Mercedes-Benz Financial Services and American Honda Finance.

### **About Global Bankers Institute**

Global Bankers Institute (GBI) is a Training, Communication and Consulting Firm, headquartered in New York's financial district at 245 Park Avenue, dedicated to providing the banking, insurance and financial services community innovative top-quality solutions that yield measurable business results. With locations and representatives around the world, GBI's BEST! Training, Communication and Consulting solutions are based on global best practices. Solutions include Anti-Money Laundering (AML), Branch Management Training, Business Development Training, Career Mapping, Cascading Goals, Certification, Communication Programs, Compliance Training, Customer TouchPoints, Documentation, Ethics Training, Fraud Prevention and Reporting Training, Gap Analysis, Human Capital Performance Improvement (HCPI) Audit, Information Security Training, Key Performance Indicators (KPI), Key Performance Measures (KPM), Leadership Training, Lending Training, Platform Sales, Product Development, Productivity and Quality, Project Management, Quality Assurance, Relationship Selling, Sales and Service Training, Strategic Planning, Supervisory Skills, Systems Training, Teller Training, Train-the-Trainer and Wealth Management.

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The Global Bankers Institute Pledge:

- GBI will deliver the finest quality programs you have ever used.
- GBI will deliver the most exemplary service you have ever experienced.
- GBI will measure and demonstrate positive return on investment.

The Global Bankers Institute Philosophy:

- A customer-centric approach reflected in every project.
- No surprises - on time, on budget, on point delivery of every solution.
- Communication and collaboration are the basis of our partnership

Our GBI Money Back ROI Guarantee:

- GBI will measure and demonstrate Business Results.
- GBI will meet ROI targets or we refund your fees.
- GBI is proud to introduce this innovative approach to ROI - the first of its kind in our industry.

For more information about Global Bankers Institute, please visit [www.globalbankersinstitute.com](http://www.globalbankersinstitute.com) or contact Dr. Linda Eagle at +1.212.579.5500 x 3106 or [linda.eagle@globalbankersinstitute.com](mailto:linda.eagle@globalbankersinstitute.com).

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