

# Bank Commercial Lending Officer

You are responsible for approving and signing all of the Loan Agreements, making sure CFOs know how to pay their loans off and reminding them to do so. Make sure retail shop CEOs price items accordingly and encourage business CEOs to fill out their Setting Prices/Calculating Items worksheet.

## 1. Get iPad from the Cart



Your job requires you to use an iPad today. Go to the iPad cart to pick up **iPad #4**. A teacher will be at the cart if you need assistance. Log into your iPad, **following the login directions on the last page of your manual**.

## 2. Commercial Lending Officer Worksheet

- Once the CEO has approved the loan paperwork from each business, they will give the paperwork for you to look over, **approve and sign**.
- Fill in your **Commercial Lending Officer Worksheet** with the loan amount, interest, and total amount of the loan due from each business. This is the loan amount plus interest.
- File the Loan Agreements in the file drawer at the CEOs desk.
- Do Not** approve the loans on your iPad, the CEO does this on their iPad.

## 3. Business Planning Budget & Budget Tracking Form



- When the CFOs bring to you their **Business Planning Budget** filled out on their iPad, review it and type in your name at the bottom of the page. The CFOs will take their own iPad back to their business with them.
- Use your **Business Planning Budget Tracking Form** checklist **on your iPad** in the PDF Expert app and check off when a business has brought in their iPad to show you and you have signed their form.
- Make sure that each business comes in today for you to sign this form.



## 4. Visit Retail Shops to Check their Pricing

- During the business start-up and the Red Lunch Break**, meet with the retail shop CEOs to make sure that they are pricing all of their retail items above \$2.00. They should be using the suggested retail prices in their Merchandise Catalog and on their supply packaging form from the Distribution & Delivery Center.
- Look at your **Retail Shop Suggested Price List** and make sure that they are pricing items correctly (these do not have to be exact, slightly under or over is fine).
- Encourage the CEOs to fill out their **Setting Prices/Calculating Items worksheet**. You have a sample of this in your yellow job manual.

## 5. Visit with CFOs to Make Sure They are Paying Off Their Loans

Throughout the afternoon, you will be visiting the CFOs to make sure that they are making payments towards their loan. Show them how to make these payments. A JA staff person will train you on this. Use your **Commercial Lending Officer Worksheet** to check off when a payment has been made.



## 6. Business Account Reconciliation Form

During the final green shopping break, CFOs will be submitting to you their **Business Account Reconciliation Form**. You will receive it on your iPad by tapping the icon titled **Business Account Reconciliation Spreadsheet**. You can compare this information to your Commercial Lending Officer Worksheet.

## 7. Merit Award Certificates

If businesses have paid off their business loan, make sure that they receive a Merit Award. Work with your CEO on this. Deliver the award and congratulate them on paying off their business loan.



## 8. Clear Forms

Follow the directions on the next page to **clear the forms in the PDF Expert app on the iPad**. Take your iPad and give it to the teacher stationed at the iPad carts.

## 9. Clean Up

Assist with business clean up at the end of the day.