



[www.jpconsultingnyc.com](http://www.jpconsultingnyc.com)

### **Our mission statement -**

At JP Consulting, our goal as financial and regulatory consultants is to serve our clients by providing them with the best possible solutions and superior service. We do this by leveraging off our knowledge of credit risk analysis, investment portfolio analytics, credit training, the capital markets, and derivatives. In all our business dealings, our customer's concerns are our concerns. We place a premium on values such as integrity, good faith, full disclosure and candor. As a firm, we understand that the outsider's perception of who we are is governed by these fundamental values.

Furthermore, we are firm proponents of the old adage that "bad loans are made during good times", as shown by the financial crisis of 2008.

We are Investment and [Credit Specialists](#), primarily for the banking and insurance industries. Our areas of expertise include:

- [Investment Portfolio Analytics](#)
- [Case Study based online Credit Training](#)
- [Derivatives Review](#)
- [Regulatory Loan Portfolio Review](#)
- [Credit Training](#)

We do not view credit training in isolation, but instead believe that good credit analysis and credit training go hand in hand and result in fewer bad loans. While good credit judgment is as much an art as it is a science, a loan officer with formal credit training would by definition be better at credit risk management.



## *What can we do for you?*

- **[Investment Portfolio Analytics](#)**

We have the ability to "slice and dice" complex insurer and bank commercial loan portfolios to isolate sector concentrations and "soft spots" that affect the viability of the portfolio. We isolate concentrations by sector such as CMBS, RMBS, Real Estate, High Yield etc. At your request, we would also do an OTTI review. Please [Contact Us](#) for details.

- **[Case Study based online Credit Training](#)**

Our Credit Specialists will present online Case Studies with a focus on key credit issues. The presentation will be in an online meeting room format. Online participants would be expected to have registered about a week in advance and have read the Case to be discussed by the Credit Specialist.

- **Derivatives Review**

By reviewing the insurer or bank's derivatives book, we can stratify the derivatives book by the type of strategy used so that the reviewer has a better and more complete understanding of the types of risks taken by the institution. We can check the effectiveness of the financial institution's hedging. Please [Contact Us](#) for details.

- **[Credit Training Programs](#)**

We conduct formal credit training tailored to the unique needs of your organization. We scope out the key credit areas to be covered and deliver the product in small capsules that are easy for the trainee to absorb and assimilate. Please [Contact Us](#) for details.

- **Regulatory Loan Portfolio Review**

We have the ability to review an entire commercial loan portfolio and opine on regulatory classifications such as SM, SS, D & L with an assessment of the adequacy of the Allowance for Loan & Lease Losses (ALLL). Please [Contact Us](#) for details.



## Case Study Inventory

Our partial inventory of online case studies is currently a work-in-progress. Each of these cases have been designed by [Joseph Prakash](#) & [Professor Herb Jacobs](#), with a specific learning outcome in mind. Work on new and additional case studies is currently in process.

- a) [WorldCom](#) - understanding the kind of environment that fosters fraud in a large organization.
- b) AMBAC - understanding how changes in business mix affect the overall risk profile of a financial guarantor.
- c) Feldheim Lumber - risks in lending to a company where the entire operation revolves around one individual
- d) Cougar Clothing - risk from off-balance sheet leverage from operating leases
- e) Glazed Donuts - Pros & Cons of lending to a Franchise
- f) Home Things - Typical risks in a leveraged buyout
- g) Trading Brothers - Risks of lending to an investment bank
- h) Instant Ice - Understanding the timing of free cash flow