

## **Pre-Interview Phase**

### **Macro, Industry and Competitive Position questions for the following prospects:**

#### **Medical Practice**

Two doctors are leaving their existing practice of twelve doctors to start up their own practice in a small town about 5-6 miles from the existing practice. You bank the very successful twelve-doctor practice, so the doctors are familiar with your bank and know your name from dealings through the existing practice. They are the geriatric medicine specialist for the existing practice but due to management and ownership friction, plus the probable merge with a hospital, they want to operate this specialty separately. There is no such practice in the small town. The doctors would like to meet with you to discuss financing needs.

#### **Machine Shop**

You pass a machine shop on your way to work every day. You have done some preliminary research and have found it has been in business since 1978. According to their website, it is family owned and managed. Father started the business and the son is now the 100% owner. The machine shop sales are generated from the airplane (32%) and automotive (25%) industries with the remainder from custom order parts in a multitude of applications. No one customer constitutes more than 7% of sales. You would like to call on them to find out more and see if your bank could help them with their banking needs.

#### **Electrical Contractor**

You recently read an article in your local newspaper about how the state government and the utility companies in the state are going to take advantage of new legislation. Through this new program they can get funds allocated from the government to renovate federal buildings, facilities, and upgrade aging power grid equipment to “smart grid” technologies. The local utility companies will have to sub out much of the electrical contract work and will include the subs in the bids. There is an electrical contractor in your territory you have wanted to call on. You figure they will probably need some financing if they are part of the winning bid so this would be a good opportunity to meet with them. You have done some research previously and found they have been in business for over 25 years.