



DURATION

10 – 12 hours



DELIVERY CHANNEL

eLearning

Skills Application Lab
also available.

MODULES

1. Learning About the Business
2. Understanding Business Borrowing Needs
3. Assessing the Business and Management
4. Fundamentals of Financial Information
5. Understanding Needs and Communicating Credit Solutions

Business Lending Fundamentals

UNDERSTAND AND EVALUATE SMALL BUSINESS BORROWING NEEDS

OVERVIEW

Small business owners are passionate about their businesses. They expect their financial partners to be as well.

Business Lending Fundamentals teaches customer-facing lenders how to knowledgeably and purposefully explore borrowing needs and identify potential solutions for businesses that generate less than \$15 million in revenue.

This five-module eLearning course emphasizes the operating and capital investment cycles as a framework for discovering and discussing borrowing needs. It then introduces the basic tenets of business management, so that participants are prepared to ask astute questions that not only uncover the information they need to identify a quality solution, but encourage their customers to see them as consultative financial partners.

In addition, they learn how to identify the key components of basic financial statements, calculate basic ratios and recognize – at a high level – a business's major sources and uses of cash.

Finally, participants learn how to interpret their findings and tell a complete story to underwriters, and communicate the financial institution's decision to the client.

LEARNING OBJECTIVE

Develop the core skills necessary to identify, assess, and discuss a small business's borrowing needs, and recommend appropriate credit solutions.

PROFICIENCY GAINS

- Conduct meaningful conversations with business owners about their business borrowing needs.
- Assess a business's industry position, management, and strategies.
- Assess the key information in a business's financial statements and tax returns.
- Evaluate business loan requests to determine whether they represent bankable opportunities.
- Improve communication with underwriters and other internal partners.

TARGET AUDIENCE

- Small business bankers
- Small business relationship managers
- Branch managers
- Assistant branch managers