

Delivering Small Business Solutions

CONSTRUCTING SOUND CREDIT PROPOSALS



DURATION

15 - 20 hours



DELIVERY CHANNEL

eLearning



Modules:

- 1 Understanding the Client's Business Needs
- 2 Proposing Business Solutions
- 3 Managing the Client's Loan Portfolio

COURSE OVERVIEW & BENEFITS

While the principles of risk analysis remain the same regardless of the size of the client, small business bankers must focus on unique risk factors and needs when evaluating loan applications from small and midsize enterprises.

Delivering Small Business Solutions (DSBS) addresses the specific risks that bankers must consider during the proposal and application stages. It also provides a framework for preparing and proposing credit solutions that meet the client's needs while mitigating risk to the financial institution.

DSBS teaches participants how to conduct effective meetings with clients to gather information, then validate that information by following appropriate due diligence procedures. With this data, bankers can evaluate borrower creditworthiness and structure and price loans that fit client needs. The course also explores loan monitoring and identifies red flags that may signal risk to a client's ability to repay loans.

LEARNING OBJECTIVE

Develop the skills, knowledge and confidence to develop and deliver the right credit solutions by understanding the client's needs and carefully evaluating risks.

COMPETENCIES GAINED

Participants will be able to:

- Collect and validate documents and information from business borrowers
- Construct credit recommendations based on comprehensive risk analysis
- Explain various types of small business loan structures and the factors that affect loan pricing
- Develop proposals that meet established credit-granting guidelines
- Conduct due diligence during and after the application process
- Detect potential threats to the borrower's ability to repay a loan

TARGET AUDIENCE

DSBS is suitable for anyone involved in the SME/small business lending process, including business bankers, relationship managers, loan officers, credit analysts, underwriters, branch managers and personal bankers who service small and midsize businesses.

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COURSE DETAIL

Delivering Small Business Solutions is divided into three modules, comprising a total of 6 lessons. At the end of each module, participants complete an assessment that challenges them to apply the concepts they've learned. As they complete the assessments, participants receive real-time feedback that prepares them for the final course exam.

MODULES	LESSONS
1 Understanding the Client's Business Needs	1 Conducting an Effective Client Meeting
	2 Validating Client Information
	3 Conducting Risk Analysis
2 Proposing Business Solutions	4 Developing a Credit Proposal
	5 Completing a Small Business Credit Application
3 Managing the Client's Loan Portfolio	6 Evaluating Credit Quality

Delivering the Small Business Solutions Exam

The course concludes with an online exam to assess concept mastery and mark course completion.

This course is on the path to the Moody's Certificate in Small Business Banking (CSBB).

