



## DURATION

10 – 12 hours



## DELIVERY CHANNEL

eLearning

Skills Application Lab  
also available.

## MODULES

1. Financial Accounting Framework
2. Accrual Accounting Basics
3. Statement of Financial Position: Assets
4. Statement of Financial Position: Liabilities and Equity
5. Statement of Comprehensive Income

# Financial Accounting for Business Lenders

BUILD FOUNDATIONAL KNOWLEDGE OF BUSINESS FINANCIAL STATEMENTS

## OVERVIEW

Whereas accountants must learn to construct financial statements, business lenders must learn to deconstruct them: to dissect and analyse them to identify the strengths and weaknesses they reveal about a business's financial condition.

Financial Accounting for Business Lenders – ideal for anyone seeking to build their knowledge of business financial statements from the ground up – explores fundamental accounting and cash flow concepts from a lender's perspective.

This five-module eLearning course begins with an exploration of the objectives and characteristics of quality financial reporting, and an examination of the revenue and expense recognition methods that form the basis of accrual accounting.

Participants then study the statement of financial position and statement of comprehensive income in-depth, focusing on the accounts likely to have the greatest impact on the analysis of a loan request.

## LEARNING OBJECTIVE

Learn to understand and evaluate accrual-based financial statements within the context of SME and business banking loan analysis.

## PROFICIENCY GAINS

- Identify the components of a complete set of financial statements.
- Explain the difference between accrual accounting and cash accounting and their uses.
- Recognise how common business transactions impact a business's assets, liabilities, and equity on the statement of financial position, and income and expenses on the statement of comprehensive income.
- Recognise the key asset, liability, and equity accounts that impact a business borrower's financial performance.
- Identify the key components and order of the items on the statement of comprehensive income to facilitate analysis of financial performance.

## TARGET AUDIENCE

- New lenders
- SME and business lenders
- SME and business loan analysts
- SME and business loan underwriters