



Business Lending Fundamentals Modular Content

Module No.	Module Title	Module Overview	Unit Description	Suggested Study Time	
				Online	Print
1.	Learning About the Business	Addresses how to conduct a preliminary assessment of the business and the loan opportunity, including forms of business organisation and key information to gather during the initial contact	Unit 1: The Borrower's Business Unit 2: Gathering Information	1 hour	1.5 hours
2.	Understanding Business Borrowing Needs	Features fundamentals of business financial statements. Participants learn to probe into the real reasons behind a borrower's loan request and to think beyond the stated purpose	Unit 1: Financial Statement Fundamentals Unit 2: Asset Conversion Cycle Needs Unit 3: Timing Difference and Financing Needs Unit 4: Sales Growth and Financing Needs Unit 5: Borrowing Caused by Purchasing Fixed Assets	3 hours	4 hours
3.	Assessing the Business and Management	Focuses on understanding how business growth stages affect risk and teaches a systematic approach to evaluating the business and management in key functional areas	Unit 1: Business Growth Stages Unit 2: Business and Management Review	2.5 hours	3.5 hours
4.	Fundamentals of Financial Statement and Tax Return Analysis	Teaches how to calculate and interpret basic financial ratios and measures to evaluate the performance of a business	Unit 1: Financial Statement Analysis Unit 2: Business Tax Returns Unit 3: Business Activity Statements	3.5 hours	4.5 hours
5.	Understanding and Communicating Credit Solutions	Helps participants match appropriate loan structures to needs and to understand the basics of loan support including collateral and guarantees	Unit 1: Business Credit Facilities Unit 2: Conducting Conversations with Business Borrowers Unit 3: Communicating Credit Decisions	2 hours	3 hours
				Total = 12 hrs	Total = 16.5 hrs

