



## ***Small Business Lending***

***One of the strongest competitive advantages of a community bank is catering to small business owners, but it is extremely important to properly underwrite the cash flow with this type of borrower. This course will help lenders identify when to use tax returns to evaluate requests, calculate simple business cash flow, and global cash flow concepts.***

### **Course Content:**

- Understanding the different business entity types.
- Establish the difference between profit and cash flow.
- Calculating simple business cash flow using the tax return.
- Calculating monthly disposable income standard expense deductions.
- Analyzing several cash flow sources and calculating a global cash flow.

**Who should attend:** Lenders or other bank personnel familiar with basic consumer lending concepts who handle more complex consumer and smaller business requests.

**Note:** *This class requires a basic knowledge of consumer lending concepts such as debt ratios and minimum unsecured lending standards. It may be taken in conjunction with CRM's Consumer Lending School.*

**Location & Time:** At our computer training facility in Raleigh, NC. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class will be held **Thursday, December 2, 2010** from **9:00 a.m. to 4:30 p.m.** Dress is Business Casual.

### **Cost:**

1 person @ \$325/day	\$325 per person
2 or more participants @ \$275/day	\$275 per person
CRM Credit Manual Client @ \$250/day	\$250 per person

### **\*Other Credit Risk Management Training this year: (mark your calendars)**

- CRM Toolbar – August 3-4, 2010
- Commercial Lending – September 14-16, 2010
- Advanced Commercial Lending – October 5-7, 2010
- Lending Compliance Solutions – October 20, 2010
- Loan Documentation – October 21, 2010
- Understanding Real Estate Appraisals – November 3-4, 2010
- Commercial Real Estate Lending – November 16-18, 2010
- Consumer Lending School – November 30-December 1, 2010
- Advanced Commercial Real Estate Lending – December 7-9, 2010
- CRM Toolbar – December 14-15, 2010

**Registration:** To enroll, register on line at <http://www.creditriskmgt.com/go.php>. We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions as well as hotel and restaurant information. Please contact us with any questions at 919-846-1601 or [CRMTrainingMailbox@creditriskmgt.com](mailto:CRMTrainingMailbox@creditriskmgt.com).