



## *Small Business Lending*

*One of the strongest competitive advantages enjoyed by community banks is the ability to cater to small business owners. When evaluating small business loan requests, it is extremely important to properly underwrite the borrower and the anticipated sources of payment. This course will help lenders understand how 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 business 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 Credit Risk Management's 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 begins promptly at **9:00 a.m.** and ends at **4:30 p.m.** Dress is Business Casual.

**Cost:** \$325 per person  
\$275 per person (Group Registration - 2 or more participants)  
\$250 per person (CRM Credit Manual Client)

**Register  
Today!**

To enroll, register online 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).