

SMALL BUSINESS BANKING FUNDAMENTALS

Credit Products for Small Businesses

Covers borrowing causes, loan purposes, repayment sources, features and benefits of small business credit products, matching of small business credit products to client needs, and communicating the credit decision effectively, including approvals, counter-offers and declines, and regulations relating to small business credit products.

Audience:

Bank personnel responsible for selling credit products to the small business customer and/or responsible for identifying sales opportunities and referring small business lending prospects to the appropriate bank contacts.

Credits available: AIB

Deposit Products for Small Business

Will provide students with an understanding of general banking needs. The course will discuss common deposit and non-credit products by focusing on the benefits to the small business customer. Special emphasis will be placed on connecting the needs of different bank products with the life cycle of the business.

Audience:

Bank personnel who are new to the small business market and who are responsible for providing services to small business customers.

Credits available: AIB, ICB

Fundamentals of Small Business Banking

Teaches participants to build successful relationships with small business clients by gaining knowledge of the small business market. Covers the operating and business cycles of small businesses, characteristics of small business markets, business legal structures, life stages of businesses, and matching business products and services to client needs.

Audience:

Bank personnel who have had limited exposure to the small business market but are responsible for servicing or selling to small business customers.

Credits available: AIB

Introduction to Analyzing Financial Statements

Provides participants with the tools needed to analyze financial statements. Covers terminology and the steps associated with analyzing different financial statements,

including the income statement, the balance sheet and the cash flow statement, calculation and interpretation of key ratios, and how to perform a cash flow analysis.

Audience:

Bank personnel responsible for reviewing financial statements for the purpose of assisting in making lending decisions, monitoring the ongoing health of the business, or conducting the initial financial analysis.

Credits available: AIB, ICB

Overview of Financial Statements

Introduces participants to the different types of financial statements used by small businesses. Provides a basic introduction to balance sheets, income statements, cash flow statements, and tax return forms and how these are used in the lending process to reach meaningful conclusions about the health and stability of the business.

Audience:

Bank personnel who are involved in any aspect of the small business lending process but who have little experience with financial statements.

Credits available: AIB, ICB

Retirement Products for Small Businesses

Teaches participants how to successfully refer small business clients to retirement product specialists. Covers the characteristics of different retirement products, identification of small business owners retirement needs, matching owners' needs with retirement products, and how to refer to a retirement product specialist.

Audience:

Bank personnel responsible for managing small business relationships or with responsibility for referring and/or selling retirement services and products.

Credits available: AIB