



Credit Essentials

Preparing bankers to effectively handle small business credit requests - and get loans approved.

For all branch staff who work with small businesses.

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The most common need expressed by bank managers today is for basic training that prepares bankers to effectively handle small business credit requests. Credit Essentials was specifically designed for these front-line sales people, not for underwriters or seasoned commercial lenders.

Credit Essentials, a one-day class, teaches bankers who work with small business, the essential elements of credit, without the depth of knowledge required by underwriting. It provides bankers with an understanding of the financial problems they are trying to solve for businesses, and enables them to communicate in language the client understands. Credit Essentials prepares bankers to recommend solutions to the common problems business owners face.

The facts:

Many in the banking industry consider business banking the client segment with the most significant profit and growth potential. Yet most business bankers cannot effectively package loans to get them approved. Your bank already has the right programs; your bankers just need to know how to tap into them.

Basic course concepts:

Fundamental accounting principles provide bankers with the information they need to understand their clients' financial statements and tax returns.

The 3-R's of credit – request, repayment, and recourse – are the foundation for successfully packaging credit requests.

Enhanced communication skills are critical to working effectively with underwriting and small business customers.

After attending Credit Essentials, bankers will be able to:

Understand how balance sheets, income statements and cash flow relate to one another, and affect key information on a tax return.

Perform “quick cash flow” calculations to determine a company's ability to repay debt and match client needs to appropriate financing options.

Determine the impact of timing gaps, cash traps, growth saps – and their associated credit needs.

Analyze repayment potential in three quick steps and evaluate secondary repayment sources.

Understand how the types of legal ownership affect the 3-R's of credit.

Communicate loan decisions, conditions and counteroffers effectively.

Credit Essentials is practical, basic financial skills training that increases banker confidence and effectiveness. It gives business bankers the specialized training they need to develop a competitive edge and increase market share.



For more information call us at 425-643-3363 or visit us at www.questacorp.com