

## Primary Elements of Business Lending

DEVELOP AN UNDERSTANDING OF CORE BUSINESS LENDING CONCEPTS



DURATION

8 - 10 hours



DELIVERY CHANNEL

eLearning



### Course Modules:

- 1 Understanding Businesses and Their Borrowing Needs
- 2 Evaluating the Company, Its Management and Its Marketplace
- 3 Analyzing Tax Returns and Financial Statements
- 4 Evaluating Owner-Occupied Commercial Real Estate
- 5 Understanding and Communicating Credit Solutions

### COURSE OVERVIEW & BENEFITS

Whether you're in a lending role or one that supports your organization's sales and marketing efforts in other ways, it's critical that you understand the fundamental concepts and activities that drive business lending decisions.

Primary Elements of Business Lending (PEBL) teaches new lenders and non-lending staff basic techniques for identifying a business's borrowing needs, assessing its management and marketplace and interpreting its financial statements, so that they can approach their roles with confidence and competence.

As one of Moody's Analytics industry-leading eLearning courses, Primary Elements of Business Lending features engaging, multimedia lessons, real-world examples and application opportunities as well as pre-course testing to streamline the training experience.

### LEARNING OBJECTIVE

Develop the skills, knowledge and confidence to explore the world of business lending, understand business borrowing needs and perform the basic credit risk assessment activities that support a lending request.

### COMPETENCIES GAINED

#### Credit professionals will be able to:

- Recognize business types, legal structures and the reasons that commercial entities borrow money
- Identify risks in a borrower's competitive marketplace
- Use quantitative analysis techniques to assess the financial risk a borrower presents
- Identify key challenges and risks associated with taking commercial real estate as security
- Discuss common loan types and structures

### TARGET AUDIENCE

PEBL is recommended for professionals who are new to business lending, including relationship managers, loan officers, credit analysts, underwriters and certain client-facing staff that market to and otherwise work with small and midsize businesses.