

## eLearning Solutions: Small Business Lending

1 year  
US\$690

Credit risk assessment and lending decision skills for the small business lender

Today's small business lenders have to understand their clients' needs, adapt to a rapidly changing marketplace, maintain a keen sense of the competitive environment, and make good credit and business decisions, all with limited information and limited time.

Moody's Analytics offers an eLearning curriculum specifically designed with the small business lender in mind. Our program focuses squarely on understanding businesses, their borrowing needs, and the risks of lending to them. It combines the **flexibility of the web**, Moody's Analytics **proven training techniques**, and **industry-standard analytical tools** to optimize training relevance and keep learners motivated.

The top screenshot displays 'Lesson 3: Bank Reference Checks: Loan History and Covenant Compliance'. It includes a navigation bar with 'Small Business Lending' and 'FINANCIAL RISK ASSESSMENT'. The main content area features a text-based lesson and a list of bullet points: 'Reviewing how a company has handled business loans in the past and evaluating past compliance with loan covenants and requirements provides indications of possible integrity issues. If such information is available, a prospective borrower's record with existing and previous lenders should be investigated. Learn more', and 'Trust in a firm's management is a key ingredient in any lending decision, especially because management integrity influences the company's debt payment'.

The bottom screenshot displays 'Lesson 4: Businesses and Their Borrowing Needs'. It features an interactive matching exercise. On the left, a list of business types includes 'Food Distributor', 'City Government', 'Auto Maker', 'Home Builder', 'Clothing Store', and 'Casino'. On the right, a list of bank policies includes 'Manufacturer', 'Wholesaler', 'Retailer', 'Service', 'Contractor', and 'Other'. A 'Match the company to the business type' instruction is visible, along with a 'Bank Policy' dropdown menu.

### For Students

- » Interactive lessons and analytical tools
- » Simulation case studies based on real companies
- » Relevant and up-to-date content
- » Diagnostic and mastery exams
- » Reference and support materials

### For Managers and Learning Administrators

- » Administrative and monitoring features to help you track participation and facilitate mentoring
- » Options to integrate with live mentoring and training
- » Flexible implementation and support options
- » Consistent content and delivery across your organization
- » Cost-efficient and effective program structure

### Learn more with eLearningCONNECT

Our eLearningCONNECT program delivers a high impact and cost-effective professional development program that blends traditional eLearning with live support from Moody's Analytics experts to increase the value of training for your organization.

Give your students an edge with personal attention and live support through online study groups, access to on-call mentors, WebClasses, and visits with Moody's instructors

*The flexibility and scalability of an eLearning platform combined with the power and effectiveness of live support from instructors who know the business*

## Program Structure

**Online classroom** where students access the interactive learning program, practice their skills, and test their knowledge

**Simulation** where participants practice their skills in analysis and decision-making based on what they have learned – from making virtual client visits to assessing probabilities of default and structuring credit facilities. Students can compare their decisions to those of an “Expert Analyst” to understand their performance

**Testing modules** where students are challenged to apply their knowledge and earn certification of their skills

**Digital library** containing a searchable content from Moody’s Assessing Credit Risk reference and work books, where students can learn more and take an in-depth look at topics of interest

**Administrative site** where owners of the learning program can monitor participation, assess performance, and access critical detail to support mentoring and additional training

## Small Business Lending Program Modules

### FINANCIAL RISK ASSESSMENT

Module Name
Credit Analysis Foundations
Accounting Issues for Lenders
Businesses and Their Borrowing Needs
Profitability Ratios
Activity Ratios
Capital Spending, Leverage and Debt Coverage
Projections and Credit Risk Assessment

### MARKET RISK ASSESSMENT

Module Name
Credit Analysis Foundations
Business Environment
Industry Status
Competition
Company Vulnerability

### MANAGEMENT RISK ASSESSMENT

Module Name
Credit Analysis Foundations
Management Integrity and Scope
Management Skill and Execution

## Other eLearning Solutions

- » Commercial Lending – IFRS; Universal Edition, available in English, Chinese, and Spanish; North American Edition, available in English and French
- » Analyzing Commercial Real Estate
- » Primary Elements of Business Lending

Volume licenses can be purchased at discounted rates, please contact us for further information.

### CONTACT US

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