

## Certificate in Small Business Banking "CSBB"

*Certifying the Highest Standards in Credit Analysis and Lending Decisions*

The Moody's Analytics Certificate in Small Business Banking (CSBB) leverages Moody's deep expertise in risk management to certify the achievement of the highest standards of competence in small business client servicing and loan decisioning.

By adopting the CSBB certification program, lending institutions can ensure that their employees possess the skills expected of world-class credit practitioners.

The CSBB delivers a holistic body of knowledge to individuals in small business banking roles, thus enabling these practitioners to better service their clients and protect the bank from poor credit decisions. The program provides a strong foundation on credit skills to identify and assess risk in the lending process. It also teaches lenders communication and interviewing skills to develop the trusted client-advisor relationships that small business clients seek.

With this knowledge, the small business banker is then taught to develop customized credit recommendations and proposals that meet the client's requirements while adhering to the organization's credit granting guidelines and risk levels.

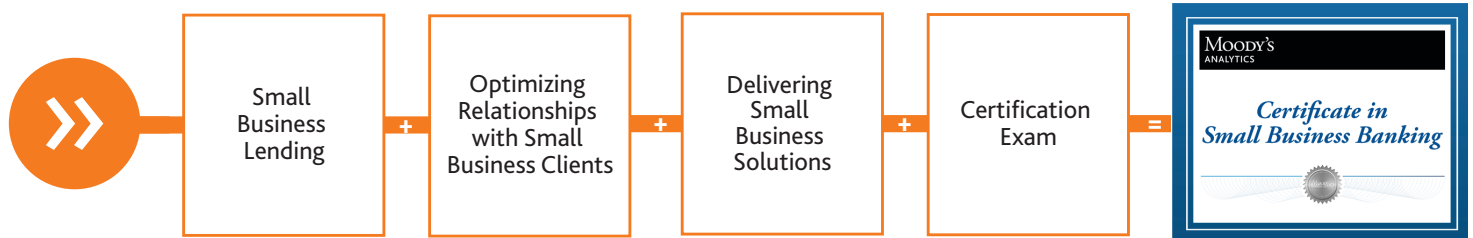
### TARGET AUDIENCE

- » Small Business lenders and relationship managers
- » Small business loan analysts and underwriters
- » Branch Managers and Personal Bankers

### Organizational Benefits of Adopting the CSBB


- » Demonstrate that employees have achieved a global standard in small business banking
- » Provide the skills needed to analyze the financial status a small business and develop proactive solutions
- » Enable staff to uncover the needs, goals, and objectives of a small business
- » Provide a high level of client service to develop client loyalty and trust
- » Mitigate risk to minimize negative outcomes
- » Build the lending institutions brand to grow, retain, and attract small business clients

### PROGRAM LEARNING PATHWAY



## Program Summary

The SBB program provides learners with the full spectrum of skills and knowledge in small business banking - from client servicing skills to providing sound credit solutions. The program's three course curriculum helps develop strong client relationships and teaches best practices in identifying, assessing, mitigating and managing risks in the lending process. Individuals are awarded the certificate once they complete the pre-requisite courses and pass the final proctored certification exam.



**Small Business Lending (SBL)** – Credit risk assessment and lending decision skills for small business lending practitioners. The course provides foundational knowledge to evaluate the three core areas of credit analysis: financial performance, market/industry exposure and management capabilities. The course includes a simulation exercise to apply what they have learned through a real business lending scenario.

**Optimizing Relationships with Small Business Clients (ORSB)** - Interpersonal skills to develop trusted relationships with small business owners. This course will help bankers better understand the small business environment, challenges small business owners face, communications skills and relationship selling skills to effectively service their clients.

**Delivering Small Business Solutions (DSBS)** – How to construct credit recommendations and proposals in accordance with the bank's policies. This course teaches how to validate client information, evaluate the overall credit quality, develop a credit proposal, complete a credit application and detect red flags that may impair a client's ability to repay a loan.

**SBB Certification Exam (SBBE)** – Evidence of mastery of program-wide knowledge and application.

The entire program can be completed online in approximately 75 hours.

## Comprehensive Turn-Key Solution

In addition to our world-class online learning environment, we offer additional services to make the management, implementation and administration of our eLearning program a turn-key experience.



### INTERACTIVE LESSONS:

- » Interactive Lessons
- » Knowledge checks & practice exercises



### ASSESSMENTS:

- » Pre-course diagnostics
- » Module/course specific exams to demonstrate mastery of the concepts



### ADMINISTRATIVE TOOLS:

- » Participation monitoring
- » Performance assessment
- » Completion tracking

#### CONTACT US

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