

# Certificate in Small Business Banking (CSBB)

CERTIFYING THE HIGHEST ACHIEVEMENT IN CREDIT ANALYSIS AND DECISION-MAKING



DURATION

75 hours



DELIVERY CHANNEL

eLearning only or blended  
with classroom training



INTENDED AUDIENCE

The CSBB is suitable for small business lenders, relationship managers, loan officers, credit analysts and underwriters, branch managers and personal bankers who service or otherwise market to small and midsize businesses.

## OVERVIEW & BENEFITS

The Certificate in Small Business Banking (CSBB) leverages Moody's Analytics credit analysis and risk management expertise to certify a participant's achievement of the highest standards of proficiency in SME and small business client servicing and credit decisioning.

The CSBB's three-course curriculum takes a holistic approach to the lender's role, teaching participants how to attract, grow and retain SME and small business clients as they identify, assess, mitigate and manage lending risks. It also teaches participants how to develop credit proposals that meet the client's needs and adheres to the organization's credit-granting guidelines and risk appetite.

Individuals are awarded the certificate once they complete the curriculum and pass an in-person certification exam.

## LEARNING OBJECTIVE

By adopting the CSBB certification program, financial institutions can ensure that their SME and small business staff possess the full spectrum of skills and knowledge they need to grow their book of business and build trust with their clients.

## COMPETENCIES GAINED

**Participants will be able to:**

- Demonstrate mastery of a global standard in small business banking
- Assess the financial condition of small and midsize enterprises, develop appropriate financing solutions and make sound, defensible lending decisions that mitigate risk
- Deliver exceptional client service by understanding the different financial, operating and management challenges that business owners face
- Build the financial institution's business and brand by adhering to professional standards that inspire trust, and expanding relationships with SME and small business clients

## CERTIFICATION PATHWAY

**COURSE 1**

### **Small Business Lending (SBL)**

Assess financial, industry and business, and management risks and learn a unique process for integrating quantitative and qualitative analyses and mitigating risk through loan structuring.

**COURSE 2**

### **Optimizing Relationships with Small Business Clients (ORSBC)**

Develop essential relationship-building skills while broadening your understanding of small business owners, the factors that drive their success and the challenges they face.

**COURSE 3**

### **Delivering Small Business Solutions (DSBS)**

Learn how to develop and deliver the right credit solutions by understanding the client's needs while carefully evaluating and monitoring risks.

### **CSBB Certification Exam**

Demonstrate mastery of program-wide knowledge and application.