

## Testimonials

## Misson

“The group had a diverse level of experience and you did great job engaging us all.”

“Great presentation skills and kept things interesting and relevant.”

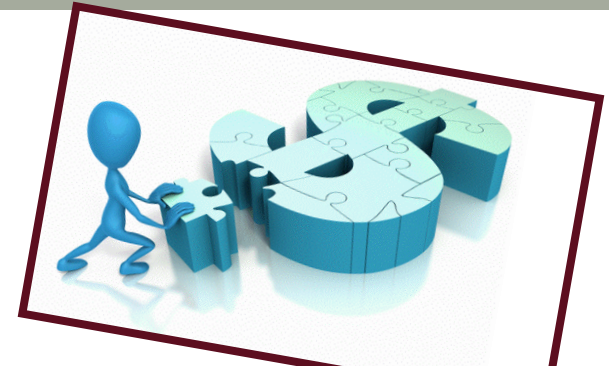
“I really enjoyed the ‘hands on’ examples and the role playing helped me the best.”

- Glens Falls National Bank

“Our goal is to help our clients win and keep customers through creative and innovative programs that achieve measurable results. Through relationships based on mutual respect and trust, we will communicate with integrity, embody excellence in professionalism, and strive constantly to improve the “added value” of our programs and services.”



## Small Business Solutions



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## What is Small Business Solutions?

- Educate individuals handling small business loans.
- Build confidence and skills.
- Engage in meaningful client conversations with current clients as well as prospects.
- Provide meaningful referrals to commercial lenders.
- Cross-training of participants thereby increasing job satisfaction.



## Who should Participant?

- Small business lenders/ Retail branch managers handling small business relationships.
- Limited or no understanding of financial statements.
- Limited or no knowledge of basic accounting.
- Newly assigned commercial credit analysts.
- Personnel wanting to expand their future potential to include commercial lending.

## Curriculum Outline:

- Types of Financial Statements - What to ask for, how to ask for them and their importance.
- Income Statement Analysis.
- Cash vs. accrual, gross profit margin, cash & non cash items and other key elements of the income statement
- Balance Sheet Review - Key components, working capital, short vs. long term liabilities, accounts receivable/ concentration/aging, payables - key components and aging.
- Equity - Definition and Importance, dividends/distributions.
- Understanding borrower's PFS to provide small business solutions.
- Cash Flow - Its computation and importance.
- Loan Covenants - Purpose & Intent.
- Specific nuances unique to your culture that small business lenders need to know.
- Knowing when and how to tell a client/prospect "we can't help you at this time."
- Real life examples including past failures and success.

## Training Outcomes

- Provide the necessary training to small business personnel that creates intelligent conversations with prospects and clients.
- Provide a consistent and efficient knowledge base that builds and retains a portfolio of small business loans.
- Expansion of small business portfolio.



## Benefits and ROI of the Training

- Incorporating credit issues unique to your institution.
- Knowledgeable Staff.
- Ability to engage in Intelligent Conversations with existing and prospective clients.
- Retention and growth of small business portfolio.
- Staff development and retention.
- Expanding small business portfolio.
- Retention of small business clients.

