

Introduction to Commercial Lending & Lending to the Self-Employed (2-day workshop) Course Outline

To find out how to *fast-track* your career in the dynamic financial services industry, **call a training adviser on 1300 559 666**

Course overview

The Introduction to Commercial Lending and Lending to the Self Employed Course is designed for Financial Services Industry lending staff that require practical knowledge of Commercial Lending and Lending to the Self-Employed practices.

Course outcome

This course will equip you with the theory, knowledge and skills to provide operational support to organisations dealing in Commercial Lending and Lending to the Self-Employed products and services. The strength of this course, apart from satisfying adult learning principles is that our training can be applied in an everyday workplace environment.

Education pathway

The Introduction to Commercial Lending and Lending to the Self-Employed is one of 5 short courses tailored for individuals employed in the Credit Union and Building Society industry. Other short courses to consider are:

- ASIC Tier 2 Basic Deposit Taking Products, Non Cash Payment Facilities and General Insurance (2-days)
- Introduction to Consumer Lending (2-days)
- Introduction to Mortgage Lending (1-day)
- Introduction to Credit Control and Collections (2-days)

Who should enrol?

The course has been developed to cater for Financial Services Industry lending staff that deal with small business lending or self-employed applicants. These staff may have:

- at least 12 months lending experience with consumer borrowers;
- only limited experience in dealing with self-employed applicants;
- dealt with self-employed applicants but not in a commercial lending sense; or
- a business relationship role and are trying to build a greater portfolio of commercial clients.

Course entry requirement

This is a course open to Financial Services Industry lending staff with no pre-requisite qualifications. In order for participants to successfully gain the intended knowledge of this course, they are expected to be financially numerate and literate.



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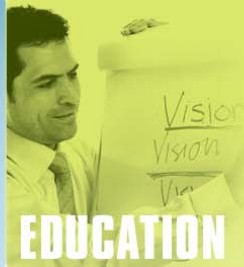
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Assessment

No formal assessment is conducted for this course. Course participation provides opportunity to acquire knowledge and skill-based learning through teaching, structured learning activities, case studies and networking.

Training delivery

Participants undertake the training in an intensive two day face-to-face Workshop Course.

Workshop Course

The workshop combines teaching, case study tutorials and activities to ensure participants demonstrate acquiring the required skills and knowledge. Successful candidates complete the course in two days with no assignments or exams.

This course is facilitated by professional facilitators with extensive experience within the Financial Services Industry.

Visit our website for workshop course schedule www.futurestaff.com.au

Course content

- How types of business and their structure affect how we deal with the self-employed and the documentation required when reviewing credit applications
- The basic principles of Commercial Lending in structuring the finance correctly
- The fundamentals of reviewing an application that influence the risk that lenders need to consider by looking at key areas outside of the financial reports
- Conducting an interview with the self-employed and asking the critical questions to understand their business, which will assist in your relationship with the borrower and risk assessment
- Lending to the self-employed for Uniform Consumer Credit Code purposes.
- Having a basic knowledge of the types of debt that businesses have e.g. lease, chattel mortgage, hire purchase etc. How these debts affects the business and your assessment
- Being able to understand the financial reports and why they are used in the assessment
- Using financial ratios to assist analysing trends in the business and why these may occur
- Calculating capacity to repay
- Analysing self-employed applications and writing a precise and relevant recommendation

To register for this course please complete pre-enrolment form available on our website and email to training@futurestaff.com.au or fax to **(02) 9231 4124**.

Note: Terms of training delivery including cancellation policy can be viewed at www.futurestaff.com.au



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