



Training Opportunity First Session

How to Get a Loan

Unraveling the Mystery of Underwriting

Wednesday, February 27, 2019 9 a.m.-Noon

Tracking the Financial Results of Your Business

This course is designed for small business owners or economic development professionals that breaks down the financial statements in a simple way. Participants will learn how third parties evaluate financial statements to make lending decisions. The goal is to provide a basic understanding of rudimentary underwriting parameters utilized by credit evaluators to determine loan eligibility.

Specific topics include:

- The importance of maintaining current and accurate financial records
- What goes in a Loan Application
- The Four C's of Credit
- The Four D's of Disaster
- Understanding the balance sheet and its importance to underwriting
- Understanding the profit and loss statement and its importance to underwriting
- Understanding cash needs and the operating cycle
- "Quality Indicator Checklist: and its importance to underwriting
- Understanding cash flow available for debt service

Registration Information

To register, <http://ilsbdc.ecenterdirect.com/events/30731>

There is no fee for this course, but registration is required by February 24.

Contact Information

**Illinois Small Business
Development Center for the Metro
East at SIUE and ESL**
618-650-2929
<http://www.siu.edu/business/sbdc/>

Location Information

SIUE East St. Louis Higher Education
Building D, Multi-Purpose Rooms
1006/1008 601 James R. Thompson Blvd.
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618-482-8330

