

# Georgia SBDC's Credit School



A "business loans 101 guide" for minorities, women, veterans and the disabled

In 2013, the Georgia SBDC network helped small business owners obtain over **\$155,000,000 in capital infusion.**

The Georgia Small Business Development Center (SBDC) has utilized its lending expertise, knowledge of SBA and other loan programs, loan packaging skills, and banking relationships to develop **The Credit School**, a "business loan 101 guide" specifically designed for **minorities, women, veterans and the disabled.**

This innovative program is an intensive two-day workshop that will teach you everything you need to know about getting a business loan — from start to finish.

Georgia SBDC Consultants from around the state will show you how to tap into business loan sources including:

- **what SBA loans are**, how they work and **how to get one**
- impact of **negative personal credit and what to do about it**
- **how bankers think** and why it matters
- how other small business owners **successfully got funded**
- **commercial bankers, SBA lenders and certified development companies** who have loaned to small businesses

Three ways to register

call

770.423.6450

scan



click

[Bit.ly/KSUSBDCCreditSchool](http://Bit.ly/KSUSBDCCreditSchool)

**Special Pricing for Edge Connection Clients:**  
**Get additional 15% off with promo code Edge15!**

Here's your opportunity to learn from **Georgia SBDC experts who have already helped thousands get business loans.**

**Who:**

Minority, women, disabled, and veteran. Existing and prospective small business owners welcome.

**When:**

Tuesday, November 4 and Wednesday, November 5, 8:00 am - 2:30 pm

**Where:**

KSU Center at Kennesaw State  
3333 Busbee Drive Kennesaw, GA  
770.423.6450

**Cost:**

Only \$99 for both days, including breakfast, networking lunch and all materials.

**EARLY BIRD PRICING**

**Register by October 15th for just \$89 for both days!**

**Limited space available**

**Register Now**



Funded in part through a cooperative agreement with the Small Business Administration and The University of Georgia. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Carole Arnold at 770.423.6450 or [carnold@georgiasbdc.org](mailto:carnold@georgiasbdc.org).



# Workshop Sessions

## Tuesday, November 4, 2014

**What's Your Score?** *In this session, you will learn about business and personal credit, what is a FICO score and what it means, the five "C"s of credit and what is the impact of negative personal credit and what can you do about it.*

**How Bankers Think and How to Make it Work for You.** *This session will help you to understand what a bank's lending philosophy is and why it matters, loan grading and loan classification, loan concentration and rating collateral.*

**The Role of Financial Analysis in the Loan Process** *Learn how company and personal financial statements are evaluated, how cash needed is calculated for debt service and how to understand sources of repayment.*

**Panel Discussion: Approved!** *Georgia SBDC Clients who successfully Navigated the loan process tell you about their experiences and answer your questions.*

## Wednesday, November 5, 2014:

**Loan Proposal and Package Preparation 101** *This session will explore the basics of the loan application process including how to create a business plan for financing purposes, supporting documentation and demographic research.*

**Meet the Banker** *This session will explain the importance of the banking relationship and how to prepare for a meeting with a loan officer. Learn to set and manage expectations and how to conduct due diligence before the meeting.*

**Types of Financing** *This session will explain various types of financing available: commercial bank loans, lines of credit, trade credit, commercial finance – factors and receiving, and US Small Business Administration Lending Programs.*

**Meet the Lenders:** *A panel discussion of commercial bankers, SBA lenders and certified development companies discuss the loan process and their institution's lending philosophy.*

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