

# Training Curriculum



## Training Curriculum Overview

Each certification has 20 hours of total training. 16 hours of classroom training and 4 of one-on-one consultation. BizJump offers 3 levels of accreditation:

1. Level I - Biz-loan broker training (BF-101)
2. Level II - Biz-loan Officer training (BF-201)
3. Level III - Certified Small-biz Consultant training (BC-201)

## Business Loan Broker Curriculum

Our introductory business loan broker course teaches industry-specific concepts and proven techniques to new loan professionals. With an A to Z approach to loan origination, this class covers a vast array of information, including how to review a credit report, how to qualify a customer, how to develop a client list, the variety of loan programs available, and much more!

This class is designed to provide new and experienced loan professionals with the tools required to start earning money. During the training course, emphasis is placed on a well-rounded curriculum which includes the mechanics and numbers of finance, as well as marketing skills that generate business.

You will learn to master the hardball aspects of loan origination and the initial stages of stages of loan processing and underwriting. You will get what you really need to make it in your chosen field.

### Course Outline

#### The Business Loan Market

- Market opportunities
- Why small business needs a broker
- The various forms of financing
- The various type of business loans

#### The Loan Process

- Loan process explained
- Loan process flow chart

#### Origination

There are many steps before closing a business loan. These steps include: identifying a potential borrower, pre-qualifying the prospect, matching the customer's needs with the appropriate loan program and pricing, selling the loan, gathering all required documentation, opening the loan and follow-up with outstanding "prior to" conditions. While each loan has unique aspects most share common core principles.

- Marketing
- Pre-qualify the prospect
- Making the sale
- Matching the borrowers with the right lender
- Gathering required information and documents

## Loan Officer Training (Advance Course)

Prerequisite: BF-101

### Statements

- Developing and reviewing financial statements
- Interpreting financial ratios
- Complete the SBA's Loan Application (if needed)

### Processing the loan

- Complete the Bank's Loan Application
- Complete the SBA's Loan Application

## Certified Small Business Consultant Training

- Choosing legal form of business
- How to setup various forms of businesses
- Business planning
- Developing business and marketing plans
- Small business accounting and taxation
- Business strategy development