



Important Information for Participants about *Business Lending Fundamentals—online*



Omega Performance Corporation has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102.

You can qualify to receive Continuing Education Units (CEUs) for successfully completing Omega Performance's *Business Lending Fundamentals* online course. Here are some facts you should know before you begin.

Course objectives

When you complete *Business Lending Fundamentals* online, you will be able to:

- Explain the legal and operational characteristics of the common forms of business organization
- Identify the information necessary to continue the loan process
- Distinguish between cash and accrual accounting methods
- Describe the information provided by the balance sheet and income statement
- Identify connecting links between the financial statements
- Define the key concepts of *asset conversion cycle*, *operating cycle*, and *capital investment cycle*
- Calculate accounts receivable days on hand (ARDOH), inventory days on hand (INVDOH), and accounts payable days on hand (APDOH), and determine the impact of changes on the length of the operating cycle and on borrowing needs
- Identify long-term and short-term sales growth, and determine the impact of sales growth on borrowing needs and appropriate financing
- Identify the stages in the common life cycle of a business as well as the risks and borrowing causes associated with each stage
- Identify strengths and weaknesses in the company's general, strategic, operational, and financial management
- Analyze trends in common-size financial statements
- Calculate and interpret basic financial ratios and measures to evaluate the performance of a business
- Identify the basic sources and uses of cash in a business
- Recognize common differences between income and expenses reported on tax returns and those reported on financial statements prepared for external users

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- Identify the types of credit facilities that can be used to meet borrowing needs
 - Identify loan situations requiring support and the type of support that should be taken
 - Recognize the different components of loan pricing and describe the different bases on which loans are priced
 - Explain declinations and counteroffers to credit applicants
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Intended audience for this course

Business Lending Fundamentals was designed for:

- Branch managers and other branch staff who have business banking responsibility
 - Business bankers
 - Business development staff
 - Personal and private bankers and others who have primary responsibility for managing relationships with individuals
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Prerequisite for this course

There are no prerequisites for *Business Lending Fundamentals*.

Earning CEUs

If you successfully complete the *Business Lending Fundamentals* online course (both the online self-study plus a workshop led by an Omega Performance–certified facilitator), you will be eligible for the award of 2.5 Continuing Education Units (CEUs) for course no. OPFC.001.0028.

No partial credit

Partial CEUs are not awarded. You must meet *all* the criteria for successful completion to earn any CEUs.

Workshop attendance

Workshop attendance requirements are strictly adhered to. You will be asked to arrive on time at the beginning of class and after lunch, return from breaks at the assigned times, and remain in the classroom, fully engaged in the workshop. Any absences, tardiness, business meetings, or phone calls during the published workshop hours will count against the attendance requirement.

Eligibility for CEUs

Only those who meet all the requirements for successful completion will be eligible for Continuing Education Units (CEUs). The requirements are standardized for all participants in this course, no matter where they take the course. The criteria are objective; you will know by the end of the course whether or not you qualify for CEUs.

Criteria for successful completion of *Business Lending Fundamentals—online*

To be eligible for CEUs, you must meet *all* the criteria for successful completion of the course. Successful completion is defined as follows:

Online self-study and posttest only:

- Successfully complete all course modules
- Achieve a score of 80% or more on each of the module posttests
- Complete the Course Evaluation Form—Online Courses

Online self-study, posttest, and three-day workshop:

- Successfully complete all course modules
 - Achieve a score of 80% or more on each of the module posttests
 - Achieve 100% attendance on each workshop day
 - Complete all assignments
 - Actively participate in all workshop activities
 - Complete the Course Evaluation Form—Online Courses
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Cell phones, pagers, messaging devices, and meetings

All cell phones, pagers, and messaging devices should be turned off during class, and used only during breaks and lunch. These devices distract both you and those around you. If you use any of these devices in class, you will be asked to leave the classroom, and the time away will count against your attendance requirement.

Please plan ahead to wrap up or defer any pending business before coming to class so you can concentrate fully on the workshop.

What is a CEU, and why is it important?

Each CEU represents your hard work and participation in 10 hours of quality, interactive instruction. Many professions and organizations require a certain number of CEUs each year to maintain certification or position. CEUs are evidence of your commitment to remaining up-to-date in your field.

Omega Performance has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102. In obtaining this approval, Omega Performance has demonstrated that it complies with the ANSI/IACET Standards which are widely recognized as standards of good practice internationally. As a result of its Authorized Provider membership status, Omega Performance is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standards.

Omega Performance's IACET CEU Authorized Provider status reflects our commitment to sound, effective training, and our skill in designing and developing training programs based on sound instructional design principles—programs designed to help you improve your performance on the job. For more information about IACET and the CEU, log on to www.iacet.org.

Fee for CEU registry: \$10

Each eligible participant may choose to register the CEUs he or she has earned in a permanent continuing education record maintained by the American Council on Education's Registry Transcript Service. There is a \$10 fee, payable by check or money order to Omega Performance Corporation, to register your CEUs.

Registering your CEUs

To register your CEUs for an online course, you will need to send the following to Omega Performance:

- Application for Registration of Continuing Education Units—Online Courses
- Course Evaluation Form—Online Courses
- Check or money order for \$10 payable to Omega Performance

The application and course evaluation form are included at the end of this information document.

Omega Performance will verify your successful completion of the course and register your CEUs.

Note: If you completed the course as online self-study plus the workshop, you will receive a different registration form at the workshop, and your workshop leader will collect the forms and the \$10 fee on the last day of the workshop.

Why should I register my CEUs?

The ACE Registry Transcript Service provides a permanent record of your continuing education achievements and can provide a complete transcript of all CEUs that you have earned and registered with this national service. You may already have courses on file there; if this is your first one, you are on your way to creating a permanent record of your achievements that may assist you in maintaining your current position, advancing in your career, or landing a new job. ACE registers CEUs from thousands of courses offered by hundreds of employers and training companies.

The registry offers you security and complete privacy: Only you can access your records or request a transcript.

If you choose not to register your CEUs, your only record of your CEUs will be on the Certificate of Completion that you will receive upon successful completion of the course.

For more information about ACE, log on to www.acenet.edu.

Course name: _____ Course #: _____
 Your name (optional): _____ Position: _____
 Organization: _____
 Training location: _____ Dates: _____

Directions: Please **circle** the number that best reflects your evaluation of this online training program and materials. Circle NA if the question does not apply to this course. Some online courses culminate in a workshop. If your course did not have a workshop component, circle NA for questions 9, 19, and 20.

The following questions relate to the value of this training to you and its applicability to your job.

	Not applicable	Strongly disagree					Strongly agree				
1. The content of the course was relevant to my job.	NA	1	2	3	4	5					
2. The course objectives were appropriate for me.	NA	1	2	3	4	5					
3. I learned new skills during this course.	NA	1	2	3	4	5					
4. I can apply this training to my job.	NA	1	2	3	4	5					
5. I believe my job performance will improve as a result of this training.	NA	1	2	3	4	5					
6. I would recommend this course to others.	NA	1	2	3	4	5					

The following questions relate to the training materials and activities.

7. The criteria for successful completion of this course were communicated clearly at the beginning of the course.	NA	1	2	3	4	5					
8. The required prerequisites for this course were appropriate.	NA	1	2	3	4	5					
9. (For workshop attendees only) The online course was relevant and helped me prepare for the workshop.	NA	1	2	3	4	5					
10. The online course was easy to navigate through and the material was effectively presented	NA	1	2	3	4	5					
11. The practices and activities helped me learn or apply the skills.	NA	1	2	3	4	5					
12. The audio and visual materials (graphics, charts, animations, videos, and audio presentations) were appropriate and enhanced my understanding of the content.	NA	1	2	3	4	5					
13. The activities helped me understand how to apply the new skills to my job.	NA	1	2	3	4	5					
14. Feedback on activities increased or reinforced my understanding of the content.											
15. The posttest or final practice adequately and fairly tested my achievement of the course objectives.	NA	1	2	3	4	5					

The following questions relate to the workshop training facilities and equipment.

16. The facilities and equipment were appropriate for this event and operated properly.	NA	1	2	3	4	5					
17. The facilities, supplies, and room setup were satisfactory.	NA	1	2	3	4	5					

The following questions relate to your overall experience in the training.

18. I felt that the course met its stated objectives.	NA	1	2	3	4	5					
19. The amount of time I was given to complete the online course was:	NA	Too little		Just right		Too much	1	2	3	4	5
20. (For workshop attendees only) The total time allotted to the workshop was:	NA	Too little		Just right		Too much	1	2	3	4	5
21. (For workshop attendees only) The pace of the workshop was:	NA	Too slow		Just right		Too fast	1	2	3	4	5

Please explain any ratings of 1 or 2 to help us improve this course.

Please continue to the reverse side.

Please give us your overall comments about the course.

22. What did you like *most* about the course? _____

23. What did you like *least* about the course? _____

24. Additional comments about the online course, including the tools and resources, such as the Help, Calculator, or E-mail a mentor. If there were technical issues please attach additional page if necessary, and be as specific as possible: _____

If you attended a workshop as part of your online course, please complete questions 25–36.

The following questions relate to the facilitators for this workshop.

Please evaluate the primary facilitator in the first column, and any second facilitator, video coach, etc., in the second column.

The facilitator:

	#1	Name:					#2	Name:				
	NA	Strongly disagree		Strongly agree		NA	Strongly disagree		Strongly agree			
25. Was prepared and organized	NA	1	2	3	4	5	NA	1	2	3	4	5
26. Was adept at using classroom equipment (cameras, projectors, etc.)	NA	1	2	3	4	5	NA	1	2	3	4	5
27. Wrote legibly and captured the essence of participants' thoughts accurately when recording discussion notes	NA	1	2	3	4	5	NA	1	2	3	4	5
28. Encouraged everyone to participate actively in the session	NA	1	2	3	4	5	NA	1	2	3	4	5
29. Presented the material effectively and logically	NA	1	2	3	4	5	NA	1	2	3	4	5
30. Kept activities on track	NA	1	2	3	4	5	NA	1	2	3	4	5
31. Demonstrated respect for all participants and their opinions	NA	1	2	3	4	5	NA	1	2	3	4	5
32. Demonstrated thorough subject-matter knowledge and was able to use relevant real-world examples and terminology	NA	1	2	3	4	5	NA	1	2	3	4	5
33. Was able to answer most participant questions about the subject matter, or offered to obtain answers	NA	1	2	3	4	5	NA	1	2	3	4	5
34. Provided adequate and appropriate praise and developmental feedback to participants during skill-building activities	NA	1	2	3	4	5	NA	1	2	3	4	5

35. Please explain any ratings of 1 or 2 to help us improve facilitation of this course. _____

36. Other comments for, or about, the facilitators: _____

Thank you for completing this evaluation. Please place it in the evaluation envelope or give it to your workshop leader or course administrator, who will forward it to Omega Performance.



Application for Registration of Continuing Education Units—Online Courses



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Note: For use by participants who have successfully completed an Omega Performance Corp. training program that is approved for the award of Continuing Education Units (CEUs). To qualify, you must have met all of the criteria for successful completion as listed in the "Important Information for Participants" document for this program, and you must have begun your study of the program no earlier than November 17, 2003. Log on at www.omega-performance.com and click the "Library" and "Earn CEUs" links to determine whether your course is approved for CEUs. Registering your CEUs will create a permanent lifetime record of your CEUs for this course at the American Council on Education (ACE) CEU Transcript Service. Questions about this form or the CEU registration process? See our website or contact Omega Performance Corp. at 704-672-1400.

Applicant Information (Please PRINT. Abbreviate as needed to fit the number of cells available.)

Form fields for Applicant Information including Last name, First name, Mailing address, City, State/Prov, Zip code, Social Security number, Date of birth, Sex, and phone number.

Course Information

Form fields for Course Information including Course name, Date started, Date completed, Bank or Company name, and Course Number.

Form fields for Facilitator information including Name and Phone number.

I certify that the applicant has met the criteria for successful completion of the above named course as shown on the Omega Performance's website.

Signature lines for Applicant's signature and Signature of course facilitator, mentor, or administrator.

Mail this form with your Course Evaluation Form and your check or money order for the processing fee of \$10.00, payable to Omega Performance:

Customer Accounts Group
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Charlotte, NC 28217-3972