

SBDC CREDIT SCHOOL AGENDA

Thursday, September 15, 2016

8:30am - 8:45am

Welcome: *Lloyd Atkins, Director of Minority Business, Georgia SBDC*

8:45am – 10:15am

What's your Number? Learn the numbers lenders use to evaluate a borrower's credit worthiness. Discussion includes FICO scores; the five "C"s of credit and what you can do about negative credit. *Presenter: Rosemarie Drake, U.S. Small Business Administration Lender Relations*

10:15am - 10:30am

Break

10:30am - 12:00pm

Writing an Effective Business Plan Learn why a business plan is critical to your success, especially if you need a loan or an investor for your business. Discussion includes essential sections of a business plan, as well as information required for each section and the general format. In addition, attendees receive a detailed outline and sample plan to help develop an effective business plan today. *Presenter: Andy Fried, Georgia SBDC*

12:00pm - 1:00pm

Catered networking lunch

1:00pm - 2:30pm

Small Business Financing Learn about various types of financing available to small businesses including: commercial bank loans, lines of credit, trade credit, asset based financing, and U.S. Small Business Administration loan programs.

2:30pm - 2:45pm

Break

2:45pm - 4:00pm

Meet the Lenders - Moderator: Antonio Barrios, Georgia SBDC
Commercial bankers and alternative lenders discuss their products, process and lending philosophy.