



TRAINING: ABCs OF SBA ARE THE FOUNDATION OF SUCCESS

At J.R. Bruno, lending department staff training has been a mainstay of our service to the SBA and business lending community since our beginnings 22 years ago. In fact, training has been such an integral part of our service that we haven't talked much about it. So fine. Let's talk about it.

We believe everything begins with training. For new SBA lenders, building a strong foundation of the basics of SBA lending is critical to a successful program. It begins with an orientation period and training designed specifically for each client. Before training begins, we do a complete analysis of the institution's goals and objectives, staff expertise and lending department processes and procedures.

What makes us different: Ours is a comprehensive program of ongoing lending team training. Training isn't limited to one session. Training is available in one-day and multi-day sessions, for groups and individuals. For existing clients, and as time goes on for organizations still new to SBA programs, we give refreshers to make sure everybody is up to date on new processes, procedures and regulatory changes. Importantly, ongoing training can co-exist with loan reviews. We continually review each lender's portfolio to identify any deficiencies or holes in their procedures so they can address any issues before they become concerns.

Want in-person training? Do webinars work better for you? As you may know, the JRB Team is "virtual." We criss-cross the country to serve our clients. So we train lending teams any way and anywhere they want it. Some clients want us on-site so we travel to their location, while others prefer a webinar. However we deliver it, JRB's training is "learn by doing," using case studies and hands-on learning. Some subjects lenders request most:

- SBA loan programs and guidelines
- SBA eligibility requirements
- Writing comprehensive loan memorandums
- Underwriting and business financial statement analysis
- Developing business lending policies meet SBA requirements
- Packaging, processing and documentation
- Business development
- 1502 Reporting and corrections
- Servicing, workouts and liquidations

At JRB, we can help your institution navigate the SBA waters whether you're swimming with the tide or just wading in. For more information about our services [Contact JRB!](#)

Joanna Bruno
President

J.R. Bruno & Associates
855.572.4722
jrbruno@jrbrunoassoc.com
www.jrbrunoassoc.com