

## The art of Lending

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Lending combines the science of obtaining and analysing the facts of a loan request and the art of making judgements about that information, the feasibility of the business, and the credibility of the borrower. Experienced lenders focus on the key business issues quickly, determine what information is needed, and then make prompt decisions based on that information. Developing sound credit judgement takes time and experience; development lending to small businesses “by the book” is difficult and rarely results in a quality loan portfolio. We are proud to have a talented team that will give you the break you deserve.