

Bridging the Capital Access Gap



Although entrepreneurship is often touted as an arena of equal opportunity, there are major systemic barriers to realizing this ideal—one being access to capital. **ICIC** and **LISC** came together to create **Bridging the Capital Access Gap**, a five-part series that takes an in-depth look at the small business financing industry and ways that business owners can use this knowledge to gain access to additional avenues of capital.

Chapter 1: The Lending Landscape

- Lending Landscape
- When to Borrow
- Finding the Right Lender
- Building Relationships with Lenders

Chapter 2: Underwriting Basics

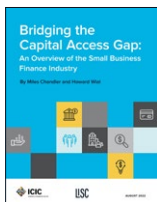
- What is Underwriting
- Five C's Overview
- Understanding Credit
- Debt Service Coverage

Chapter 3: The Best Version of the Business

- Quality Applications
- Startups vs Existing Businesses
- Loan Ready vs Not Qualified
- Improving Credit
- Improving Debt Service Coverage
- Collateral

Chapter 4: Preparing for the Next Level

Chapter 5: Resources for Professional Development



You can review ICIC's research on the small business finance industry that helped inform the curriculum [here](#).



Modules for all five chapters are currently available for free and online [here](#).

For those who would like to watch these sessions with others, we will be hosting virtual watch parties for the full curriculum, ending with two office hour sessions with capital access specialist **Susan Brown**.

• Chapter 1: The Lending Landscape

Tuesday, December 6 at 1pm ET (60 min)

• Chapter 2: Underwriting Basics

Tuesday, December 13 at 1pm ET (75 min)

• Chapter 3 Part 1: Creating Quality Applications

January 10, 1pm ET (75 min)

• Chapter 3, 4, & 5: Debt, Collateral, and Advanced Capital Access

Tuesday, January 17 at 1pm ET (60 min)

• Office Hour 1

Tuesday, January 24 at 1pm ET (60 min)

• Office Hour 2

Tuesday, January 31 at 1pm ET (60 min)

Registration for these sessions is free and required:

<https://www.lisc.org/our-events/event/bridging-capital-access-gap-watch-party/>



Bridging the Capital Access Gap: A Curriculum for Lenders, Business Development Organizations, and TA Providers