

## About Denise S. Bennett

“Inspiring.” “Dynamic.” “Refreshing.” These are words not usually associated with financial presenters, especially in these unprecedented economic times. But Denise S. Bennett is no ordinary speaker.

With a financial career spanning 30 years, Bennett brings an unmatched perspective—combining business strategy, market savvy and commercial lending expertise to help religious institutions build and sustain long-term prosperity.

As a business advisor, Bennett dispenses practical advice and management strategies. As a former banker, Bennett offers an insider’s view of the commercial financial industry. As a community leader, Bennett demonstrates how a genuine passion for helping others can translate into success. Her warm, straightforward style wraps this broad knowledge into presentations that both engage and educate.

Bennett offers a series of programs tailored to the particular needs of religious institutions, especially those about to embark on a construction or renovation process. Her speaking topics range from selecting a design that meets both congregational needs and banker requirements to understanding the secrets of loan approval to negotiating the best deals.

Bennett is a contributing author to the anthology, [Fantastic Customer Service: Inside and Out](#), a featured columnist in *Women’s Edge* magazine and author of an in-progress book about the commercial lending industry. She is also a certified member of The National Speakers Association (NSA), the leading organization for professional speakers.



## **Speaking Topics: For Religious Institutions**

### *Before Bricks and Mortar: Designing your Church for Loan Approval*

How do you plan a facility that meets both your congregation's needs and the lender's requirements? Bennett provides valuable insights and practical advice to help attendees assess what they can afford, how to approach the planning process and what lending institutions deem to be a "credit-worthy" deal—all before thousands of dollars are spent on architectural drawings and feasibility studies.

### *Close to the Vest: Seven Secrets Bankers Don't Want You to Know*

Get the insider's guide to loan approval. Bennett draws from 30 years in the financial industry—including a career with some of the nation's top banks—to reveal bankers' requirements and rationale for their commercial credit decisions.

### *Unlock the Vault: How to Secure Capital in Tough Times*

Even during this economic downturn, deals are being made. But the rules have changed. Bennett reveals new risk tolerance, underwriting and credit module requirements, and negotiation tactics so you can come out on top!

### *Don't Sign Yet! Hidden Pitfalls in Your Commitment Letter.*

Read between the lines. Bennett provides hands-on guidance for navigating your lender's contractual agreements: what to look for, what to avoid and, most importantly, what to ask.

## Testimonials: What People are Saying

“When Denise speaks, it is inspirational. She is not only an expert in sales and business strategy but also a role model and mentor. She openly talked about her experience “breaking through the ceiling,” learning to self-promote and recognizing the worth of her own time. Denise is really a jewel.”

—*Barbara Kingrey, WIN (Women in Networking) of Wake Forest*

“Denise is a rare speaker who has both a remarkable base of knowledge and the ability to hold people’s interest. It’s a true gift.”

—*Lynn Walker, North Carolina Treasury Management Association (NCTMA)*

“Since Denise spoke with our organization, several staff members have mentioned using ideas directly from her presentation in their jobs. Her time and energy have helped us improve our “public persona,” which I’m sure will translate into greater success in reaching our mission.”

—*Tiffany Armstrong, Leukemia and Lymphoma Society of Eastern North Carolina*

“Denise’s comments were perfect and just what we needed to hear! It was great to have her provide a different perspective and inspiration for our bankers. During our follow-up meeting, we were able to reference several of her comments in other parts of the agenda. Denise is an incredible partner.”

— *John D. Messick, II, Senior Vice President and Triangle Business Banking Manager, Wachovia Bank, a Wells Fargo Company*