2 Day Program on
SME Credit:
Lending and Financial Analysis
Venue: Radisson Blu Residence Dubai Marina, Dubai (UAE)
Dates: 22 - 23 November 2017
Delivery Type: Group Live | Duration: 2 Days | Non-residential

For more information, please contact us T: +91 8433921011 / 12 or email marketing@bricsaevents.in
To be a successful lender in the SME market, it is vital to know and understand the target market and the clients’ needs, whilst working with less than perfect or detailed information. This seminar will help you to achieve just that.

Financial institutions all over the world find managing an MSME lending portfolio challenging, with the cost to serve a major concern of most retail banks servicing the sector. Micro, Small and Medium Enterprises (MSMEs) are the most important and the fastest growing sectors of any economy, offering job opportunities and requiring significant financing. At the same time a large number of small businesses offer significantly less value and information than their larger, corporate counterparts. Reliable and timely financial account information is not automatically available for the majority of them the supply and auditing of this information placing a burden on both the proprietor and lender. In many cases lenders do not have well-tailored processes to handle those type of clients, which combined with lack of unreliable information can end up with not efficient lending process and limited number of MSME customers in the portfolio.

Better understanding of MSME characteristics, adjusting lending methodology as well as automating the lending process can significantly reduce overheads while managing risk, improving acceptance rates at the same time. Not only that, the time between application and approval can be reduced to seconds rather than days or weeks. Staffs are able to concentrate their efforts where they need to, rather than over-analysing new and existing clients that are automatically assessed as credit worthy and fit the profile of the lenders target market.

This seminar aims to provide attendees with concrete case studies, examples and tools in order to address the need of enhancing/building a solid MSME lending process. This will be done through the adoption of a well consolidated methodology and real case studies that will help participants understand how to manage the different phases of the MSME lending process.

**TRAINING OBJECTIVES**

**Full understanding of most relevant definitions and related to MSME lending**

* Confidence in their understanding of how to set up an appropriate and performing MSME lending process or how to increase efficiency of the lending process to MSME sector, starting from the existing FI’s situation and its specificity
* Clear understanding of how to fill the information gap and how to transform data into useful information to get a clear picture of MSMEs solvability and capacity of reimbursement
* Advantages of the automation of underwriting process and relevant data analysis
* Familiarity with the most relevant methodologies related to the phases of the MSMEs lending process (credit underwriting, Quali-quantitative analysis, ratio analysis, cash flow analysis and cash flow forecast, portfolio monitoring, etc…)
* Familiarity with most relevant case studies and best practices to apply to the specific context of their Financial Institutions

**WHO SHOULD ATTEND**

This training has been specifically designed in order to provide FI’s management and staff with a comprehensive overview of SME lending definitions, methodologies and international best practices in order to provide participants with a clear vision of how to develop/enhance the MSME lending process in their organisation. Depending on organizational structure the roles most commonly involved are:

* Senior and Middle Managers
* Credit Managers, Analysts & Controllers
* Branch managers
* Risk and Financial Analysts/Managers
* Relationship managers
* Business analysts
* Portfolio managers
* Credit officers

**IN-HOUSE**

This program is also available through our in-house training service. Simply pick the agenda you’d like to cover, the dates most convenient for you, and have it delivered at your convenient location. To find out more, contact us today at marketing@bricsaevents.in
Course Agenda

Registration commences at 0830 on Day One
Programme commence at 0900 until 1700 Daily

Introduction and programme overview
Delegates’ expectations

Day One

Understanding the SME business
- Overview of financial risk and business risk
- Summary of the key issues that the banker has to focus on when lending to SMEs
- Identifying and implementing the appropriate strategy for establishing a successful SME banking business
- Deciding on the criteria for client selection – what are the characteristics of businesses that you want to deal with?
- Do SMEs have different credit profiles to larger corporates?
- The 5 Cs of credit and their application to SMEs

Evaluation of risk in the operating cycle of an SME
- Competition risk: how can an SME establish & maintain a sustainable competitive strategy and how can a bank evaluate this strategy?
- Business risk – what is the nature and viability of the business operation & assets?
- Management risk – management are the key to identifying and minimising all risks in a business. Are they capable and experienced?

Going forward: SMEs & credit scoring

Designing and marketing the right products for the SME market
- Linking your understanding of SME characteristics to SME credit products
- Asset-based finance-key principles
- Marketing to SMEs
- Assessing business plans
- Visiting the customer’s premises
- Environment & lending

Offering the Right Products and Approaches
- Loan products - how do loan products complement each other in support of SME needs?
- Non-loan products - what else can banks offer to strengthen SMEs’ competitive positions, market share, sales and earnings?
- Innovation - how can banks partner and invest to provide “non-core” services that allow for cross-selling and strengthened relationships?
- Customer relationships - what are the merits of relationship banking vs. transactional banking?

The operating cycle of a business and how it is financed
- An overview designed to stimulate participants into thinking how a business cycle works and how it is financed

Case Study #1: International Product Innovations
Case Study #2: Rajat Nagat
Case Study #3: SMEs value chain analysis
Day Two

Financial analysis of SMEs

- Corporate structure & financial analysis
- What are you analysing? Pro forma consolidations and adjustment of financial statements
- The cash flow cycle and its relevance to growing companies, to working capital and to SME product design
- Ratio and cash flow analysis
- Financial risk – how much outside financing is required to complete the operating cycle?
- How do SMEs manipulate their financial statements, and how do you compensate for that?
- Sustainable operating cash flow & profits: the key concerns of lenders

Putting credit proposals together

- The credit proposal
- Risk analysis of the proposal
- Pricing SME loans: considerations of (i) market, (ii) SME risk; (iii) Basel II
- Considering borrowers’ foreign exchange exposure
- Loan documentation & collateral
- Settlement & drawdown
- After the deal is done

Other considerations

- Annual review
- Managing and monitoring loans
- Portfolio management

Case Study #4: Mahmoud & Sons

Case Study #5: Vivander Knitwear

Case Study #6: Working Capital Calculations

Case Study #7: Wondabyne Cement
DELEGATE DETAILS

1
Name: __________________________
Job title: __________________________
E-mail: __________________________
Tel/Mob: __________________________

2
Name: __________________________
Job title: __________________________
E-mail: __________________________
Tel/Mob: __________________________

3
Name: __________________________
Job title: __________________________
E-mail: __________________________
Tel/Mob: __________________________

4
Name: __________________________
Job title: __________________________
E-mail: __________________________
Tel/Mob: __________________________

COMPANY DETAILS

Company Name: ________________________________________________
Address: ______________________________________________________
__________________________________________________________
City: __________________________
Tel: __________________________
Country: __________________________

AUTHORISATION

Name: __________________________
Position: __________________________
Date: __/__/____

Signature* : __________________________

*I/we hereby confirm to the above and authorise our participants.
* This booking is invalid without signature.

COURSE FEE:

Course fee will cover training materials, luncheon and refreshments for the respective training days.

This course is non-residential hence participants need to take care of the accommodation and logistics separately.

For accommodation you may contact us to get a special rate at the venue.

TERMS & CONDITIONS

1. Payment Terms
100% payment of the full amount upon receipt of the invoice.

2. Cancellation Policy
a. All cancellations must be done in writing.
b. Full refund for cancellations will only be paid to a maximum of one week from the invoice date.
c. 50% refund for cancellations done after 2 weeks from the invoice date. Substitutes are always welcomed, if possible.
d. No refund for cancellations done after 2 weeks from the invoice date. Substitute is always welcomed, if not possible a credit note will be given which can be used for any of Bricsa Events up to 1 year.

3. Force Majeure/Indemnity: If the event is postponed, canceled or abandoned by reason of war, fire, storm, explosion, national emergency, labor dispute, strike, lock-out, civil disturbance, actual or threatened violence by any terrorist group, or any other cause not within the control of our organization, we shall be under no liability to 'Company' for non-performance or delay in performance of obligations under this contract or otherwise in respect of any actions, claims, losses (including consequential losses) costs or expenses whatsoever which may be brought against or suffered or incurred by 'Company' as the result of the happening of any such events.

4. Complaint and Refund: For more information regarding administrative policies such as complaint and refund, please contact us at: Tel: +91 8433 921011, Fax: +91 22 29209333, e-mail: marketing@bricsaevents.in

5. Governing Law: This contract shall be governed by and construed in accordance with the Laws and Regulations of India and the High Court of Bombay shall have exclusive jurisdiction without regard to conflict of law provisions.

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Register before September 30, 2017……………. US$ 2490
Final Price………………………………… US$ 2690

Group Discounts*
3-4 Delegates 10%
5 Delegates 15%
*please note that all group discounts are given on the final price

3 Easy ways to Register

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