

CENTRAL BANK OF EGYPT  
Egyptian Banking Institute



البنك المركزي المصري  
المعهد المصرفي المصري



# SME FACILITY STRUCTURE

### Course Description:

The goal for credit cycle, to achieve the suitable credit facility to assist SMEs companies in their business, in this course, you will learn the lending rationales techniques, Types of credit facilities, The Credit Process, and Loans Portfolio Management.

### Target Audience:

This course is directed to all staff working in the SME banking or officials responsible for dealing with loans of small and medium enterprises, in banks or financial institutions.

### Course Objectives:

- Understand the basics of lending rationales, the principles of credit, and 5 C's Model.
- Explain how to build various types of credit facilities using the 3W's Model.
- Understand the Types of Covenants & Collaterals, internal triggers, and credit process as well as how to manage a portfolio of loans using specific techniques.

### Course Outlines:

#### Module 1: Lending Rationales and Basics of Credit

- Lending rationales for SMEs.
- Principles of Credit
- 5 C's Model.

#### Module 2: Types of Credit Facilities

- Direct / indirect credit facilities.
- Facility structure.
- 3 W's Model.
- Expected Loss (EL)

#### Module 3: Credit Process & Portfolio Management.

- Covenants, collaterals, conditions.
- Internal Triggers.
- The Credit Process.
- Loans Portfolio Management.

### Assessment and Attendance Strategy:

- Each participant must obtain a passing score of 60% with regard to participation and group exercises.
- Each Participant must achieve 80% attendance of the total in class sessions.

### Upon Successful Completion of this Course, participants will obtain:

This course entitles participants to obtain 1.4 CEUs

### Course Language:

English

### Course Duration:

16 Hours

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One number to better serve you!

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