



7384-P26-CA-1



In-Class



24 hours

Course Description:

This course is designed for bank staff responsible for managing non-performing loans (NPLs) extended to small and medium enterprises (SMEs). Participants will be able to identify early warning signs of financial distress, understand the root causes of borrower problems, distinguish between the borrower's "ability to pay" and "willingness to pay," and devise appropriate strategies for loan resolution. Under scenarios of both ad hoc and systemic financial distress, participants will apply their knowledge and strategies to manage NPLs effectively. By the end of the course, participants will successfully bring non-performing customers back to their activity, converting NPLs to performing loans (PLs), thereby positively impacting the banks' financial statements and the economy in general.

Target Audience:

SME Relationship Managers, Credit Analysts, Workout Specialists, Risk Officers/Analysts, Internal Auditors, Regulators, Credit Admin, Investigation Dept and Compliance officers.

Course Objectives:

By the end of the program, participants will be able to:

- Understand the Asset Conversion Cycle, Including Associated Risks and Mitigation Strategies.
- Analyze Causes of Business Failure and Recognize Early Warning Signs.
- Identify Workout Strategies, Processes, and Implementation Techniques.

Course Outline:

Module 1: Business Assessment and loan classification

- Asset conversion cycle steps
- ACC Risk & Mitigate
- Financial Position and Cash Flow
- Non-Financial Analysis and Assessment

Module 2: Reasons for Business Failure

- key Early Warning Signals that can indicate distress in the SME
- Reasons why businesses fail

Module 3: Restructuring

- Overview of the credit cycle process
- Regulatory framework regarding NPLs
- Loans Workout Strategies, Options and Decisions
- Traditional tools for dealing with NPLs
- Non -Traditional tools for dealing with NPLs
- Steps and stages of restructuring
- Restructuring Implementation and Follow-up
- Comprehensive case study

Course completion will grant participants:

This course entitles participants to obtain 2.1 CEUs.

Assessment Strategy:

- 20% participation
- 80% Exercises and Final Case

Course Language:

English

Prerequisites:

Delegates are expected to have a minimum 3 years SME credit experience.