

Small and Medium Enterprises



9720-P26-VE-1



Virtual



130 hours



EGP 40,000
+ EUR 85

Course Description:

This certificate is designed to provide a professional training to bankers catering to the financial needs of small and medium enterprises. Concepts and best practices are presented in seven modules to enable the participants to understand a holistic approach to SME finance and, based on this, to be able to work optimally in one's own field of responsibility as well as to further successfully develop this business field.

Target Audience:

Mid-level SME Bankers.

Course Objectives:

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

- Present SME strategy activities and a strategy implementation.
- Discuss critical thinking concept.
- Present best practices for HR management for SME staff.
- Define the role of marketing and delivery channels.
- Define New Product Development Process and success Factors.
- Explain basic concepts of SME risk management and tools for Calculating risk-adjusted pricing.
- Know how to implement effective presentation.
- Understand how AI is used in banking and how to engage effectively.
- Explain Sustainability

Course Outline:

Module 1: SME Strategy and Management (Virtual)

- SMEs as a strategic Customer segment.
- Strategic Planning Process.
- SME Business Plan - Strategy Implementation.
- International Trends in Banking.
- International trends in SME finance & Themes in Egypt.
- Lending process.
- Organizational set-up for SME lending.
- Implementation of and adequate credit approval processes.
- Assignments

Module 2: Critical Thinking (E-learning)

- Components of critical thinking.
- Non-linear thinking.
- Logical thinking.
- What it means to be a critical thinker.
- Evaluate information using critical thinking skills.
- Benefits of critical thinking.
- Changing your perspective.
- Problem solving abilities.

Module 3: HR Management and Development (Virtual)

- Recruitment of SME Staff- Recruitment Process.
- Recruitment of SME Staff - Best Practices.
- Key Competences of Recruitment of SME Staff.
- Bonus and Incentive Systems.
- Purpose of Bonus and Incentive Systems.
- Objectives of Bonus and Incentive Systems.
- Performance Measurement Criteria.
- Assignments

Module 4: SME Marketing (Virtual)

- Marketing and delivery channels.
- The Role of Marketing in Banking.
- Developing a Marketing Plan.
- Segmentation.
- Client Relationship Management.
- Client Satisfaction.
- Customer service standards.
- Customer Loyalty.
- Customer Needs.
- CRM Value Chain Model.
- Acquisition of deposits and loans.
- Assignments

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Module 5: SME Product Development (Virtual)

- New Product development.
- New Product development Process.
- New Product development success factors.
- Assessment of market and competition.
- Product development cycle.
- Product pricing and delivery channels.
- Key Success Factors for Product Development.
- Assignments

Module 6: SME Risk Management (Virtual)

- Regulations and Supervision: Basel principles I, II & III.
- Standard Credit Risk Cost.
- Aspects of Standard Risk Cost.
- Calculate Risk-Adjusted Pricing.
- RAROC, Economic Capital and EVA Concept and tools.
- An Effective Risk Limit System.
- Importance of Operational risk within SME Risk.
- Different approaches to SME Credit Rating.
- How to mitigate SME Credit Risk.
- Regulations and Supervision: IFRS9 Financial Instruments.
- The challenges of Implementing a strong SME Risk Culture.
- The Importance of a Strong SME Risk Culture.
- Assignments

Module 7: Effective Presentation Skills (in class)

- Characteristics of an effective presentation.
- Presentation skills inventory.
- PowerPoint preparation and presentation.

Module 8: AI in Banking (E-learning)

What is AI?

- AI Definition
- Types of AI
- Real-life examples

Why AI in Banking

- Reasons to adopt AI in the banking sector

AI Use Cases in Banking

- AI Use Cases in Banking

AI's Capabilities and Limitations

- What AI Can Do
- What AI Cannot Do

Challenges and Risks

- Challenges and Risks
- How to handle these challenges

How to Get Ready for AI in Banking

- Steps to Get Ready for AI in Banking

Conclusion

- Conclusion

Module 9: Sustainability & Sustainable Finance (E-learning)

- Sustainability
- ESG
- Environmental
- Social
- Governance
- Highlight Physical risks:
 - On the environmental level:
 - On the social level
 - On the governance level
- The current efforts
- The national efforts on ESG
- The role of the banking sector in ESG
- Personal tips that support Sustainability

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Assessment Strategy:

Participants will be assessed based on the following:

- 60% of the Final Grade on final Exam: Participants will sit for an exam at the end of the Certificate. Participants must achieve an average cut off score of 60% in the exam.
- 25% on Final Project: : Each participant will be required to submit an individual project in one of the designated areas of study, which will be presented and assessed by a panel of SME banking experts (as per the project guidelines).
- 7% on Post Exam: Distributed on 3 exams during the certificate.
- 5% on Supervisory Sessions: participant will be evaluated by the supervisor.
- 3% on Assignments (obligatory).
- Participants are required to successfully complete the e-learning modules.

Course completion will grant participants:

This course entitles participants to obtain 11 CEUs.

Course Language:

English

Course Modality:

Blended

Prerequisites:

- Successfully completed Certified SME Practitioner – Level 1.
- Minimum Five years of banking experience