

CENTRAL BANK OF EGYPT
Egyptian Banking Institute



البنك المركزي المصري
المعهد المصرفي المصري



SME

BANKING

CERTIFICATE

SME Banking Certificate

Purpose of Training

The SME Banking Certificate will enable bankers to define the SME sector in Egypt, understand the key techniques of strategic planning for SME banking, identify fundamentals of operational setup needed for SME banking. The certificate also explains the product development cycle, in addition to marketing and delivering the product. It supports also the participants to understand how to mitigate risk for SME banking. Moreover, it exposes participants to the success factors and international best practices needed for effective SME banking.

Target Audience

Bankers with current or potential SME responsibilities

Prerequisites

- Minimum three years of banking experience
- Prior credit and financial analysis training available at EBI or equivalent from another reputable training institute
- Good command of English

Language of Instruction

The certificate training material is in English however, the delivery will be via local instructors with vast training experience.

Certificate Objectives

By the end of this certificate, participants will be able to:

- Understand the importance and techniques of strategic planning
- Apply operational setup for SME banking unit
- Define SME customers' product needs and get acquainted with successful clients' product management
- Identify tools of marketing and delivering SME products and services
- Determine major risk and how to mitigate it in SME banking

Module Learning Objectives

Module 1 – Strategic Planning for SME Banking “28 hrs”

- Explain means of defining the SME sector in Egypt
- Define Strategic and Business planning
- Explain the key components of a strategic plan and the methods used to develop each of them
- Explain the main methods and techniques for developing a business plan for the SME banking business line
- Identify various tips for successful and effective planning for the SME banking business line

Module 2 – Operational Setup for SME Banking “24 hrs”

- Improve the credit decision process
- Know how to establish SME banking units' internal processes
- Understand relation with other operating areas in the bank

Module 3 – Product Development for SME Banking “24 hrs”

- Explain the process of product development
- Interpret how to set up a competitive product portfolio
- Determine client and product segmentation
- Apply the essential steps for attractive product design and development

Module 4 – Marketing and Delivery for SME Banking “24 hrs”

- Describe the size of the SME market and its segmentation
- Identify the potential market by segment and how to use the marketing mix
- Determine information technology needs for SME
- Explain how to develop the tools of a relationship management
- Describe the profile of an entrepreneur and the tools of SME client education

Module 5 – Risk Management for SME Banking “24 hrs”

- Interpret the international trends in risk management and regulation
- Explain the causes of SME banking risks and why these are different
- Understand and work with the SME banking risk management tools
- Apply SME banking risk management processes

In addition to the five modules, a session on presentation skills will be conducted to assist participants in their projects. Moreover, participants will be guided throughout the preparation of the project by SME banking experts through several sessions.

Assessment Strategy

Participants will be assessed based on participation (interaction and group exercise) and an individual assessment through a written test after each module. Participants will also be required to submit a project in one of the designated areas of study that will be presented and assessed by a panel of SME banking experts. All participants are encouraged to join a study tour to a country that is renowned for SME banking to witness the application of the SME best practices.

For more information and inquiries, kindly contact us on: smeunit@ebi.gov.eg



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