

SME Banking for Bankers

Course Hours: 20

Course Code: 11027E

Target Audience

Bankers working in SME, retail, corporate and credit departments who have, or will have, SME responsibilities

Course Description

This course will explain the compelling importance for entering (or further developing) SME banking for banks in Egypt; teach the key techniques and success factors (at international best practices) which are needed to make profits in SME banking; and map out an implementation plan, including change management techniques, for moving forward on SME banking.

Course Objectives

- Explain the five principal reasons why banks in Egypt should become involved in SME banking, using the SME Market Analysis Toolkit
- Describe the key techniques and success factors needed for successful SME banking in Egypt, based on international best practice using the SME Banking Toolkit
- Apply the various tools needed to launch SME banking in the participants' banks in Egypt, using the SME Implementation Tool-kit

Course Outline

Module 1: The SME Market Analysis Toolkit: Reasons for Entering/Developing SME Banking

- Profitability of SME banking
- Size, growth and segmentation of the SME market
- Competition
- Timing considerations
- Risks and difficulties

Module 2: The SME Banking Toolkit: Techniques for Successful SME Banking

- Business processes and logical frameworks
- Marketing to SMEs (brand, market research)
- Product development for SMEs
- Branch types and delivery channels
- CRM (Customer relationship management)
- IT for SMEs
- Strategic analysis for SME banking
- Product/client matrix for SME cross-selling

Small & Medium Enterprises

- Organizing for SME banking
- Staffing profile for SME banking
- Credit scoring
- Risk management
- Product and client profitability
- Motivating SME lending staff
- Review of international best practice examples

Module 3: The SME Implementation Toolkit: Methods for Implementing SME Banking

- The starting point: green-field, up-scaling or down-scaling
- Effective internal communications
- Operating culture
- Change management
- Implementation management and working parties

Assessment Strategy

Participants will be assessed based on participation and a formal end of course test.

Upon Successful Completion of this Course, participants will obtain
1.7 CEUs

Course Language

Arabic/English

Prerequisites

- Minimum three years of banking experience
- Good command of English (in case of attending the program in English)