

Strategic Planning for SME Banking

Course Hours: 24

Course Code: 11038E

Target Audience

Bankers with current or potential SME responsibilities.

Course Description

In this course, participants will acquire the basic skills required for the preparation process of setting up a new or reforming an existing Small and Medium Enterprise Banking Business Line in their banks. This will be done through preparing a strategic plan and a business plan for this business line.

Course Objectives

- Determine the SME sector and segmentations in Egypt
- Define strategic and business planning
- Explain the key components of a strategic plan
- Perform a situation analyses
- Recognize the main methods and techniques for developing a business plan for the SME banking business line
- Apply various tips for successful and effective planning for the SME banking

Course Outline

Module 1 – Definition and Segmentation of the SME Market

- The SME market (data sources and segmentation)
- SMEs versus corporate firms
- SME banking is not only about lending

Module 2 – Introduction to the Planning Process

- The Typical Planning Process
- What is a Strategic Plan?
- What is a Business Plan?
- Strategic Planning Versus Business Planning
- The Basics of Strategic / Business Planning
- Some Strategic Planning Models

Module 3 – Understanding the “Target” Main Components of a Strategic Plan

- Vision and Mission
- Values and Strategic objectives

Small & Medium Enterprises

Module 4 - Situation Analysis

- Needs Analysis
- Gap Analysis
- SWOT Analysis
- PESTLE Analysis
- Porter framework for competition

Module 5 – “The Path” Main Components of a Business Plan

- Tasks to achieve strategic objectives
- Indicators for task assessment
- Human resources
- Financial resources
- Other resources
- Time frame for implementation
- Monitoring techniques and tools

Module 6 – Tips for Successful Planning

- Writing and communicating the plan
- Ensuring well implementation
- Monitoring, evaluating and deviating from the plan
- Why plans fail

Assessment Strategy

Participants will be assessed based on class discussions and an individual end of course test.

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

Course Language

Arabic/English

Prerequisites

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