



SME Guide for Dealing with Banks

Course Hours: 15

Course Code: 11010

Target Audience:

This course is intended for SME entrepreneurs with little to no experience.

Course Description

This course will provide participants with a the fundamentals of business management, strategic planning and financial forecasting for SME entrepreneurs. It will also explain the sources of external finance, discuss banks as institutions and explain techniques for dealing with banks.

Course Objectives:

- Explain the core best practice management requirements of running a small business
- Prepare strategic plan and related business plans
- List sources of finance and explain banks requirements
- Explain importance of financial statements and budget analysis

Course Outline

Module 1 – Business Management Fundamentals

- Business objectives and strategy
- Marketing
- Business operations and business processes
- People/human resources
- Accounting and finance
- Business plans and financial forecasts
- Environmental Considerations

Module 2 – Strategic Planning and Business Plans

- Strategic planning concept.
- Strategic objectives.
- Basics of preparing and monitoring business plans.

Module 3: Sources of External Finance, understanding requirements and dealing with banks effectively

- Typical sources of finance within financial sectors
- Banks as a business
- Pressures on banks
- Bank strategies and operations for SMEs
- Strategy and tactics for external finance
- The questions to ask and bank information to obtain

Module 4: Financial Statements Analysis

- Importance of financial statements
- Cash flow
- Budget analysis

Assessment Strategy:

Participants will be assessed based on the level of group participation, quality of discussions during the course.

Upon Successful Completion of this Course, participants will obtain:

1.3 CEUs

Course Language:

Arabic/English

Prerequisites:

- Business people with a minimal level of sophistication, i.e., at least high school education, some knowledge of IT/computers
- Satisfactory completion of minimum one accounting and/or financial analysis course from a reputable institute
- Minimum one year of business experience

This program entitles you to attend:

N/A

