

SME BANKING COURSE **NOVEMBER 24th to 28th 2008**

Caribbean SME Development Finance Limited (SME DevFin) will be hosting an SME banking course to be held from Monday 24th to Friday 28th November 2008 to be facilitated by an experienced trainer and mentor in business planning and credit-related topics to senior/middle management bankers and consultants.

Adequate working capital and working capital management are critical in the survival and success of Small and Medium-Sized Enterprises (SMEs). Most owners/managers have experienced at some point in the life of their enterprises the impact of lost sales and business opportunities due to the inability to purchase stock; or having to juggle payments between supplies or long delays in collecting receivables and finding the right balance between sales and credit to customers.

The objectives of this seminar are to:

- o provide a context and a framework for financing SMEs
- o focus on risk assessments and ratings
- o illustrate loan concepts
- o demonstrate the practicality of the approaches using case studies done in work groups.

Method

The course will be run over 5 days. The time spent in lectures will be as short as possible, with delegates spending as much time as possible applying the ideas being taught to realistic exercises and mini-case studies.

Target

This seminar is designed for:

1. Owner Managers of Private Enterprises
2. Financial Managers/ Accountants of SMEs
3. SME Advisors/ Technical Assistance Providers
4. Commercial Bankers

Spaces are limited so we encourage you to register as early as possible.

Monday 24th: Module 1 – Understanding SME:

1. Characteristics of SME
 2. Needs of SME
 3. Traditional and modern approaches to SME Finance
 4. Client Relationship Management
 5. Understanding entrepreneurs and family business
 6. Roundtable discussion
3. Loan management concepts:
 - o Structuring loans
 - o Classifying and grading loans
 - o Recognising signs of impairment/distress
 - o Restructuring and recovery processes
 4. Introduction of Case Study {a loan proposal}

Tuesday 25th: Module 2 – Measuring Success and Evaluating Risk

1. Key success factors in SME
2. Vulnerability and intrinsic risk
3. Identifying and measuring risk
4. Management appraisal
5. Key elements of the Business Plan
6. Market research
7. Critical review of the production plan and supply capability
8. Cash flow forecasts
9. Key financial ratios
10. Introduction of Case Study {Financial Analysis and Sensitivity Analysis}

Thursday 27th: Module 4

1. Presentation on assigning a SME rating by CARICRIS
2. Rating Case Study
3. Accounting for loans – IAS 39
 - o Overview of IAS 39
 - o Effective interest rate
 - o Deferral of fees
 - o Fair Value
 - o Impairment
 - o De-recognition
 - o Derivates

Wednesday 26th: Module 3 – Assessments and Ratings Concepts

1. Overview of SME assessment and rating models:
 - o Qualitative measures
 - o Financial ration
 - o Loss given Default
 - o Evaluating governance and internal controls
 - o Identifying management needs
 - o Evaluating management
2. Loan approval systems and processes – roles; controls, effectiveness etc.

Friday 28th: Module 5

1. Case study with assigned roles for each group {a loan proposal}
2. Summary discussion on SME banking with Martin Watson

THE FACILITATOR :

MARTIN WATSON

Martin Watson is a freelance international consultant with over thirty years experience as a financial career specialist in MSME-focussed credit/loan management and access to finance, including lending procedures, financial statements analysis, loan guarantee schemes, business plan preparation and analysis, general and specialised risk analysis, loan classification, debt restructuring/non-performing loan collection and investment analysis.

He is an experienced trainer and mentor in business planning and credit-related topics to senior/middle-management bankers and local consultants in Romania, Syria and Trinidad. He has participated actively in the preparation of credit manuals and training in credit risk analysis for various banks in developing countries, based in IAS and GAAP principles.

Martin has been a consultant since 1996 on a wide range of financial issues, in Central and Eastern Europe, Central/South America, MEDA region and other emerging markets. As well as assignments related to supporting loan activities in banks, he has also contributed to organisational diagnosis assignments in governmental institutions, investment analyses and preparation of financial recovery plans for state-owned industries.

Martin is currently involved with assignments in Romania and Spain with key institutions as an ST Expert.

SME BANKING COURSE

NOVEMBER 24th to 28th 2008
PORT OF SPAIN, TRINIDAD
8:00am - 4:00pm

REGISTRATION FORM

NAME:

JOB TITLE:

COMPANY NAME:

COMPANY ADDRESS:

PHONE:

FAX NO:

E-MAIL ADDRESS:

SIGNATURE:

COURSE PRICE: US\$1800.00

This covers the cost of tuition, course materials, lunch and refreshments.

In order to ensure that you have a booked place, you must complete and sign the registration form signifying your confirmed attendance at the above seminar and payment in full.

CANCELLATION POLICY

A participant's cancellation is in effect immediately upon notice to CSME DevFin without penalty on or before November 7th 2008. A cancellation fee of 50% is applicable after this date.

KINDLY MAKE CHEQUES OR DRAFTS PAYABLE TO CSME DEVELOPMENT FINANCE LIMITED.