

MASTERCLASS

5 Day Master Class in
**SME BANKING
EXCELLENCE**

Dates: 01 - 05 September 2019
**Venue: Sheraton Dubai Creek
Hotel & Towers, UAE**

Course Fee @USD 2990 per Delegate

Delivery Type: Group Live | Duration 5 Days | Non residential

Course Language & Materials - English

FOR MORE INFORMATION PLEASE CONTACT US



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+91 22 49207307



marketing@bricsaevents.in

www.bricsaevents.com

Course Timings

Registration will be at 0830 on Day One.

Program will commence at 0900 and conclude at 1700 daily. Two refreshments and one lunch will be served daily

Welcome and introduction

- Program Overview
- Goal Setting and Expectations
- Participants' background and challenges

Module 1 Introduction: SME management

- A. SME definition and market segmentation
- B. SME Banking business models and Bank strategies
- C. Dynamic multi-dimensional segmentation
- D. SME Banking products
 - Credit products
 - Deposit and investment products
 - Transactional banking

Module 2 SME Credit Risk Management

(1) Individual borrower analysis

- A. Value Analysis of SMEs
 - The qualitative analysis
 - Review qualitative variables and their impact using the Moodie's methodology of scoring qualitative variables and apply in a case study
 - b. u
 - i. Financial Accounts (historical and projected) analysis
 - ii. Assessing creditworthiness
 - iii. Borrower credit rating: internal PD models and rating calibration
 - c. Financial projections and Cash Flow sensitivity assessment
 - i. Projections models
 - ii. Sensitivity analysis methodologies
 - iii. Managing Cash Flow volatility
- B. Credit Risk analysis, scoring and rating models
- C. Collateral and securities management Difference between compliance and management
 - a. Credit facilities and collateral structuring
 - b. Collateral and securities valuation
 - c. Credit Risk Management
 - d. Calculation of Expected Losses and provisioning strategies
 - e. Calculation of Unexpected losses and Economic Equity Capital strategies
- D. Credit Management Process: From Underwriting to disbursement and collection

(2) Portfolio analysis

- A. Risk segmentation and risk concentration analysis
- B. Covariance analysis for optimized diversification

(3) Credit Risk Compliance constraints (Basel 2 & 3)

(4) Management of past dues and impairment

- A. IFRS 9 past due and impairment treatment
- B. Past due Management
- C. Impairment Management

Module 3 **SME other Risk Management**

- (1) SME Market Risk Management
 - A. Interest rate risks definitions and management
 - B. Liquidity risks definitions and management
 - C. Impact on the SME banking products
 - D. Compliance (B2 & 3) constraints
- (2) SME Operational Risk Management
 - A. Operational risks definitions and management
 - B. Impact on the SME banking processes
 - C. Compliance (B2 & 3) constraints
- (3) AML/ CTF

Module 4 **SME Marketing and Relationship Management**

- (1) Sales and distribution strategies
- (2) Product push versus product pull strategies
- (3) Multiple distribution network (branches, other)
- (4) Marketing campaigns versus relationship management
- (5) Role and responsibilities of the Relationship Manager
- (6) RM Key Performance Indicators

Module 5 **SME relationship profitability and SME pricing**

- (1) Pricing SME products (loans, deposits, transactions)
- (2) Risk Based pricing
- (3) Relationship based pricing
- (4) Relationship profitability and Value

Module 6 **SME bank profitability and value**

- (1) Profitability analysis, the ROE and RORAC analysis
- (2) Value analysis, EVA
- (3) maximising value drivers and risk drivers

CONCLUSIONS & WRAP-UP

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Objective

Develop the skills and competencies of SME bankers in the main management domain of an SME focused bank. The course will highlight the differences between SME Banking and Wholesale Banking or Retail Banking and discuss the product and relationship management challenges for this market. The training will review all the management domains required to manage an SME bank including sales & marketing, products and services including risk and relationship based pricing, risk management (credit, market and operational) and the compliance constraints that influence the SME Bank activities.

The participants will gain a deep understanding of how to maximize the performance of the bank and develop the SME market profitably. We will discuss key success factors and challenges and suggest tools and methodologies to enhance the effectiveness of the SME bankers.

The Programme Features

Lending to SME customers presents one of the greatest opportunities for commercial banks to pursue growth and profitability; at the same time it ties up a large amount of economic capital and represents substantial credit risk.

Taught by an internationally experienced banking executive, this course is designed to give delegates a comprehensive overview of how to build and implement a successful SME banking strategy and how to raise the performance of their institution. It applies to banks in developed and emerging markets. The course will teach you how to use the planning process to set goals, to control costs and to increase the profitability of clients.

The course focuses on the needs of SME customers, defines their product requirements and discusses efficient client relationship management. In addition, it trains on successful sales channel management, optimised client relationship management approaches, the introduction of new products and service. The concept of relationship based and risk adjusted pricing using appropriate risk costs, under economic capital constraints and hence with RAROC and EVA performance focus, will be discussed in case studies and workshops.

This programme draws on the knowledge and practical experience of an internationally experienced executive who has worked for some of the largest institutions in the world and supported large and small financial institutions as a management consultant.

The course will give hands-on examples of how to create value by implementing efficient credit decisions and creating up to date rating and scoring systems. Through examples the programme shows how qualitative and quantitative ratios are applied to examine the credit worthiness of clients and transactions. Finally, participants will assess the main risk factors in SME banking; they will learn how to mitigate these risk factors and how to use an effective portfolio management.

The training will use teaching methods based around lectures, case studies, practical exercises and class room discussions. The course will use real life case studies and examples to develop delegates' understanding of all aspects of SME banking, client management and risk management issues.

Participants will learn to apply the key principles of successful SME banking to different real life situations and adopt an action plan for their own institutions.

Who Should Attend!

The course applies to general managers, regional managers and experts in the field of SME lending from developed and emerging markets.

- Human resources and training
- Banking and strategy consultants
- Experts responsible for corporate strategy and planning
- Managers from credit departments and risk management
- Managers in branches responsible for SME banking
- Experts responsible for sales and distribution
- Heads of regional businesses and branches
- General Managers and regional managers

Methodology :

This is an interactive training combining presentations, group debates and group works for case studies to enhance the learning curve of the topics discussed. Participants are encouraged to bring to the table real life cases and issues encountered in their work-related environment.

- ❖ On completion participants will receive course certificate.

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Course Instructor - **CLIVE WYKES**



Born in Belgium Clive is of British nationality. He was raised and educated both in England and Belgium, where he graduated from the University of Louvain (UCL) in Belgium, with a Masters in Applied Economic Sciences.

From 1973 to 1991 he developed his career in banking with American Express and Chase Manhattan Bank. During those years he covered many areas of banking of which credit and marketing, risk management, product development and management, budgeting / MIS and strategic planning as well as general management. He was exposed to local and international markets in Retail Banking and Corporate Banking (SMEs, large global corporations and Institutional). He had management responsibilities at departmental level and General Management responsibilities included CEO - Country Manager Chase Belgium and EMEA Sales Executive Risk Management Products.

In 1991, he founded a Management Consultancy firm, PI Consulting SA Belgium, and developed his business with large European financial institutions. In 2008 he founded BC&T Ltd in Mauritius to take over the consulting and training activities of PI Consulting SA, Belgium and focused primarily on emerging countries and banks, while maintaining his activities in Europe, the Middle East and Asia. He has had consulting mandates with banks such as BNPP, AXA, Barclays, Soc Gen, FNB, BBS and many more. He has collaborated with large solution vendors (Teradata, CSC, SAS...) in risk management, compliance and IFRS solution design as well as client valuation and management solutions. A substantial part of the consulting with solutions vendors and integrators was for retail banking solutions and retail bank restructuring. Clive is on the Advisory Board and Executive Board of Sovereign Bank Int'l, St Lucia.

Clive has worked in over 65 countries around the world, with banks and other financial institutions either as project manager in management consulting assignments or as training course director.

Clive has also had a number of teaching assignments of which :

1986 – 1987: Boston University (Brussels) : Financial Risk Management

1988 : Universit Libre de Bruxelles (Solvay) : The New Derivative Financial Products

1998: Nijenrode University : Derivative Products in their MBA programme

2003 – 2008: University of Saint Louis in Brussels : Credit Risk Management MBA course

Clients

Over 25 Banks in

Over 100 Banks in

Leading IT solution vendors & solution integrators

Country / Regions

EMEA

EMEA, ASIA

EMEA

Program schedule*

0830	Registration and coffee
0900	Morning session begins
1100 - 1115	Morning refreshment
1115	Morning session continues
1300	Luncheon
1400	Afternoon session begins
1530 - 1545	Afternoon refreshment
1700	Course concludes

*Program schedule can be amended to adjust course timing with mutual understanding between participants and facilitator. Please inform hotel staff in advance to adjust with the new timings for breaks in case there is any change to the above schedule.

Please liaise with the Program facilitator in case a prayer break needs to be included in the above schedule

PROGRAM VENUE:

This program takes place on a non-residential basis at a centrally located Dubai hotel. Non-residential course fees include training facilities, documentation, lunch and refreshments for the duration of the program. Delegates are responsible for arranging their own accommodation, however, a list of convenient hotels is available upon registration.

BOOK THIS PROGRAM AS IN-HOUSE OR BESPOKE

Reserve your preferred dates for your on-site training and discuss with us how we can meet your training needs with optional or custom sessions if desired. Available training times are limited and should be booked well in advance.

Contact: Tridib Panda

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UPCOMING COURSES 2019

Course Name	Dates	Location
5 Day Master Class in SME Banking Excellence	SEPTEMBER 1 - 5, 2019 5 Days	DUBAI
Effective Debt Collection and Recovery Masterclass	SEPTEMBER 17 - 20, 2019 4 Days	JOHANNESBURG
Asset Allocation, Alternative Investments, and General Wealth	SEPTEMBER 23 - 26, 2019 4 Days	DUBAI
Financial Modelling and Budgeting	OCTOBER 22 - 25, 2019 4 Days	JOHANNESBURG
General Counsel and Chief Legal Officer (CLO)	NOVEMBER 6 - 8, 2019 3 Days	SINGAPORE
5 Day Master Class ALM for Emerging Markets	NOVEMBER 3 - 7, 2019 5 Days	DUBAI
Risk Based Approach to AML & CTF	NOVEMBER 26 - 29, 2019 4 Days	JOHANNESBURG

ORGANISATIONS THAT HAD ATTENDED OUR COURSES

ABO Capital Investments, Angola
 Arab African International Bank, Egypt
 Arab Bank Plc, PL, Palestine
 Awash Bank, Ethiopia
 Bank AL Habib Limited, Pakistan
 Bank Nizwa SAOG, Oman
 Bank of Ceylon, Sri Lanka
 Bank of Industry Limited, Nigeria
 Bank South Pacific, PNG
 Banque Misr, Egypt
 Bluoshen S.A, Angola
 BMCE Bank
 Centernary Bank, Uganda
 Central Bank of Indonesia
 Central Bank of Seychelles
 Central Bank of Sri Lanka
 Financial Market Supervisory Authority, Azerbaijan
 GFH Financial Group BSC Bahrain
 Ghazanfar Bank
 Gulf Bank, Kuwait
 I&M Bank (Rwanda) Limited
 IEI-Anchor Pension Managers Ltd
 Khaleeji Commercial Bank, Bahrain
 Kuwait Financial Center - Markaz, Kuwait
 Mashreq Bank
 Meristem Wealth Management Limited, Nigeria
 National Bank of Malawi
 National Housing Bank, India
 NEW YORK UNIVERSITY IN ABU DHABI
 Nib International Bank S.C., Ethiopia
 NIBSS Plc, Nigeria
 Oman Arab Bank, Oman
 PT Bank UOB Indonesia
 Riyadh Bank, Saudi Arabia
 Sampath Bank PLC, Sri Lanka
 Stanbic Bank, Ghana
 Sterling Bank Plc, Nigeria
 Tharawat Establishment, Saudi Arabia
 The City Bank Limited, Bangladesh
 The Saudi Investment Bank, Saudi Arabia
 Union National Bank, UAE

MASTER CLASS IN SME BANKING EXCELLENCE

01 - 05 September 2019 (5 Days) | SHERATON DUBAI CREEK HOTEL & TOWERS, UAE

Sales Contract | Please write in BLOCK letters

DELEGATE DETAILS

1 Name: _____
Job title: _____
E-mail: _____
Tel/Mob: _____

3 Name: _____
Job title: _____
E-mail: _____
Tel/Mob: _____

2 Name: _____
Job title: _____
E-mail: _____
Tel/Mob: _____

4 Name: _____
Job title: _____
E-mail: _____
Tel/Mob: _____

COMPANY DETAILS

Company Name: _____

Address: _____

City: _____

Tel: _____ Country: _____

AUTHORISATION

Name : _____

Position : _____

Date : ____/____/____

Signature* : _____

I/we hereby confirm to the above and authorise our participants.

* This booking is invalid without signature.

Course Duration - 5 Days

COURSE FEE & VENUE:

Course fee will cover training materials, luncheon and refreshments for the respective training days.

This program takes place on a non-residential basis at a centrally located DUBAI, UAE hotel. Non-residential course fees include training facilities, documentation, lunch and refreshments for the duration of the program. Participants are responsible for arranging their own accommodation, however, a list of convenient hotels is available upon registration.

LIMITED SEATS!

BOOK EARLY TO RESERVE YOUR PLACE

Course Fee

USD 2990 per Delegate + GST/VAT (If applicable)

Group Discounts*

3-4 Delegates 5%

> 5 Delegates 7%

*please note that all group discounts are given on the final price

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3 Easy ways to Register

TERMS & CONDITIONS

1. Payment Terms

100% payment of the full amount upon receipt of the invoice.

2. Cancellation Policy

i. All cancellations must be done in writing.

ii. Full refund for cancellations will only be paid to a maximum of one week from the invoice date.

iii. 50% refund for cancellations will only be paid to a maximum of two weeks from the invoice date.

iv. No refund for cancellations done after 2 weeks from the invoice date. Substitute is always welcomed; if not possible a credit note will be given which can be used for any of BricSaEvents up to 1 year.

3. Force Majeure/indemnity: If the event is postponed, canceled or abandoned by reason of war, fire, storm, explosion, national emergency, labor dispute, strike, lock-out, civil, disturbance, actual or threatened violence by any terrorist group, or any other cause not within the control of our organization, we shall be under no liability to 'Company' for non-performance or delay in performance of obligations under this contract or otherwise in respect of any actions, claims, losses (including consequential losses) costs or expenses whatsoever which may be brought against or suffered or incurred by 'Company', as the result of the happening of any such events.

4. Complaint and Refund: For more information regarding administrative policies such as complaint and refund, please contact us at: Tel: +91 8433 921011, Fax: +91 22 40950330, e-mail: marketing@bricsaevents.in

5. Governing Law: This contract shall be governed by and construed in accordance with the Laws and Regulations of India and the High Court of Bombay shall have exclusive jurisdiction without regard to conflict of law provisions.