

Seminar for bankers in Skopje, Macedonia, June 24-26, 2015

SME: FROM BUSINESS PLAN TO BANK FINANCING**ORGANISATION SHEET****Objective**

Between SMEs and financial institutions, experience shows it is not easy to understand each other. If the relations are relatively easy when it concerns the financing of a well-defined short term need, they become rapidly difficult when the demand is related to a business project comprising investment and working capital.

Entrepreneurs, especially small ones and those who are developing a new project, generally blame the bankers for their chilliness, lack of understanding, and their desire to get the maximum guarantees. As for financial institutions, they often blame contractors to submit projects that are insufficiently documented, or unrealistic in terms of financial planning.

Given the crucial role of SMEs in economic development, and the importance of this market for the growth of the banking industry in Macedonia, the objectives of the seminar are:

- to improve the technical and commercial expertise of the participants in their relations with SMEs applying for a loan to finance the development of their activities;
- to better understand what is a "bankable" credit demand on the basis of a business project and a business plan;
- to improve the understanding of the key words in SME financing: "Information" - "Treatment of information" - "use of information".

Methodology

- Reference to best practices
- Examples & Case studies
- Exchange of experience

Target group

Credit managers and officers in charge of:

- commercial relations with SME prospects and clients
- financial and risk analysis of SME credit demands
- back office activities

Language

English

Participants

Minimum 12, maximum 25 participants



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OF THE GRAND DUCHY OF LUXEMBOURG

Trainer

André Taymans

- Chairman of the Board of Directors of Belgian Bankers Academy
- Senior Expert ATTF
- Former Head of Credit Department, Crédit Agricole Belgium
- International Consultant -Experience in more than 30 countries

Date

June 24-26, 2015 (3 days)

SME: FROM BUSINESS PLAN TO BANK FINANCING

CONTENT

Day 1: SME Banking & Internal Organization

- Introduction:
 - Challenge – Risk – Opportunities
 - Collateral based lending vs cash flow based lending
 - Presentation of the case study to analyze during the seminar
- Key raw material: Information
- Scoring & Rating tools
- Internal organization
 - From Introduction to Credit decision
 - From Credit decision to Credit disbursement
 - From Credit disbursement to Final reimbursement
- Technical & Commercial skills

Day 2: From a Business project to a bankable credit file

- Expected content of a business plan: Who? What? Where? Why? For whom? How?
- Financial analysis: Review of basic concepts - Exercises
- From business plan to pro forma financial statements & financial projections
- Investment projects: some usual references in valuation methods
- "Bankable" credit file
- Case studies

Day 3: SME Loan monitoring

- Sources of SME failures & Warning signals
- Problem loan management & Recovery strategies
- Case studies: Correction - Discussion