

Luxembourg, 12 – 16 June 2017

## SME FINANCING: STRATEGY & ORGANIZATION FOR BANKS

Multinational seminar

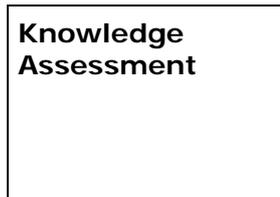
### ORGANISATION SHEET

<b>Objective</b>	<p>Given the crucial role of SMEs in the economic development of a country, and the importance of this market for the growth of the banking industry, the objectives of this seminar are:</p> <ul style="list-style-type: none"><li>• To exchange with participants on the concepts of Strategy, defined as “How to choose the battle we want to win?” and Organization, defined as “How to win the battle we have chosen?”</li><li>• 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;</li><li>• to improve the understanding of what is a “bankable” credit demand on the basis of a business project and a business plan;</li><li>• to improve the understanding of the key words in SME financing: “Information” – “Treatment of information” – “Use of information”;</li><li>• to focus on specific financing methods, like leasing, factoring, crowdfunding, private equity funds, Business angels</li></ul>
<b>Methodology</b>	<ul style="list-style-type: none"><li>• Presentation of some best practices in SME financing</li><li>• Exchange of experiences</li><li>• Discussion on case studies</li><li>• Exercises</li><li>• Role-plays</li></ul> <p>Among others, managers from a Luxembourg bank, local financial supervisors, specialists in start-up financing and in selling techniques will share their experience with the participants during the seminar.</p>
<b>Target group</b>	<p>Middle managers and high potentials from commercial &amp; central banks, financial institutions and supervisory bodies, with a minimum of 3-year experience in SME financing.</p> <p>More specifically for participants active in commercial banks:</p>

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- Loan officers in charge of commercial relations with SME prospects and clients
- Credit risk analysts
- Staff in charge of middle and back office activities



**Knowledge Assessment**

A knowledge assessment will be organised at the end of the programme.

This assessment will consist in role-play exercises on commercial approach of SME clients and prospects (maximum 80 points).

The level of active participation during the seminar will be evaluated on a maximum of 20 points



**Language**

A good command of English is required



**Participants**

Maximum 20 participants from the House of Training partner countries

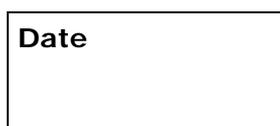


**Experts**

Main expert & coordinator: André Taymans

- Chairman of the Board of Directors of Belgian Bankers Academy (BBA)
- Former Head of Credit Department, Crédit Agricole Belgium
- International Consultant - Experience in more than 35 countries

Senior experts from the Luxembourg financial sector, Belgian Bankers Academy, supervisors dealing with SME.



**Date**

June 12-16, 2017 (5 days)

Arrival date: Saturday, June 10

Departure date: Saturday, June 17

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### **CONTENT**

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- Introduction
- SME Financing: Main pieces of the puzzle – Key words
- Strategy & Internal organization
- Marketing & Commercial approach
- Sources & Treatment of information
- Credit analysis
- Scoring & Rating tools
- Credit risk & Collateral policy
- Study visit of an international bank active in Luxembourg
- Cash flow analysis
- From Business plan to pro forma financial statements
- Valuation of investment projects and businesses
- Impact of Basel requirements on SME financing
- Specific financing: Leasing – Factoring
- Start-up financing: Private equity funds – Business angels – Crowdfunding
- Knowledge assessment
- Conclusions – Final debriefing

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