

ENHANCING SME LENDING PROCESS

CREDITINFO ACADEMY TRAINING

Creditinfo Academy Seminars & Trainings will:

- Broaden your knowledge about various areas related to credit risk management and improvement of business processes
- Increase efficiency and productivity of your company
- Introduce new skills and innovative solutions to your staff
- Keep you up to date with the latest industry trends and developments

DATE & PLACE

Tanzania, Dar es Salaam

25th — 26th May 2017

"Excellent! Incredibly knowledgeable trainer who was engaging and inspirational in his delivery. Very practical course"

NMB Plc - Past Delegate

"I learnt a lot from the day about credit bureaus and the services and systems that they use and how these can assist my bank make smarter lending decisions, including how to grade the borrowers by using Creditinfo's credit score, Creditinfo Predictor."

CRDB Bank Plc - Past Delegate

ABOUT CREDITINFO **ACADEMY**

Creditinfo Academy, part of **Creditinfo Group**, was introduced to promote education and training in the area of credit bureaus, credit risk management and financial literacy. Creditinfo Academy is a skills development and training provider that delivers generic and customized training services. The focus at Creditinfo Academy is to provide **training** for clients wanting to develop their skills to improve operational efficiency and overall business performance; as well as train consumers and assist public sector in their quest for **financial inclusion**.

TRAINING OVERVIEW

To be a successful lender in the SME market, it is vital to know and understand the target market and the clients' needs, whilst working with less than perfect or detailed information. This seminar will help you to achieve just that.

Financial Institutions all over the world find managing an MSME lending portfolio challenging, with the cost to serve a major concern of most retail banks servicing the sector. Micro, Small and Medium Enterprises (MSMEs) are the most important and the fastest growing sectors of any economy, offering job opportunities and requiring significant financing. At the same time a large number of small businesses offer significantly less value and information than their larger, corporate counterparts. Reliable and timely financial account information is not automatically available for the majority of them — the supply and auditing of this information placing a burden on both the proprietor and lender. In many cases lenders do not have well-tailored processes to handle those type of clients, which combined with lack of unreliable information can end up with not efficient lending process and limited number of MSME customers in the portfolio.

Better understanding of MSME characteristics, adjusting lending methodology as well as automating the lending process can significantly reduce overheads while managing risk, improving acceptance rates at the same time. Not only that, the time between application and approval can be reduced to seconds rather than days or weeks. Staff are able to concentrate their efforts where they need to, rather than over-analyzing new and existing clients that are automatically assessed as credit worthy and fit the profile of the lenders target market.

This seminar aims to provide attendees with concrete case studies, examples and tools in order to address the need of enhancing/building a solid MSME lending process. This will be done through the adoption of a well consolidated methodology and real case studies that will help participants understand how to manage the different phases of the MSME lending process.

COURSE DELIVERY

This is a two-day course totaling 14 hours of delivery time

It consists of seven tutorial modules of approximately 2 hours each (i.e. a total of 14 hours of instruction)

Ideally delegates should have at least three years experience working in a bank either in a general management or leadership role, or employed in risk management or accounting role. Basic familiarity with key concepts of risk management and accounting would be helpful.

TRAINING OBJECTIVES

- Full understanding of most relevant definitions and variables related to MSME lending
- Confidence in their understanding of how to set up an appropriate and performing MSME lending process or how to increase efficiency of the lending process to MSME sector, starting from the existing FI's situation and its specificity
- Clear understanding of how to fill the information gap and how to transform data into useful information to get a clear picture of MSMEs solvability and capacity of reimbursement
- Advantages of the automation of underwriting process and relevant data analysis
- Familiarity with the most relevant methodologies related to the phases of the MSMEs lending process (credit underwriting, quali-quantitative analysis, ratio analysis, cash flow analysis and cash flow forecast, portfolio monitoring, etc...)
- Familiarity with most relevant case studies and best practices to apply to the specific context of their Financial Institutions

TRAINING MODULES

DAY 1

- MODULE 1 — Introduction to SME Finance
- MODULE 2 — SME Credit Analysis: Collecting Information
- MODULE 3 — SME Credit Analysis: Verifying information

DAY 2

- MODULE 4 — SME Credit Analysis: Financial Analysis
- MODULE 5 — SME Credit Analysis: Cash Flow Analysis
- MODULE 6 — Loan Portfolio Management and Monitoring
- MODULE 7 — Supporting Activities and Strategy

WHO SHOULD ATTEND

This training has been specifically designed in order to provide FI's management and staff with a comprehensive overview of SME lending definitions, methodologies and international best practices in order to provide participants with a clear vision of how to develop/enhance the MSME lending process in their organization. **Depending on organizational structure the roles most commonly involved are:**

- Senior and Middle Managers
- Credit Managers, Analysts & Controllers
- Branch managers
- Risk and Financial Analysts / Managers
- Relationship managers
- Business analysts
- Portfolio managers
- Credit officers

TRAINER **BIOGRAPHY**



FABIO GIOVANNI TARANTINI

Mr. **Fabio Giovanni Tarantini** is a Financial Sector international expert with almost two decades of experience in many projects with several counterparts (Central Banks, multilateral institutions, major players, meso and micro finance Institutions, universities, training centers) in almost 20 Countries worldwide. Through the long lasting and still on-going collaboration with the **Italian Banking Association and the Bank of Italy**, Fabio has become an expert of the Financial Sector regulatory framework.

Since 2012 Fabio is collaborating with the World Bank Group in many technical assistance activities mostly aimed at improving the financial inclusion and the credit information infrastructures in many countries in the MENA and Sub-Saharan Africa Regions. With more than 5,000 hours of delivered training, Fabio has become an expert trainer on topics related to risk management, credit risk management and banking supervision.

Fabio speaks currently Italian, English, French and Spanish, holds diploma in International Political Science and a master in Microfinance. Fabio is also a SME Finance certified expert.

CONTACT **INFORMATION**

How to register? Please send an email to academy@creditinfo.co.tz with your details and local team will respond to you. Or visit our Creditinfo Academy website on www.creditinfoacademy.com for direct registration.

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