

SME Banking Certificate

Certificate Hours: 124

Certificate Code: 11036

Target Audience: Bankers with current or potential SME responsibilities.

Certificate Description: The SME banking certificate will enable bankers to get acquainted with the whole package of success application to enhance success to finance for SME. Such program includes the essential parts of planning techniques, marketing philosophy and selecting the appropriate product development to fulfill the requirements of SME with respect to international best practices for operations and risk management.

Certificate Objectives:

- List the importance of SME strategic planning and operational plan
- Explain operational setup for SME banking unit
- Define SME product design and development
- Apply tools of marketing and delivering SME products and services
- Determine major risks sources in SME banking

Certificate Language: English

Assessment Strategy: Participants will be assessed based on participation (interaction and group exercise) and an individual assessment through a written test after each module. Participants will also be required to submit a project in one of the designated areas of study that will be presented and assessed by a panel of SME Banking experts.

Prerequisites:

- Minimum three years of banking experience.
- Good command of English.

This certificate entitles you to attend: Not Applicable

Certificate Outline:

Module 1: Strategic Planning for SME Banking

- Definition and segmentation of the SME market
- Introduction to the planning process
- Main components of a strategic plan
- Main components of a business plan
- Tips for successful planning

Module 2: Operational Setup for SME Banking

- The operating model
- The work flow
- From theory to implementation

Module 3: Product Development for SME Banking

- New products, services development and design for SME banking
- Bank involvement and setting up SME products portfolio
- Product/Service segmentation and targeting
- Key success factors for SME product development (workshop)

Module 4: Marketing and Delivery for SME Banking

- SME market size
- Market potential and marketing mix
- Structuring SME sales efforts
- SME information technology
- The profile of an entrepreneur and SME client education

Module 5: Risk Management for SME Banking

- Background trends in risk management (RM)
- SME banking RM – The difference
- SME banking RM – The tools
- SME banking RM – Making it happen

Module 6: International Exposure

A study tour will be organized to one of the famous countries who do apply SME international best practices. Learned lessons and success stories will be adopted to the Egyptian environment.

Upon Successful Completion of this Certificate, participants will obtain:
9.9 Quarter Credit Hours