

Advanced SME Banking 2011

2 DAY MASTER CLASS
Date : 21st & 22nd July 2011
Venue: Hongkong



Overview

Banks in the Asia-Pacific region understand that SME banking is the 'missing profit generator': corporate banking is too crowded and retail banking is too competitive for sustained profitability. Governments understand that SMEs are the most important sectors in their economies for robust and sustainable employment- and wealth-generation. This course is unique in the Asia-Pacific region. It will take more advanced participants through the process of establishing and managing a broadbased profitable and sustainable SME banking business.

Objectives

By the end of this course, participants will understand:

- SME Banking – not just about lending
- Designing a marketing programme, and a suite of credit products that can be effectively sold to the SME market
- Understanding a structured approach to marketing through intermediaries and channels to reach the better SMEs
- Applying advanced value chain concepts to designing and marketing banking programmes for SMEs
- Identifying external resources (funding and technical support) to complement their own resources in developing a sustainable SME banking business
- How can banks make sure that the key differences between lending to SMEs and lending to larger corporates are reflected in their credit process
- Establishing an SME-specific Credit Scoring programme
- Applying the 5 Cs of credit to the analysis of SME borrowers
- Can any microfinance techniques be utilised in SME Banking?
- Specific issues to be considered in financial analysis of SME borrowers
- Incorporating 3rd party and informal financials' into financial analysis
- Coping with inadequate financial information
- Introducing a range of innovative SME-specific products that are suitable for Indian SME borrowers and depositors
- Identifying suitable collateral to support SME loans – it's not just about landed security
- Issues in documenting and settling SME loans
- Managing & monitoring an SME loan portfolio

Quest
on the FRONTIER



Your Expert Trainer:
Andrew McRobert



Andrew McRobert has over 20 year's development banking experience in the Asia-Pacific region. He has undertaken consulting assignments, for a range of development finance institutions, in more than 10 countries in the region, including PRC, India, Pakistan, Indonesia, Samoa and Philippines. After qualifying as a chartered accountant in Australia, Andrew worked in commercial banking in Australia & Asia Pacific for about 15 years before establishing his own development banking & training business. Andrew has two key focuses in his consulting practice:

Firstly, credit and problem loan management. Andrew has run a credit team in Asia Pacific, written and reviewed credit manuals in several countries in the Asia-Pacific region and undertaken due diligence reviews of banks' loan portfolios and individual loan exposures in several countries in the Asia-Pacific region.

Andrew gained experience in SME banking & problem loan management in Australia, both as a Chartered Accountant in Australia and in commercial banking. Since starting his own business, Andrew has managed the private sector problem loan and equity portfolio of the Asian Development Bank, mediated bad debt restructuring negotiations after the Asian currency & liquidity crisis.

He is the author of 'Corporate Collapse', published by McGraw-Hill. Andrew's knowledge and experience in financial training is manifested in the over 100 courses that he has conducted since 1991. Participants on Andrew's courses include many central banks, government agencies, international and domestic banks. He has developed and regularly presents in-house and public courses in the following subjects:

- Advance Credit & Financial Analysis
- Reading and Understanding Financial Statements
- Managing Problem Loans Corporate Governance in Asia
- Overcoming deceptive accounting and earnings manipulation
- SME Banking

Andrew is regularly asked to prepare financial institution specific inhouse programmes which include elements of the courses listed above, as well as client-specific materials, cases & exercises.

Andrew is a Chartered Accountant. He has been elected a Fellow of the Securities Institute of Australia, and is also now a Senior Fellow of the Financial Services Institute of Australasia, as well as a graduate member of the Australian Institute of Company Directors.

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Benefits of attending

Individuals who attend will:

- Be able to establish an active and dynamic SME Banking business within their bank
- Identify the debit, credit & fee-based products most suited to their respective markets
- Identify, within their own market, the key SME business segments to focus their marketing efforts
- Establish policies, procedures and approaches to gathering operational and financial information to support credit for SME applicants
- Understand the resources that are available from governments, development banks and other agencies to support SME banking

Pre-Requisite Courses

Participants should understand the basics of credit and financial analysis, and have some exposure to SME lending

Who should attend?

Banks strategic management, credit, marketing and account management staff and development bankers concerned with SME development

Course Delivery

- ☑ Presentations
- ☑ Exercises
- ☑ Participative case studies and group discussions

Areas covered include the following:

- Understanding the nature of SMEs & their different banking needs
- Designing the appropriate marketing approach to SMEs
- Designing the appropriate suite of banking products for SMEs
- SME risk assessment
- Financial analysis of SMEs, (with a focus on compensating for inadequate or non-existent SME financials)
- Warning signals of impending default

Pre-Class Questionnaire (PCQ):

To ensure that you gain maximum benefit from this event, a detailed questionnaire will be sent to you to establish exactly what your training needs are. The completed forms will be analyzed by the course trainer. As a result, we ensure the course is delivered at an appropriate level and that relevant issues will be addressed. The comprehensive course material will enable you to digest the subject matter in your own time. This training course is designed specifically for participants to work through a dedicated strategic planning process. It is a high-level, intensive and vigorous programmed that will move rapidly. The trainer will introduce the sessions and then participants will have the opportunity to develop their own plan. It is an extremely practical training course where participants will spend considerable time working on their own ideas that will enable them to achieve superior performance within their personal work domains. This training course will contain case studies and learning principles from various organizations, which will enable participants a frame of reference from which they can then launch into their own activity.

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COURSE OUTLINE

Day 1

Module 1 - Understanding the SME business

- Overview of SMEs and SME Banking
- Do SMEs have different credit profiles to larger corporates?
- The 5 Cs of credit and their application to SMEs
- Summary of the key credit issues that the banker has to focus on when lending to SMEs
- Identifying and implementing the appropriate strategy for establishing a successful SME banking business
- Credit scoring & SMEs

Case Study 1

Value chains in the manufacturing & service sectors & how SMEs are involved

Module 2 - Evaluation of risk in the operating cycle of an SME

- Top down credit applied to SMEs
- Competition risk: how can an SME establish & maintain a sustainable competitive strategy and how can a bank evaluate this strategy?
- Business risk – what is the nature and viability of the business operation & assets?

- Management risk – management are the key to identifying and minimising all risks in a business. Are they capable and experienced?
- Causes of failure examined in relation to SMEs

Module 3 - Designing and marketing the right products for the SME market

Linking your understanding of SME characteristics to SME credit products Asset-based finance key principles

- Other credit products
- Debit products for SMEs
- Non-cash products for SMEs
- Marketing to SMEs
- Assessing business plans
- Visiting the customer's premises
- Environment & lending

Case Study 2

Hongda Trucking

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Day 2

Module 4 - Financial analysis of SMEs

- Corporate structure & financial analysis
- What are you analysing? Pro forma consolidations and adjustment of financial statements
- Sources of information: the borrower, suppliers, customers and others
- The cash flow cycle and its relevance to growing companies, to working capital and to SME product design
- Ratio and cash flow analysis
- How do SMEs manipulate their financial statements, and how do you compensate for that?
- Sustainable operating cash flow & profits: the key concerns of lenders
- A new approach to SME financials –para-accountants

Case Study 3

Mahmoud & Sons

Module 5 – Other issues in SME Lending

- Key issues in SME credit
- Considering borrowers' foreign exchange exposure
- Loan documentation & collateral
- Settlement & drawdown
- After the deal is done

Case Study 4

Wondabyne Cement

Module 6 – And afterwards

- Annual review
- Managing and monitoring loans
- Portfolio management
- Causes of failure – in applicable to SMEs
- Warning signals of failure by SMEs
- Accountability

COURSE CONCLUDE

Registration Contract

Please complete in BLOCK Letters and fax to +65 6222 4403 or
email scanned copy to agnes@questonthefrontier.com

Book Before June 10	Book Before June 24	Book After June 24
Single Delegate USD 1500 Two Delegates USD 2700 Three Delegates USD 4000	Single Delegate USD 1700 Two Delegates USD 3100 Three Delegates USD 4600	Single Delegate USD 1900 Two Delegates USD 3500 Three Delegates USD 5200

- For special package for more than 3 delegates, please email to amber@questonthefrontier.com
- All prices subject to Local Taxes.
- This is a non-residential course.

Payment Terms:
Payment is required within 5 working days from the date of registration.

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Participants Details

Delegate Name: _____
Designation: _____
Email: _____

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Email: _____

Terms & Conditions:

1. Fees are inclusive of programmes materials and refreshments and the event is non-residential 2. Payment Terms: Following completion and return of the registration form, full payment is required within 5 days from receipt of invoice PLEASE NOTE: Payment must be received prior to the conference date. 3. Cancellation/Substitution: Provided the total fee has been paid, substitutions at no extra charge are allowed. Cancellations must be received in writing by mail or fax six (6) weeks before the conference is to be held in order to obtain a full credit for any future Quest on theFRONTIER conference. Thereafter, the full conference fee is payable and is non refundable. The service charge is completely nonrefundable and non-creditable. Non-payment or non-attendance does not constitute cancellation. By signing this contract, the client agrees that in case of dispute or cancellation of this contract that Quest on theFRONTIER will not be able to mitigate its losses for any less than 50% of the total contract value. If, for any reason, Quest on theFRONTIER decides to cancel or postpone this conference, Quest on theFRONTIER is not responsible for covering airfare, hotel, or other travel costs incurred by clients. The conference fee will not be refunded, but can be credited to a future conference. Event programme content is subject to change without notice. 4. Copyright etc: All intellectual property rights in all materials produced or distributed by Quest on theFRONTIER in connection with this event is expressly reserved and any unauthorized duplication, publication or distribution is prohibited. 5. Governing law: This Agreement shall be governed and construed in accordance with the law of Hong Kong and the parties submit to the exclusive jurisdiction of the Singapore Courts. Quest on theFRONTIER Singapore will be marketing the event although the event will take place in Hong Kong.

Organization Details & Authorisation:

I / we hereby confirm to the above and authorize our participants to the programme. Please send the invoice to:

Company Name: _____

Authorized by Name: _____

Designation: _____ email: _____

Company Postal Address: _____

Telephone No: _____

*This booking is invalid without signature.

signature _____