

SMEs Credit Course

16,203+
7,410+
4,991+
2,007+

16453
HOTLINE

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•**Location:**
26th July Corridor – Sheikh Zayed – Giza

About SMEs Credit Course

- This is the first credit course in Egypt specially designed for SMEs. Fully Fledged tailor-made based on SMEs industry needs, comprising of 10 Technical Training programs; presented by 6 top-notch experienced instructors with top management SMEs practical hands-on expertise. Rich in training techniques including materials, group exercises, case studies, simulations & assessments.
- This comprehensive course covers the whole Credit Function & SMEs CRM cycle i.e. understanding credit and writing memos, risk assessment, obtaining & implementing the facilities' approvals, market segmentation, customer acquisition, facility transacting & cross selling, building healthy portfolios & TARGET Achieving.
- This course qualifies participants to be certified SMEs RM in banks & NBFIs companies ie leasing, factoring, SMEs and micro finance companies. ready to create and perform marketing and credit sales plan to achieve targets.



Meet Our Instructors

1. Dr. Mohamed Antably – Program Lead

- Board member of Arab Academy for Management, Banking and Finance Sciences
- Ex Head of SMEs Committee Federation of Egyptian Banks
- Founder & Ex Head of SMEs in QNB, ex. EXCO & Head of MSME Sector, Banque Misr.
- Founder, CEO & board of trustees' president of BigTime International for Training & Consultancies, Egypt, Turkey & GCC
- Member of MSMEs advisory committee – Financial Regulatory Authority.
- Lecturer & programs designer in EBI, AUC, Eslsca & Saudi Arabia & UAE.

2. Dr. Ahmed Fouad

- GM, Head of SME Business strategies & Risks, Ph.D. in Banking, Finance, and Credit Risk Modeling. Lecturer of Banking and Finance at Faculty of Business, Ain Shams University.

3. Dr. Mohamed Sayed Abu Nar

- GM, SMEs and Corporate General Manager, PhD in Economics, Lecturer & Media Speaker.



SMEs Credit Course Objectives

Applying Training-for-performance methodology; by the end of this program participants will be able to efficiently perform their roles; building, monitoring, and maintaining a healthy credit portfolio based on full understanding of the following



Credit Course Structure

Modules	No.Of. Hours
1 SMEs Emergence and Fundamentals	6
2 Industry Analysis & Economics	12
3 Accounting and Financial Statements Analysis	27
4 Cash Flow & projections	21
5 Trade Finance "D/Cs L/Cs & L/Gs"	7
6 Facilities Structure and memo Write-Up	12
7 Credit Committee Expertise & Simulation	6
8 Facility Activation, Disbursement & Portfolio Follow up	6
9 Risk Management, Basel & IFRS 9	14
10 Marketing, CRM, Sales & Target Achievement	12

Total = 123



1. SMEs Emergence & Fundamentals:

- Global genesis of SMEs
- Generations of SMEs banking in Egypt
- Contribution in the world economies
- Actuality and the potential of SMEs
- External Stakeholders (MSMEDA, I-SCORE, CGC, Federation of Egyptian Banks)
- Central Bank of Egypt Regulations
- Law 152/2020

2. Industry Analysis & Economics:

- Definition of Economics (Macro & Microeconomics)
- Business Cycle and Macro-Economic Policy Analysis
- Definition of Industry & Industry Analysis
- Market Segments & Different Types of Industries (Manufacturer, Trader & Services)
- Forward and Backward Integration
- Porter's Five Competitive Forces
- Description of Different Industry Risk Characteristics

3. Accounting and Financial Statements Analysis:

- Definition of Financial Statements
- Importance of Financial Statements
 - Who uses Financial Statements?
- Components of Financial Statements (Balance Sheet, Income Statement, Cash Flow Statement)
- Accounting principles governing Financial Statements
- Spread Sheet (overview and tips on how to use it)
- Horizontal and Vertical Analysis
- Financial Ratios Analysis (calculation, interpretation, meaning, analytics, and comments)
- Financial Statements per Sector (Industry, Trade, Construction, Services, Agriculture)
- Case Study

4. Cash Flow and Projections:

- Asset Conversion Cycle
- Cash Conversion Cycle
- Main Risks for Cash Conversion Cycle
- Lending Rationales for SMEs
- The 18 Principles of Credit
- Cash flow dynamics (6 blocks)

5. Trade Finance:

- Overview of Trade Finance concepts, tools (L/Cs, D/Cs, L/Gs, Discounting, regulations & Risks).

6. Facilities Structure & memo Write up:

- Facilities Types (Tenor, Funded, and Unfunded LCs & LGs).
- Lending rationales.
- Techniques of writing up credit memos for credit committee

7. Credit Committee Expertise Simulation:

- Discussing real cases, simulating credit committees' essentials of approvals.



8. Approved Facility Activation, Disbursement & Portfolio follow up:

- Credit Admin. Function & Action with RMs.
- Managing & monitoring disbursement to ensure proper implementation.
- Portfolios follow up especially in market turbulences.

9. Risk Management & IFRS 9:

- IFRS 9 (introduction, classifications, measurements, disclosures about financial assets and liabilities)
- Business Model Evaluation
- Approaches to calculating ECL (General vs. Simplified approaches)
- Assessment of Credit Risks
- Compliance with IFRS 9 and Basel Accord

10. Marketing & Target Achievement Plan:

- Market Segmentation, Lending Programs and Scoring p-er Segment
- Sales Strategy, Commercial Calendar & Tactics for Targets Achievement
- Digital Distribution Channels
- SME Credit Analysts / Sales Squad Roles (Individual & Team)
- Workflow Industrialisation



Credit Course Graduation Requirements

Program participants are required to complete the following to graduate:

- Attend more than 80% of the training hours.
- Pass the final assessment project
(individual or group project) Credit Course Certification

Credit Course Certification

- The Credit course is certified by Nile University, School of Continuing Education
- Participant who will complete the course requirements will get a certificate from NUSCE
- It qualifies participants to pass the interviews and well perform as SMEs and MIDCAP RMs or Risk Analysts



Registration

- **Fees:**
24,000 EGP per Learner covering the Course and the Exam
- **Starting Date:**
December 2024
- **Duration:**
123 Hour
- **Teaching Methods:**
Hybrid
(Face to Face & Online)
- **Location:**
Nile University Campus

Payment Methods

• **Fawry:**

Payment through Fawry website:

www.myfawry.com or Fawry Mobile Application.
Send the payment receipt on WhatsApp
(01015000820) or via email (ahmedhat@nu.edu.eg).

• **Bank Deposit or Transfer:**

CIB Account (**100020972585**) under the name
of School of Continuing Education, Nile University.
Send the payment receipt on WhatsApp
(01015000820) or via email (ahmedhat@nu.edu.eg).

• **Cash Payment:**

Pay in cash at Nile University
Campus during working days (Sunday to
Thursday) from 9:00 AM to 04:00 PM

• **Instapay Transfer:**

Transfer to our Bank CIB Account
(**100020972585**), Nile University as Receiver Name.
Send the payment receipt on WhatsApp
(01015000820) or via email (ahmedhat@nu.edu.eg).