



BIG TIME
KNOWLEDGE & NETWORKING

**100 YEARS
OF BANKING**





SMEs & MIDCAP Academy

Credit Course

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BigTime International

Our Story

Capitalizing on 100 years banking legacy, Antably's family started up BigTime in 2016 as the ideal partner for banks, bankers, SMEs, and NBFIs providing a unique integrated set of value added solutions supporting the financial sector in Egypt, Iraq, Turkey & GCC.



BigTime Mission & Vision

OUR NAME IS OUR MISSION, We make BigTime for Banks, Bankers, NBFIs, MSMEs, and Individuals. Fueled by passion & commitment and our deep understanding of the industry and trends enabling us to make the future.

BigTime vision will be the leading regional knowledge hub in 2024, and a multinational player in 2025 isA.

The Founder's BIO. Dr. Mohamed Antably



- BigTime International: Founder, CEO and Board of Trustees' President.
- Banking developer, with 30+ years ALL in the head office with successful track records in SocGen, QNB, Attijariwafa and Banque Misr with hands-on expertise in SMEs, MIDCAP, Credit, PMP, GTB, Digital Transformation, business trips in 39 countries around the globe, also certified instructor, advisor and board member for 15 years in the leading training organizations namely: AAMBFS, EBI and AUC.
- Started MSMEs journey in 2003 with MFIs, in 2008 as Founder of SMEs in QNB till being the 2nd largest portfolio in Egypt and 1st bank to reach CBE 20% ratio in 2018, then as EXCO member and head of MSMEs Sector in Banque Misr to be the 1st bank to reach CBE 25% ratio with Portfolio of EGP 61 Bn, largest Microfinance portfolio in Egypt for EGP 11.5 Bn in 2022.
- Since 2007 an instructor of SMEs & MIDCAP Banking Strategies to Future Leaders Program in The Egyptian Banking Institute, category A instructor in AUC. Since 2018, a Board Member in The Arab Academy for Management, Banking and Finance Sciences; visiting professor of SMEs & MIDCAP ecosystem, Strategic Management & Marketing.
- Our unique experience from scratch in the leading private bank Head office and in SMEs is enabling us to support your plans whatever the stage you are in.

Management & governance

- A Professional, experienced & diversified Executive Management Team with youth & women representation.
- Prominent board of trustees comprising :



Dr. Mohamed Antably
Founder & CEO
(Banking developer & entrepreneur,
academic expert & visiting professor,
god father of SME Banking in Egypt)



Dr. Amr Antably
Vice-president
(Banking and compliance leader
expert in the Middle East)



Mr. Amr Kamal
ICC, Paris advisor



Mr. Mohamed Hisham
Expert banks and entrepreneur,
founder of Dajin platform

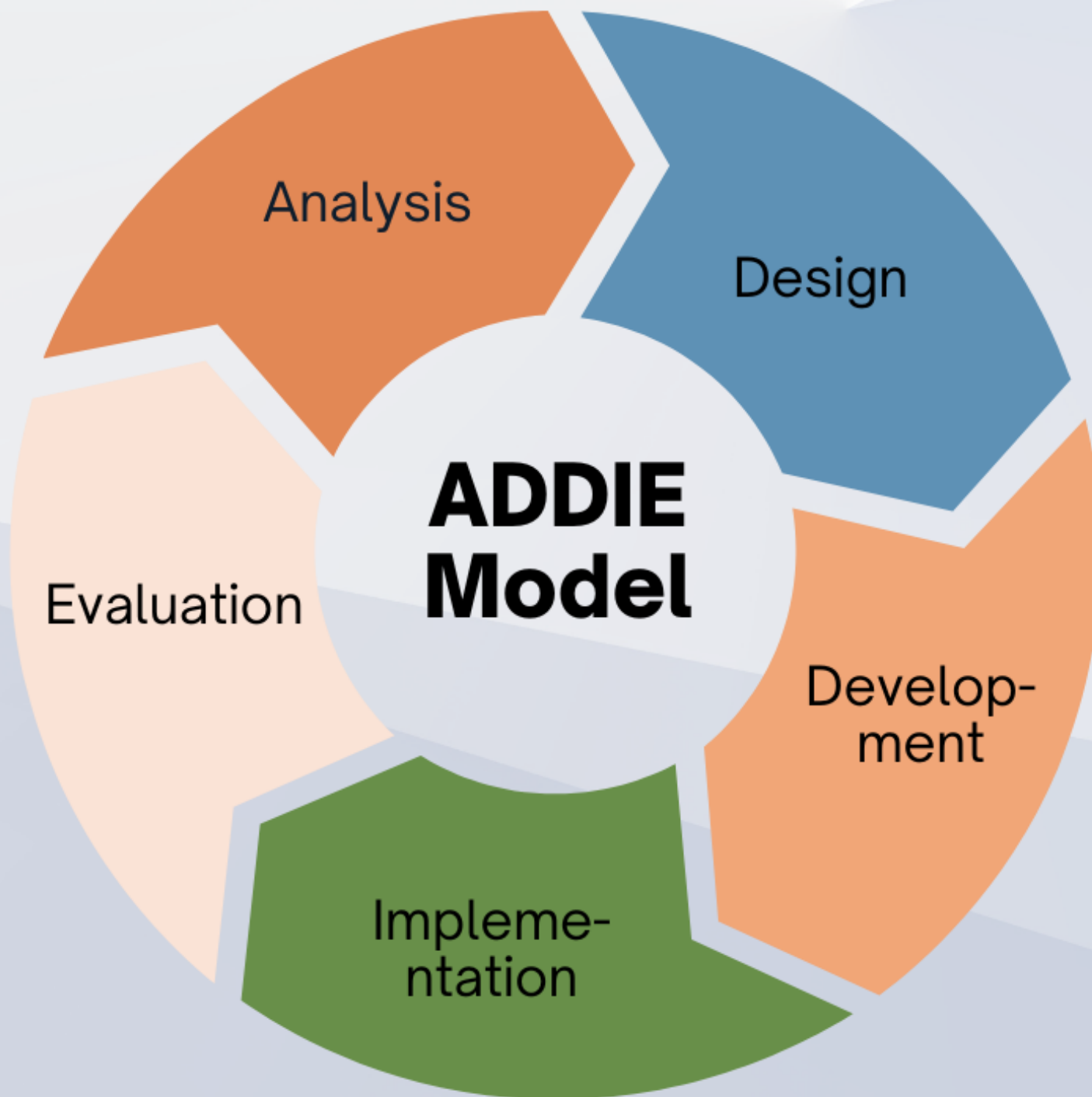


Mrs. Meriam Nabil
MBA Entrepreneurship
& Business Management



Mme. Magda Abdel- Razek
(Ex. GM Training - Federation
Of Egyptian Banks)





BigTime
International
develops all
its programs
using ADDIE
Model

Credit Course

- BigTime International presents a comprehensive tailor-made Credit Course; developed using ADDIE Model; comprising of 8 Technical Training programs; presented by 4 top-notch experienced instructors
- This intensive course covers the whole CRM cycle i.e. understanding credit, risk assessment, sales and CRM, market segmentation, customer approach, acquisition and maintenance, transacting and cross selling, building healthy portfolios, and writing memos
- This course qualifies participants to be certified SMEs RM in banks & NBFIs. Training them to create and perform marketing and sales plan to achieve targets.
- Rich with all training techniques including materials, group exercises, simulations, assessments and exams

Credit Course Objectives

Applying BigTime 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:

- SMEs concepts and mind-set
- Roles of Credit Analysts, and Required integration with other functions and internal stakeholders
- Financial Statements, its components and elements
- Financial Statements Analysis utilization in credit assessment; to identify ratios and financial indicators
- Financial Indicators Reading and Analysis
- Macro-Economic Analysis, highlighting main economic indicators

Credit Course Objectives

- Examine the Business Cycle and main Macro-Economic Policies
- Porter's Five Competitive Forces
- Different Industry Risk Characteristics
- The difference between industry and sector differentiating types of industries (Manufacturer, Trader & Service provider)
- The Cash Conversion Cycle (CCC)
- The Lending Rationales for SMEs
- The 18 principles of credit
- IFRS 9 Requirements
- Risk functions, prediction and signs of defaulted loans - early warning indicators

Credit Course Structure

	Program Name	Lecturer Name	No. of Hours
1	SMEs Emergence and Fundamentals	Dr. Mohamed Antably	8 hrs
2	Accounting and Financial Statements	Mr. Mohamed Miligy	6 hrs
3	Financial Statements Analysis	Mr. Mohamed Miligy	30 hrs
4	Industry Analysis & Economics	Dr. Mohamed Abou Nar	12 hrs
5	Lending rationales for SMEs	Dr. Mohamed Abou Nar	6 hrs
6	Risk Management & IFRS 9	Dr. Marwa El Shafei	18 hrs
7	Marketing & Target Achievement Plan	Dr. Mohamed Antably	14 hrs
8	Credit Committee Simulation	Dr. Mohamed Antably	7 hrs
Total Training Hours			101 hrs

1. SMEs Emergence & Fundamentals

- Global genesis of SMEs
- Generations of SMEs Industry 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. Accounting and Financial Statements

- 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

3. Financial Statements Analysis

- Overview of 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. Industry Analysis & Economics

- Definition of Economics (Macro & Micro Economics)
- Measurements of Economic Activities
- Business Cycle and Macro-Economic Policy Analysis
- Definition of Industry & Industry Analysis
- Difference between Industry and Sector
- Market Segments
- Different Types of Industries (Manufacturer, Trader & Service Provider)
- Forward and Backward Integration
- Types of Markets
- Porter's Five Competitive Forces
- Description of Different Industry Risk Characteristics

5. Lending Rationales for SMEs

- Facilities Types (Tenor, Type, Funded, and Unfunded LCs & LGs)
- Asset Conversion Cycle
- Cash Conversion Cycle
- Main Risks for Cash Conversion Cycle
- Lending Rationales for SMEs
- The 18 Principles of Credit
- Risk functions (Early Warning Indicators)

6. Risk Management & IFRS 9

- Comprehensive Overview of IFRS 9 (introduction, classifications, measurements, disclosures about financial assets and liabilities)
- Business Model Evaluation
- Hedge Accounting
- Approaches to calculating ECL (General vs. Simplified approaches)
- Assessment of Credit Risks
- Calculating Credit Loss Provisions
- Compliance with IFRS 9 and Basel Accord
- Case Study

7. Marketing & Target Achievement Plan

- Sales Strategy, Commercial Calendar & Tactics for Targets Achievement
- Digital Distribution Channels
- SME Credit Analysts / Sales Squad Roles (Individual & Team)
- Workflow Industrialisation
- Animation Function
- Targeting & Positioning

8. Credit Committee Simulation

- Group Exercise
- Dividing participants to groups
- Distributing same three cases on each group
- Each group to study the case and write up their proposal to the committee whether accepting with certain conditions or declining
- The facilitator plays the credit committee role challenging each presenting group
- Finally the facilitator will pinpoint that when the very same three cases were presented to different committees; they had different opinions

Credit Course Graduation Requirements

Program participants are required to complete the following in order to graduate:

- Attend more than 80% of the training hours
- Pass the end of program exam
- Pass the final assessment project (individual or group project)

Partners & Clients



 CENTRAL BANK OF EGYPT Egyptian Banking Institute	 اتحاد بنوك مصر FEDERATION OF EGYPTIAN BANKS "FEB"	 NAR The leading trainign partner for banks in Turkey & UK
 البنك الأهلي المصري NATIONAL BANK OF EGYPT	 ALEXBANK	 QNB
 Ebank	 SME Banking Club Europe	 البنك الأفريقي الآسيوي للتداول arab african international bank
 التجاريف وفا بنك Attijariwafa bank	 CRÉDIT AGRICOLE	 ضمان CGC
 giz Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	 الهيئة العامة للرقابة المالية FINANCIAL REGULATORY AUTHORITY	 EGBANK البنك المصري الخليجي
 iScore YOUR INFORMATION HUB	 saib بنك الشركة المصرفية العربية الدولية Société Arabe Internationale de Banque	 MIDBANK ميد بنك
		 بنك الاستثمار العربي BANK ARAB INVESTMENT BANK
		 European Bank for Reconstruction and Development
		 financeinmotion
		 الإتحاد المصري لمفاوضي التشبيد والبناء

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 Sun - Thu 9AM - 5PM

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Thank You

SCAN WEBSITE

