



# SMEs & MIDCAP Credit Committee Simulation

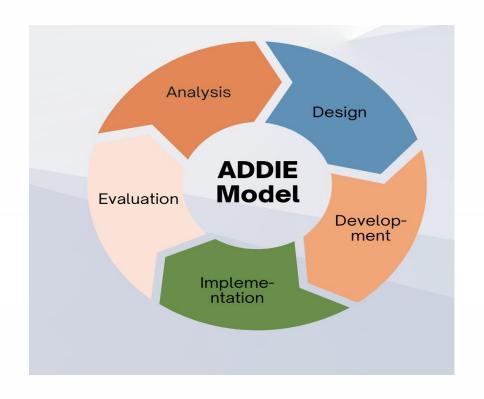


## Scientific methodology and structure

BigTime International develops all its programs using ADDIE Model,

Tailoring them as per the very specific needs of each valuable client.

BigTime International's instructors, programs, materials and process are all certified by its distinguished Board of Trustees.





### **Board of Trustees**







#### **Course Overview:**

- BigTime capitalizing on its 100 years of banking and being the pioneer in SMEs Banking and Training is offering FOR THE FIRST TIME IN EGYPT this course based on practical expertise for thousands of SMEs real life cases discussed and challenged in CREDIT COMMITTEE.
- While the credit course -our dedicated SMEs & Midcap credit course not the generic one which is harming SMEs DNA and culture, is a must to all colleagues from business and risk teams, this course is ESSENTIAL for them after graduation as it provide Dr. Antably's expertise along 15 years in SMEs credit and committees enabling them to understand:
- SMEs credit assessment from a PRACTICAL point of views and IMPLEMENT it in the credit cases they build, present and discussed between BUSINESS & RISK.
- 2) How to AVOID conflicts between BUSINESS AND RISK while KEEPING the organization GOVERNENACE
- 3) How Credit Committee members are thinking and what are the rational behind challenging the cases, enabling the teams to DEFEND the cases while CHALLENGED by the credit committee.



#### **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 DNA, concepts and mind-set.
- SMEs expert credit assessment.
- Roles, integration and governance between SMEs functions: BUSINESS, RISK, INVESTIGATIONS, CREDIT ADMIN AND CREDIT COMMITTEE.
- Credit Committee mind-set, behavior and actions.
- Building, defending and obtaining approval for SMEs credit cases.



#### The Facilitator's BIO: Dr. Mohamed Antab

- C-suite banking developer, with 33+ 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 to 39 countries around the globe.
- Started MSMEs journey in 2003 with MFIs, in 2008 as Founder of SMEs in QNB till being the largest private 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, launched the first SME digital loan in Egypt ie SME express that booked EGP 18 Bn to 15 K clients in the spam of 18 months from launching date.
- Since 2005 till 2020 an instructor & advisor of SMEs & MIDCAP at The Egyptian Banking Institute (EBI), category A instructor in AUC. Since 2018 till present a Board Member in The Arab Academy for Management, Banking and Finance Sciences, from 2020 till present a member of FRA MSMES advisory committee. Ex. Head of SMEs committee federation of Egyptian banks.
- Founder & CEO and Board of Trustees' President of BigTime international Egypt, Turkey and GCC which offered: FIRST SMEs Credit Course, FIRST SME Credit committee simulation course and FIRST SMEs credit gaming platform.



#### **COURSE OUTLINE (16 Training Hours):**

- Global genesis of SMEs from CREDIT perspective.
- Man vs. Machine, Taylorism vs. Fordism!
- SMEs expert Comprehensive credit assessment.
- Credit committee Simulation.

Training will be in Pyramisa Hotel – Dokki Saturday from 10 am to 4 pm and three weekdays online from 6 – 10 PM.



#### **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 conclude that even the cases are the very same, BUT the different committee members, team presentation and discussion & challenges lead to DIFFERENT DECISIONS!



#### Registration and Payment:

- Course Fees is EGP 4,500 (including the materials and hotel breaks)
- Registration and payment via our website <a href="www.bigtime-int.com">www.bigtime-int.com</a> OR by Instapay to BIG TIME INTERNATIONAL, EGP A/C NO. 144041337001 WITH ALEXBANK (share the payment on what's app to any of our numbers to confirm reservation).



## **Partners & Clients**





















































## **Contacts**

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## Thank You

Sincerely,
BigTime Team

SCAN WEBSITE



