

## **LENDING TO SMEs**

**Duration: 4 Days, 18-21 July 2017**

### **OBJECTIVES**

The course is designed to give small business lenders the tools, knowledge and skills to screen, analyse, underwrite, structure and monitor these loans.

### **CONTENTS**

- Introduction to SME lending and the importance of the cash flow.
- Step by step: The loan process.
- Management, Market and Money (The 3M's).
- Financial Statement Analysis for Lenders (Statement of Comprehensive Income and Statement of Financial Position).
- Ratios, Loan Structure, Closing.
- Loan Documentation.
- Portfolio Management.
- Monitoring and Managing Problem Loans.
- Marketing and Sales.

### **TARGET GROUP**

Credit Officers and Investment Analysts.

### **METHODOLOGY**

Lectures, case studies and group discussions.

### **VENUE**

TIOB Training Room, 10<sup>th</sup> Floor NIC Investment House, Dar es Salaam.