

# SME Credit and Lending

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This workshop deals with the funding of small and medium sized enterprises, and represents a major function of the general business finance market – in which capital for different types of firms are supplied, acquired, and costed or priced.

The objective of this training program is to equip participants with the essential knowledge and skills to manage credit account successfully and control debts effectively.

## Modules

- Credit Appraisal Systems and Guidelines
- Working Capital
- Term Loan
- Composite Loan
- Ratios
- Borrower appraisal
- Collateral and Securities
- Credit Monitoring
- SME Credit terms
- Problems, flexibility, marketing and terms
- Credit risk assessment tools
- Writing of Credit Proposals



## 2 Day Workshop

## Wrapping up

- Activities
- Words from the Wise
- Review of Parking Lot
- Lessons Learned