

Course No. 1061

SME Banking & Financing

**CORPORATE & COMMERCIAL BANKING
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

LOCATION

Rome, Italy

DELIVERY

Classroom

DATES

4 – 8 Jan 2027



Scheduled Event Details

CITY	Rome, Italy
DATE	4 – 8 Jan 2027
DELIVERY TYPE	Classroom
COURSE FEE	€5,800

Course Overview

SME Banking & Financing is a comprehensive professional training course designed to equip banking and finance professionals with the knowledge and practical skills required to effectively serve the Small and Medium Enterprise (SME) sector through specialized banking products, financing solutions, and relationship management strategies. As SMEs continue to drive economic growth, innovation, job creation, and business diversification, financial institutions must develop tailored banking approaches that balance customer development with prudent credit risk management.

This course provides participants with a structured understanding of the SME banking ecosystem, including customer segmentation, financing needs assessment, business model evaluation, credit analysis, lending structures, working capital finance, investment financing, and relationship management. Participants will gain practical insights into developing customized financial solutions that support SME growth while maintaining portfolio quality and institutional profitability.

The program also explores advanced approaches to SME financing, including financial statement analysis, cash flow assessment, collateral evaluation, credit scoring, portfolio management, early warning indicators, and regulatory considerations. Participants will examine how digital banking, financial technology, data analytics, and customer-centric banking models are transforming SME banking and creating new opportunities for sustainable business growth.

Through practical case studies, financing workshops, customer engagement simulations, and real-world SME banking scenarios, participants will strengthen their ability to evaluate financing proposals, structure appropriate lending facilities, manage SME client relationships, and implement effective portfolio management strategies. The course supports banks, financial institutions, government financing agencies, development banks, SME development organizations, and corporate lenders seeking to strengthen their SME banking capabilities while contributing to

sustainable economic development.

Objectives

- Analyze SME business models and financing requirements to support effective banking solutions by the end of the course.
- Evaluate SME customers using comprehensive financial and qualitative assessment methodologies.
- Apply financial statement and cash flow analysis techniques to support SME financing decisions.
- Develop financing structures that align with borrower requirements, repayment capacity, and institutional risk appetite.
- Assess collateral, guarantees, and credit risk mitigation techniques for SME financing.
- Improve customer relationship management through consultative banking and tailored financial solutions.
- Strengthen portfolio management practices through proactive monitoring and early warning indicators.
- Implement best practices in SME banking, governance, compliance, and regulatory requirements.
- Assess the impact of digital transformation and financial technology on SME banking services.
- Align SME banking and financing strategies with organizational objectives, sustainable growth initiatives, and international banking best practices.

Who Should Attend

This course is designed for SME relationship managers, SME banking officers, credit analysts, lending officers, commercial banking professionals, business banking specialists, portfolio managers, credit managers, loan officers, branch managers, customer relationship professionals, and specialists responsible for managing SME financing portfolios within financial institutions.

It is also suitable for heads of SME banking, heads of credit, chief risk officers, business development managers, compliance professionals, internal auditors, development finance specialists, government financing agencies, SME development organizations, investment professionals, finance executives, and decision-makers responsible for strengthening SME banking strategies, improving financing quality, and supporting sustainable business development.

Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze SME business models and identify appropriate financing opportunities.
- Evaluate SME customers using financial, operational, and qualitative assessment techniques.
- Interpret financial statements and cash flow performance to support financing decisions.
- Structure SME financing facilities based on customer needs and repayment capacity.
- Assess collateral arrangements and implement effective credit risk mitigation strategies.
- Prepare professional SME financing assessments and lending recommendations.
- Manage SME client portfolios using structured monitoring and performance measurement techniques.
- Identify early warning indicators and implement proactive portfolio management strategies.
- Apply governance, compliance, and regulatory principles within SME banking operations.
- Implement international best practices in SME banking and financing to improve customer satisfaction, portfolio quality, and organizational performance.

Course Outline

DAY 01

Foundations of SME Banking & Financing

- The strategic role of SMEs in economic development
- SME banking models and customer segmentation
- Understanding SME financing needs
- Governance, regulatory requirements, and risk management principles

PRACTICAL APPLICATION

Evaluating SME customer profiles and financing requirements

DAY 02**SME Credit Assessment and Financial Analysis**

- Financial statement analysis for SMEs
- Cash flow assessment and repayment capacity evaluation
- Business model and industry risk analysis
- Credit assessment methodologies for SME customers

PRACTICAL APPLICATION

Preparing a comprehensive SME credit assessment

DAY 03**SME Financing Solutions and Lending Structures**

- Working capital financing and investment lending
- Structuring SME lending facilities
- Collateral evaluation and security arrangements
- Credit risk mitigation techniques

PRACTICAL APPLICATION

Designing an SME financing solution

DAY 04**Relationship Management and Portfolio Performance**

- SME customer relationship management strategies
- Portfolio management and performance monitoring
- Early warning indicators and problem loan prevention
- Digital banking and customer engagement technologies

PRACTICAL APPLICATION

Managing an SME banking portfolio through case studies

DAY 05**Best Practices in SME Banking & Financing**

- Regulatory compliance and governance in SME banking
- Innovation and digital transformation in SME financial services
- Continuous improvement in SME banking operations
- Building sustainable SME banking strategies

FINAL WORKSHOP

Conduct a comprehensive SME financing assessment, evaluate customer financing needs, structure an appropriate lending solution, assess key business and credit risks, prepare a professional financing recommendation, and develop an implementation action plan to strengthen SME banking and financing practices within the organization.

Register or Request More Information

Course page: <https://quest-training.com/courses/sme-banking-financing>

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