

Course No. 1025

SME Credit & Lending Management

**CREDIT & LENDING MANAGEMENT
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

LOCATION

Manama, Bahrain

DELIVERY

Classroom

DATES

15 – 19 Mar 2027



Scheduled Event Details

CITY	Manama, Bahrain
DATE	15 – 19 Mar 2027
DELIVERY TYPE	Classroom
COURSE FEE	€4,700

Course Overview

SME Credit & Lending Management is a comprehensive professional training course designed to equip banking and finance professionals with the knowledge and practical skills required to effectively evaluate, structure, manage, and monitor credit facilities for Small and Medium Enterprises (SMEs). As SMEs continue to play a vital role in economic growth, innovation, employment, and private sector development, financial institutions must adopt specialized credit management practices that balance business development objectives with sound risk management principles.

This course provides participants with a structured understanding of the SME lending lifecycle, from assessing financing needs and evaluating business viability to conducting credit analysis, structuring lending facilities, monitoring portfolio performance, and managing credit risk. Participants will develop the expertise required to assess the unique characteristics of SME businesses, interpret financial and non-financial information, and make well-informed lending decisions that support sustainable business growth.

The program also explores advanced approaches to SME credit assessment, including financial statement analysis, cash flow evaluation, industry and market analysis, collateral assessment, credit scoring methodologies, portfolio monitoring, and early warning indicators. Special emphasis is placed on developing practical lending strategies, strengthening portfolio quality, improving credit decision consistency, and aligning SME lending practices with governance frameworks and regulatory expectations.

Through practical case studies, interactive workshops, and real-world SME lending scenarios, participants will strengthen their ability to evaluate credit applications, structure appropriate financing solutions, manage SME credit portfolios, and implement effective risk mitigation strategies. The course supports banks, financial institutions, government financing agencies, development

banks, SME development organizations, and corporate lenders seeking to enhance their SME financing capabilities while promoting sustainable economic development.

Objectives

- Analyze the financial and operational characteristics of SMEs to assess financing requirements by the end of the course.
- Evaluate SME creditworthiness using structured financial and qualitative credit assessment methodologies.
- Apply financial statement and cash flow analysis techniques to support SME lending decisions.
- Develop appropriate lending structures based on borrower needs, repayment capacity, and risk profile.
- Assess collateral, guarantees, and credit risk mitigation techniques for SME financing.
- Improve lending decisions through objective credit analysis and portfolio risk assessment.
- Strengthen the ability to identify early warning indicators of SME financial distress.
- Implement effective monitoring and portfolio management practices for SME lending.
- Assess the impact of economic, industry, and market conditions on SME credit performance.
- Align SME credit and lending management practices with organizational policies, governance standards, and regulatory requirements.

Who Should Attend

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

It is also suitable for heads of SME banking, heads of credit, chief risk officers, credit committee members, branch managers, internal auditors, compliance professionals, government financing agencies, development finance institutions, SME development organizations, investment professionals, and executives responsible for strengthening SME financing strategies, improving credit quality, and enhancing portfolio performance.

Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze SME business models and financing requirements.
- Evaluate SME creditworthiness using financial and qualitative assessment techniques.
- Interpret financial statements and cash flow performance to support lending decisions.
- Structure appropriate lending facilities based on borrower needs and risk profiles.
- Assess collateral arrangements and credit risk mitigation strategies for SME financing.
- Prepare professional SME credit assessment reports and lending recommendations.
- Monitor SME credit portfolios using key performance indicators and early warning systems.
- Identify emerging credit risks and implement proactive risk management strategies.
- Apply international best practices in SME credit and lending management to improve portfolio quality.
- Develop sustainable SME financing strategies that balance business growth with prudent credit risk management.

Course Outline

DAY 01

Foundations of SME Credit & Lending Management

- The economic importance of SMEs and their financing needs
- Characteristics of SME businesses and lending challenges
- The SME credit lifecycle
- Credit policies, governance, and risk management frameworks

PRACTICAL APPLICATION

Assessing SME financing requirements through case studies

DAY 02

SME Credit Assessment and Financial Analysis

- Financial statement analysis for SMEs
- Cash flow analysis and repayment capacity assessment
- Business model, management, and industry risk evaluation
- Qualitative and quantitative credit assessment methodologies

PRACTICAL APPLICATION

Preparing a comprehensive SME credit assessment

DAY 03

Structuring SME Lending Facilities

- Designing appropriate SME financing solutions
- Working capital finance and term lending structures
- Collateral evaluation and security arrangements
- Credit risk mitigation strategies for SME lending

PRACTICAL APPLICATION

Structuring an SME lending facility based on borrower requirements

DAY 04

SME Portfolio Management and Credit Monitoring

- SME portfolio management principles
- Credit monitoring and early warning indicators
- Managing problem loans and restructuring SME facilities
- Performance reporting and portfolio quality assessment

PRACTICAL APPLICATION

Evaluating SME portfolio performance and recommending corrective actions

DAY 05**Best Practices in SME Credit & Lending Management**

- Regulatory expectations and governance for SME financing
- Digital transformation and data analytics in SME credit assessment
- Continuous improvement in SME lending processes
- Building sustainable SME financing strategies

FINAL WORKSHOP

Conduct a complete SME credit assessment, structure an appropriate lending solution, evaluate key risks, prepare a professional lending recommendation, and develop an implementation action plan to strengthen SME credit and lending management within the organization.

Register or Request More Information

Course page: <https://quest-training.com/courses/sme-credit-lending-management>

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