



BANKERS AS CONSULTANTS TO THE SMES

Monday – Tuesday

12 – 13 July 2010

Kuala Lumpur

14 CPE
credit hours
for CRP
holders

INSTITUT BANK-BANK MALAYSIA

OBJECTIVES

Upon completion of the programme, participants will be able to:

- appreciate the need for them to assume new roles in response to the changing nature of banking and expectations of bank customers
- appreciate and understand the need for them to act as "business consultants" or "advisors" to their clients;
- understand and be able to use the various models and tools to assist them in diagnosing "problem" areas or situations and come up with action plans for change for their customers;
- have a better understanding of SME operators in the country and the difficulties they face;
- understand and appreciate the role of a Financial Consultant to SMEs and how to manage them more effectively and, as a result
- appraise credit applications from SMEs and also to assist them achieve their business goals and objectives.

KEY TOPICS

- **Introduction**
 - Introduction - the changing nature of banking - expectations of bank customers
 - Role of the banker - a paradigm change required
 - Business consulting - what is - nature of
- **Bankers as Consultant to the SMEs**
 - Types of Consultants
 - Qualities of a Consultant
 - The banker the "business consultant" or "advisor" - how different from a professional business consultant
 - Critical keys to effective business consulting
 - Giving Professional Advice - Banker's perspective
 - Some Consulting Tools for financial consulting
- **Understanding the SMEs**
 - SMEs – An attractive market - Who are they?
 - Some typical characteristics of SMEs
 - Major issues or problems faced by SMEs
 - Banker's perceptions of SMEs
- **Banker as Loan Consultant to the SMEs**
 - Financing needs of SMEs
 - Sources of financing
 - Lending to SMEs – the key risks or problems
 - SMEs' accounts
 - Managing SMEs' financial requests
 - Identifying their needs - Why do they "really" need the loan?
 - Capping their wants - Give them what they need
 - Can they repay? – How to determine this?
 - Mitigating the credit risks
- **Banker as Workout or Turnaround Consultant to the SMEs**
 - Can all delinquent accounts be restructured?
 - Understanding the mindsets of "distressed" SMEs
 - Determining the causes of the problems
 - Recapitalise, reorganise, refinance and restructure

lectures, group discussions and case studies

Branch managers, marketing officers and others who are involved in SME lendings.

Mr Peter Fong is the Managing Director of SBF-Integrated Business Centre Sdn Bhd (IBC), a consultancy firm specialising in providing advisory, training and support services to SMEs and their owners

Since 2003, Peter has worked closely with Credit Guarantee Corporation Malaysia Bhd (CGC) in helping SMEs grow their business and improve their business competitiveness. As the Official Appointed Consultant of CGC's Business Advisory Service Entity (BASE), Peter and his team of consultants are actively assisting many SMEs prepare business plans or working papers for the purpose of guarantee cover or loan applications.

Peter is also actively involved in assisting SMI operators resolve their financial, credit and receivables management problems. He regularly helps businessmen on matters such as financial restructuring and new business start-ups. Peter also conducts credit and receivables management courses. He actively conducts courses for Dun, Bradstreet, Federation of Manufacturers Malaysia, commercial banks and finance companies.

Peter is an Associate of the Chartered Institute of Bankers, London and an Associate Member of the Malaysian Institute of Management. He is an approved Pembangunan Sumber Manusia Bhd (PSMB) trainer.

Date Monday – Tuesday, 12 – 13 July 2010

Time 9.00 a.m. – 5.00 p.m.

Venue Institut Bank-Bank Malaysia
Wisma IBI, 5 Jalan Semantan
Damansara Heights
50490 Kuala Lumpur

Attire Office wear

Fee STF Member : RM850
IBBM Member : RM1,400
Non-Member : RM1,900

The above fee includes programme materials, meals and refreshments.
Payment of fees must be made BEFORE the commencement of the programme.

This programme qualifies for double tax deduction.

Closing date Monday, 28 June 2010

Enquiries Kindly contact Nizam/Wani at 03-2095 8922 ext 144/174.

Nominations Participation is limited to 20 persons on a first-come, first-served basis. IBBM reserves the right to decline any nominations, without the obligation of providing any reason. Confirmation of participation is by way of official notification from the Institute.

Kindly address nomination form(s) to The Executive (Learning Solution 3)
Institut Bank-Bank Malaysia
Wisma IBI, 5 Jalan Semantan
Damansara Heights
50490 Kuala Lumpur
Fax : 03-2095 7822
Email : lead@ibbm.org.my

Commitment to the programme The intensive nature of IBBM programmes requires the participants' full undivided attention and attendance at all sessions. Participants should be free of their professional obligations for the duration of the programme.

