

Two Intake in a Year January & July

SME

Admission going on for January 2027 Intake

**Course Fee:
50000 BDT
(Per Participant)**

Maximum 30 Participants for each Intake

Certified Professional in SME Financing (CPSMEF)

About the Program

Cottage, Micro, Small and Medium Enterprises (CMSMEs) are the foundations of economic development, employment creation and for innovation. Realizing the significance of CMSMEs' contributions to the economy, it is highly important to concentrate more on this sector. However, this sector faces various difficulties in setting up of the business, facilitating investments, supporting business operations, accounting record and ensuring growth potential. In most of the cases, CMSMEs claim that they do not get access to the formal financial sector due to the high requirements of banks' lending. On the other hand, commercial banks opined that they do not get appropriate borrower who are ready to avail bank finance complying banking requirements. Therefore, it creates a dilemma when one party considers that the problems lie with other party. As a result, gap exists between the CMSMEs preparedness and banks' lending requirements. The large financing gap and the credit constraints may jeopardize the potential growth of CMSMEs in Bangladesh.

Key Contents

SME financing: overview, definition, approaches, strategies, different financing modes and products; Borrower identification and selection; SME Clustering and Green Financing; Appraisal and Processing of SME Credit Proposal; Operating cycle and assessment of working capital; Operational procedures of bank financing: Loan origination, approval process, documentation, sanctioning, monitoring, rescheduling, recovery including non-legal and legal measures. Various risk and challenges of SME financing including credit scoring model; Preparation of bankable SME projects; Sector specific case studies.

Who CPSMEF for?

The course is aimed at any participants from Bangladesh Bank, Commercial Banks, NBFIs, NGOs, PKSF, SME Foundation or any other organizations who are working related to CMSME financing, credit management or would like to

Methods

Self-Reading of E-Learning Materials, Lecture, Case Study, Simulation, Group Discussion, Panel Discussion by top

Evaluation Process

Assignments, Online Quizzes, Case Analysis, Presentation, Paper Based Final Examination and Viva Voce

Learning Outcomes

- After successful completion of the course, participants will-
- Understand the SME market, importance of SME and current initiatives for SME development in Bangladesh.
- Know different approaches of SME financing including various financing modes and products.
- Understand various techniques of SME borrower identification and selection.
- Have a sound understanding of working capital assessment techniques.
- Receive knowledge regarding operational procedures of bank financing like SME loan approval process, documentation, monitoring, and recovery including non-legal and legal measures.
- Have deep idea on risk and challenges of SME financing and SME credit scoring model.



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For Enrollment

