

ADVANCED CREDIT GUARANTEE OPERATIONS, MSME FINANCING & DEVELOPMENT



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TRAINING CENTER



Introduction

The Advanced Credit Guarantee Operations, MSME Financing & Development Training Course equips practitioners to design and run guarantee schemes that unlock finance for small businesses. MSMEs drive employment and growth, yet they struggle to meet collateral and track record requirements. Credit guarantee funds bridge that gap by sharing lender risk and improving access to credit. This course covers scheme design, operational workflow, risk sharing, pricing, and recovery. Furthermore, it connects guarantee operations with MSME development policy and portfolio monitoring. As a result, participants gain the operational and analytical depth to run effective, sustainable guarantee programmes.

Advanced Credit Guarantee Operations, MSME Financing & Development Course Objectives

- Explain the role of credit guarantee schemes in MSME finance ecosystems.
- Design guarantee products covering partial, portfolio, and individual guarantees.
- Apply risk-sharing models such as first-loss, pari-passu, and pro-rata structures.
- Assess MSME creditworthiness using scoring models and cash flow analysis.
- Structure guarantee agreements with banks, terms, and claim procedures.
- Price guarantee fees using expected loss, capital cost, and operational cost.
- Manage the guarantee lifecycle from application to claim and recovery.
- Monitor scheme performance using leverage, claim ratio, and recovery rate.
- Apply prudential and accounting treatment for guarantees under IFRS 9.
- Align guarantee operations with MSME development policy and market gaps.

Course Methodology

- Interactive lectures with real guarantee scheme case studies.

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- Workshops on product design, pricing, and risk-sharing structures.
- Credit assessment exercises using MSME scoring templates.
- Case-based review of claims, recoveries, and default management.
- Structured peer discussion with facilitator feedback on operational challenges.

Who Should Take This Course

- Credit guarantee fund managers and operations officers.
- MSME and SME lending officers in banks.
- Development finance and microfinance specialists.
- Risk analysts assessing guaranteed portfolios.
- Policy officers working on MSME access to finance.
- Internal auditors reviewing guarantee scheme controls.

Advanced Credit Guarantee Operations, MSME Financing & Development Course Outlines

Day 1: Foundations of Credit Guarantee Schemes

- The MSME finance gap and why guarantees matter.
- Types of guarantee schemes: public, mutual, and private.
- Partial, portfolio, and individual guarantee products.
- Legal and regulatory foundations of guarantee funds.
- Roles of guarantors, lenders, and borrowers.
- Governance and capital structure of guarantee institutions.
- Case study: a national guarantee scheme and its results.





Day 2: Product Design and Risk Sharing

- Designing products around market segments and needs.
- Risk-sharing models: first-loss, pari-passu, and pro-rata.
- Coverage ratios, caps, and eligibility criteria.
- Guarantee pricing: fees, expected loss, and capital cost.
- Subsidy design and government support mechanisms.
- Balancing outreach with scheme sustainability.
- Workshop: designing a guarantee product for a target segment.

Day 3: Credit Assessment and Underwriting

- MSME creditworthiness assessment frameworks.
- Financial statement and cash flow analysis for small businesses.
- Credit scoring models and behavioural data.
- Collateral assessment and alternative security.
- Loan structuring, tenor, and repayment schedules.
- Approvals, delegation, and underwriting standards.
- Workshop: assessing an MSME loan application under a guarantee.

Day 4: Operations, Claims, and Recovery

- Operational workflow from application to guarantee issuance.
- Guarantee agreement terms and lender obligations.
- Claim submission, validation, and payment procedures.
- Workout, rescheduling, and recovery processes.
- Portfolio monitoring, early warning, and watch lists.

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- Accounting and prudential treatment of guarantees under IFRS 9.
- Workshop: processing a claim from submission to settlement.

Day 5: Performance, Development Impact, and Strategy

- Key metrics: leverage, claim ratio, default rate, and recovery rate.
- Measuring additionality and development impact.
- Reporting to funders, regulators, and boards.
- Data management, MIS, and digital guarantee platforms.
- Partnerships with banks and development institutions.
- Strategy for scaling guarantee operations.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Advanced Credit Guarantee Operations, MSME Financing & Development, participants will gain a thorough understanding of guarantee scheme design, risk sharing, credit assessment, claim management, and performance measurement. They will also acquire practical skills in pricing guarantees, monitoring portfolios, and measuring development impact. In addition, the course prepares them to expand MSME access to finance responsibly. Gentex Training Center delivers this programme with a strong focus on operational practice and measurable development results.





FAQs for Advanced Credit Guarantee Operations, MSME Financing & Development course

Q1 What is the "Advanced Credit Guarantee Operations, MSME Financing & Development" course about?

It is a five-day programme on how credit guarantee schemes expand financing for MSMEs. It covers scheme design, risk-sharing models, credit assessment, guarantee pricing, claim and recovery operations, portfolio monitoring, and development impact measurement.

Q2 What are the key benefits of the "Advanced Credit Guarantee Operations, MSME Financing & Development" course?

Participants learn to design schemes that reach more small businesses without undermining financial sustainability. The course improves credit assessment quality, reduces claim losses, strengthens lender partnerships, sharpens performance reporting to funders and regulators, and helps institutions demonstrate real development impact.



Q3 What skills will I gain from the "Advanced Credit Guarantee Operations, MSME Financing & Development" course?

Participants gain guarantee product design and risk-sharing structuring, MSME credit assessment and underwriting, guarantee pricing and portfolio monitoring, and claim management, recovery and development impact measurement. These four skills cover the guarantee lifecycle from product design to impact reporting.

Q4 What tools, methods, or standards are covered in the "Advanced Credit Guarantee Operations, MSME Financing & Development" course?

The course covers partial, portfolio, and individual guarantee products, first-loss and pari-passu risk-sharing models, coverage ratios, MSME credit scoring models, cash flow analysis, expected loss pricing, watch lists and early warning indicators, IFRS 9 accounting treatment for guarantees, leverage and claim ratio metrics, recovery rate analysis, and guarantee management information systems.

Q5 How is the "Advanced Credit Guarantee Operations, MSME Financing & Development" course applied in real-world practice?

Participants apply the methods inside guarantee funds and lending institutions. They design guarantee products, set coverage and pricing, assess MSME applications, process claims, manage recoveries, monitor portfolio indicators, and report impact to funders. Many leave with an operational workflow and product outline ready to launch.