

STRATEGIC MANAGEMENT OF CREDIT GUARANTEES, MSME FINANCING & DEVELOPMENT



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Introduction

Strategic Management of Credit Guarantees, MSME Financing & Development Training Course prepares financial professionals to design and run guarantee schemes that unlock lending to small businesses. Participants learn how guarantee funds work, how risk is shared between lender and guarantor, and how to reach underserved segments profitably. The program combines credit risk technique with development finance practice and portfolio management. As a result, learners gain the ability to build schemes that expand access without accumulating hidden losses. Furthermore, the course strengthens risk pricing, monitoring, and stakeholder coordination.

Strategic Management of Credit Guarantees, MSME Financing & Development Course Objectives

- Explain how credit guarantee schemes work and where they fit in MSME finance.
- Compare guarantee models: mutual, public, corporate, and public-private partnerships.
- Apply credit risk assessment including scoring, rating, and 5Cs of credit analysis.
- Structure guarantee products with coverage ratios, caps, and fee pricing.
- Apply risk-sharing arrangements between guarantors, banks, and MSME lenders.
- Use Basel capital and risk-weighting concepts for guarantee treatment.
- Design MSME lending products, including working capital and asset finance.
- Manage guarantee portfolios with exposure limits and concentration analysis.
- Apply IFRS 9 expected credit loss concepts to provisioning.
- Measure scheme performance with development and financial KPIs.

Course Methodology

- Interactive sessions built on real guarantee scheme and MSME finance cases.

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- Workshops on product design, coverage structure, and fee pricing.
- Group work on credit assessment, risk sharing, and portfolio limits.
- Hands-on practice with exposure analysis and KPI dashboards.
- Simulation of guarantee claim assessment and recovery decisions.
- Facilitator feedback and peer review on scheme design proposals.

Who Should Take This Course

- Credit guarantee fund managers and scheme operators.
- Commercial and development bank MSME lending officers.
- Credit risk analysts and portfolio managers.
- Development finance institution and microfinance staff.
- Central bank and regulator officials overseeing MSME finance.
- Consultants and advisors supporting access-to-finance programs.

Strategic Management of Credit Guarantees, MSME Financing & Development Course Outlines

Day 1: MSME Finance and Credit Guarantee Foundations

- The MSME segment: characteristics, needs, and financing gaps.
- Why MSMEs struggle to access credit: information asymmetry and collateral gaps.
- How credit guarantee schemes work and what they solve.
- Guarantee models: mutual, public, corporate, and PPP structures.
- Roles of government, banks, guarantors, and donors.



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- International good practice and scheme governance principles.
- Case study: a national guarantee scheme assessed.

Day 2: Credit Risk Assessment for MSME Lending

- The 5Cs of credit analysis: character, capacity, capital, collateral, conditions.
- Credit scoring and rating models for small businesses.
- Cash-flow based lending and repayment capacity analysis.
- Financial statement analysis for MSMEs and informal businesses.
- Collateral assessment and alternative security structures.
- Early warning signals and delinquency prediction.
- Workshop: assessing an MSME credit application.

Day 3: Guarantee Product Design and Pricing

- Coverage ratio design and its effect on lender behaviour.
- Caps, ceilings, and per-borrower exposure limits.
- Guarantee fee pricing models and risk-based pricing.
- Risk-sharing parameters and first-loss arrangements.
- Legal documentation: guarantee agreements and claim conditions.
- Product fit: working capital, trade finance, and asset finance.
- Exercise: designing a guarantee product for a target segment.

Day 4: Portfolio Management, Risk, and Regulation

- Portfolio exposure limits and concentration analysis.
- Monitoring frameworks, MIS, and early warning indicators.
- Claim assessment, recovery, and workout processes.



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- IFRS 9 expected credit loss concepts and provisioning.
- Basel capital treatment and risk weighting of guarantees.
- Regulatory reporting and supervisory expectations.
- Simulation: managing a portfolio through a stress period.

Day 5: Development Impact, Performance, and Strategy

- Development KPIs: outreach, additionality, and job creation.
- Financial KPIs: default rate, recovery rate, and cost per guarantee.
- Balancing development mission with financial sustainability.
- Partner management with banks, MFIs, and government.
- Digital lending, fintech partnerships, and data-driven underwriting.
- Strategy review and scheme scale-up planning.
- Capstone: presenting a guarantee and MSME financing strategy.

Conclusion

By successfully completing Strategic Management of Credit Guarantees, MSME Financing & Development, participants will gain a practical command of guarantee scheme design, credit risk assessment, and portfolio management. They will acquire skills in product structuring, risk pricing, portfolio monitoring, and development impact measurement. Gentex Training Center designs the program to help professionals expand access to finance while keeping guarantee portfolios sound.





FAQs

Q1 What is the "Strategic Management of Credit Guarantees, MSME Financing & Development" course about?

It covers how guarantee schemes unlock lending to small businesses and how to run them soundly. The course spans MSME financing gaps, guarantee models, credit risk assessment, product design and pricing, portfolio and regulatory management, and development impact measurement.

Q2 What are the key benefits of the "Strategic Management of Credit Guarantees, MSME Financing & Development" course?

You gain the ability to expand access to finance without accumulating hidden losses. The course improves credit assessment quality, sharpens guarantee pricing and coverage design, strengthens portfolio monitoring and recovery, and helps you demonstrate genuine development impact to funders.

Q3 What skills will I gain from the "Strategic Management of Credit Guarantees, MSME Financing & Development" course?

You will develop four core skills: credit guarantee scheme design and governance, MSME credit risk assessment, guarantee product structuring and risk-based pricing, and portfolio management with development and financial performance measurement.



Q4 What tools, methods, or standards are covered in the "Strategic Management of Credit Guarantees, MSME Financing & Development" course?

The course covers the 5Cs of credit analysis, credit scoring and rating models, coverage ratio and cap design, risk-based guarantee fee pricing, first-loss and risk-sharing arrangements, guarantee agreements and claim conditions, exposure and concentration analysis, early warning indicators, IFRS 9 expected credit loss concepts, Basel risk-weighting treatment, and development and financial KPIs.

Q5 How is the "Strategic Management of Credit Guarantees, MSME Financing & Development" course applied in real-world practice?

Participants apply it to real work such as designing a guarantee product for a target segment, assessing an MSME credit application, setting coverage and fee parameters with partner banks, and reviewing a portfolio's default and recovery trends. The same methods support regulator reporting and access-to-finance program design.