

PROGRAMME CONTINUES..

Day 3	
08:30 -10:15	Due diligence and risk assessment – cont... <ul style="list-style-type: none"> • Group structure risk assessment
10:15-10:30	Break
10:30-12:30	<ul style="list-style-type: none"> • Group structure risk assessment –cont...
12:30-13:30	Lunch
13:30-15:00	RISK MITIGATION AND ANALYSIS OF RISK MITIGANTS <ul style="list-style-type: none"> • Collateral • Guarantees • Covenants • Other risk mitigants
15:00-15:15	Break
15:15-16:30	<ul style="list-style-type: none"> • Risk mitigation – cont.
Day 4	
08:30 -10:15	Review day 3 topics
10 :15-10 :30	Break
10:30-12:30	CASE STUDIES / QUESTION-ANSWER ON KEY TOPICS <ul style="list-style-type: none"> • Risk analysis and discussion of the 1ST real case study <ul style="list-style-type: none"> ◆ (Institutional, financial, business and other risks – identification, analysis and mitigation) ◆ Group presentation ◆ Summary and consolidation
12:30-13:30	Lunch
13:30-15:00	CASE STUDY
15:00 – 15:15	Break
15:15-17:00	Summarizing case studies
Day 5	
08:30 -10:15	WRITING A CREDIT PAPER <ul style="list-style-type: none"> • Roles and responsibilities • Structure and coverage • Do's and Don'ts <p>Presenting a Credit paper</p>
10:15-10:30	Break
10:30-12:00	Review of all topics
12:00-12:30	CLOSING REMARKS



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RISK MANAGEMENT



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20th - 24th February 2017

Selebi Phikwe, **BOTSWANA**

OBJECTIVE

The programme is aimed at assisting participants to improve their knowledge of assessing credit risk for business financing. The key topics are risk management architecture, business and financial due diligence, risk mitigation and credit policy development.

The programme will also explore best practice in institutional arrangements for risk management in DFIs and related institutions.

SCOPE AND APPROACH OF PROGRAMME

The workshop will have a highly interactive delivery method ensuring involvement of all of the delegates. A number of practical case studies will be used to test and reinforce key learning points.

PARTICIPANTS

The programme will be targeted at middle to senior managers involved in credit risk assessment and management, including business and project analysts with a responsibility for risk management.

FACILITATOR

Mr. Nathi Nkosi has over 20 years of experience in credit risk management for commercial banking, small business and infrastructure development finance.

He has worked on corporate, project and municipal finance projects locally and internationally. His area of expertise in credit management also includes policy development, advisory and training. An Educator by profession, Mr Nkosi holds an MBL (finance) and other commercial qualifications.

PROGRAMME

Day 1	
08:30–09:00	Registration
09:00 -10:15	Welcoming Remarks & House keeping issues Introduction of Participants & Expectations Introduction to the Programme <ul style="list-style-type: none"> • Some questions on 'risk' • Evolution and trends of risk management • Quotations • Strategies for managing risk
10 :15-10 :30	Break
10:30-12:30	Risk Management Architecture <ul style="list-style-type: none"> • Elements of risk architecture • Governance structure • Organizational structure • The positioning of the Risk Function • Lines of defence Model • Systems, Models and Methodologies
12:30-13 :30	Lunch
13 :30-15 :00	Due Diligence and Risk Assessment <ul style="list-style-type: none"> • What is it and How is it performed?. • Establishing the 'Financing need' • Analysing the 'key parties' • Assessing 'business risk'
15:00-15:15	Break
15:15-17:00	<ul style="list-style-type: none"> • Analyzing business risk - continued
Day 2	
08:30 -10:15	Due diligence and risk assessment - cont <ul style="list-style-type: none"> • Review of previous discussions • Assessing financial risks <ul style="list-style-type: none"> ◆ Data analysis - key issue ◆ Financial shenanigans ◆ Balance Sheet analysis
10:15-10:30	Break
10:30-12:30	<ul style="list-style-type: none"> • Income statement analysis
12:30-13:30	Lunch
13:30 - 15:00	<ul style="list-style-type: none"> • Income statement analysis - cont • PACED analysis
15:00-15:15	Break
15:15-17:00	Credit scoring Loan pricing