

Programme continues...

10:15-12:15	<ul style="list-style-type: none"> Rehabilitation Process Map & Structure Steps in Rehabilitation Case Study; Welders Delight
12:15-13:00	Lunch Break
13:00-14:30	<ul style="list-style-type: none"> Loan workout strategies on huge exposures Loan workout strategies on small loans Hand out on rehabilitation as a structured approach Dealing with unsecured loans
14:30-14:45	Tea Break
14:45-16:15	<ul style="list-style-type: none"> Case study on Liquidation Presentations Case Study; Trend Clothing Manufacturers
DAY 3	
8:30-10:00	<ul style="list-style-type: none"> Turnaround Restructuring and recovery strategies Maximising recovery Issues in workouts
10:00-10:15	Tea Break
10:15-12:15	<ul style="list-style-type: none"> Loan recovery strategies Loan recovery through the legal route Issues in workouts
12:15-13:00	Lunch Break
13:00-14:14:30	<ul style="list-style-type: none"> Sale of Assets Case study Business Rescue Case study-
14:30-14:45	Tea Break
14:45-16:15	<ul style="list-style-type: none"> Restructuring case study Discussions Closure



The SADC DFRC is accredited by the Botswana Qualification Authority as a training provider



The SADC-DFRC is a Subsidiary institution of SADC

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Debt Management, Workouts and Restructuring



25th - 27th October 2016

Masa Square hotel
Gaborone, **BOTSWANA**

Overview

The incidence of high credit failures and growing non-performing loans are amongst current challenges of most financial institutions and has accounted for the failure of many. Most often, problem loans have their roots in flagrant abuse of credit /loan policies and poor analytical skills of some lending officers. Thus, sanctioning a performing loan or credit depends on strict adherence to good loan policies and procedures, and the character of the lending professionals among others.

The training will teach fundamentals required in Credit Relationship Management, Managing Problem Loans & Post Investment and strategies that will minimize their occurrence, optimize recovery of bad loans and nurture redeemable ones to good standing.

This training is indispensable for institutions that want to sustain good loan administration practices or are having difficulties in managing their loan portfolio.

Objective

- Sharpen skills for efficient management of loans and credit facilities;
- Provide analytical bases for early identification of problem loans;
- Learn new strategies for rehabilitating problem loans and credits and;
- Discuss legal issues in managing problem loans

By the end of the course, it is expected that participants should be able to:

- Carry out systematic assessment of loan facilities;
- Propose options to their Management for handling problem accounts;
- Properly manage collaterals relating to problem loans and;
- Recommend options for rehabilitating problem credits.

Scope

The training methodology will be mainly Case Studies, Group Discussions, Role Play and Presentations

Target Group

Loan Managers, Credit Analysts, Portfolio Managers, Loan Monitoring & Recovery Officials, Risks & Compliance Officials, Legal Officers.

Facilitator

The program sessions will be led by an experienced and highly knowledgeable professionals of **Mr. John Mheyamwa** from South Africa involved in managing and rehabilitating problem accounts.

Programme

DAY 1	
8:00-8:30	Registration
8:30-10:00	<ul style="list-style-type: none"> • Welcome to the workshop and introductions • Defining Credit Relationship Management, Managing Problem Loans & Post Investment • Challenges of Problem loans & Implication • Why projects Fail • Early Warning signs • Project cycle outline
10:00-10:15	Tea break
10:15-12:15	<ul style="list-style-type: none"> • Case study Problem Loans • Presentations <p style="text-align: right;">Questions and answers for clarity</p>
12:15-13:00	Lunch Break
13:00-14:30	<ul style="list-style-type: none"> • Problem Analysis Approach • Case Study • Post Investment Monitoring & Credit Relationship Management
14:30-14:45	Tea break
14:45-16:15	<ul style="list-style-type: none"> • Case study ; Post Investment • Monitoring and Evaluation Defined • Project Supervision-objectives, approaches etc • Communication- Building Client-Consultant Relationship • Case study; Credit Relationship Management • Case study; Fresh Water Harvest
DAY 2	
8:30 -10:00	<ul style="list-style-type: none"> • Workout & Restructuring ("W&R") • Key risks within Workout & Restructuring ("W&R") • Trends in Workouts, Turnarounds and loan rehabilitation
10:10-10:15	Tea Break