

## Programme Continues....

DAY 3	
8:30-10:00	<ul style="list-style-type: none"> <li>◆ Recap of day two</li> <li>◆ Loan workout strategies on small loans</li> <li>◆ Hand out on rehabilitation as a structured approach</li> <li>◆ Dealing with unsecured loans</li> </ul>
10:00-10:15	<b>Tea Break</b>
10:15-12:15	<ul style="list-style-type: none"> <li>◆ Case study on Liquidation</li> <li>◆ Presentations</li> <li>◆ Case Study 4 Trend Clothing Manufacturers</li> </ul>
12:15-13:00	<b>Lunch Break</b>
13:00-14:30	<ul style="list-style-type: none"> <li>◆ Issues in workouts</li> <li>◆ Turnaround Restructuring and recovery strategies</li> </ul>
14:30-14:45	<b>Tea Break</b>
14:45 - 17:00	<ul style="list-style-type: none"> <li>◆ Turnaround Restructuring and recovery strategies</li> <li>◆ Business Rescue Case study-</li> </ul>
DAY 4	
8:30-10:00	<ul style="list-style-type: none"> <li>◆ Loan recovery strategies</li> <li>◆ Loan recovery through the legal route</li> <li>◆ Issues in workouts</li> </ul>
10:00-10:15	<b>Tea Break</b>
10:15-12:15	<ul style="list-style-type: none"> <li>◆ Sale of Assets Case study</li> <li>◆ Business Rescue Case Study</li> </ul>
12:15-13:00	<b>Lunch Break</b>
13:00-14:30	<ul style="list-style-type: none"> <li>◆ Restructuring case study</li> <li>◆ Presentations</li> </ul>
14:30-14:45	<b>Tea Break</b>
14:45-17:00	<ul style="list-style-type: none"> <li>◆ Presentation on major cases</li> </ul>
DAY 5	
8:30-10:00	<ul style="list-style-type: none"> <li>◆ Recap on issues</li> <li>◆ Discussions</li> </ul>
10:00-10:15	<b>Tea Break</b>
10:15-12:15	<ul style="list-style-type: none"> <li>◆ Summing up of the programme</li> <li>◆ Closure</li> </ul>

### Zimbabwean DFIs



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



The SADC-DFRC is a Subsidiary institution of SADC

#### Postal Address

Private Bag 0034  
Gaborone  
Botswana  
Tel: +267-3191146  
Fax: +267-3191147

#### Physical Address

Plot 50676, Block B  
Fairgrounds Office Park  
Gaborone  
Botswana  
www.sadc-dfrc.org  
info@sadc-dfrc.org

# Debt Management

## Workouts and Restructuring



14<sup>th</sup> - 18<sup>th</sup> September 2015

Creasta Lodge Harare  
**Zimbabwe**, Harare

## 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 of the Programme

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.

## Facilitators

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

## Programme

DAY 1	
8:30-10:00	<ul style="list-style-type: none"> <li>◆ Registration</li> <li>◆ Welcome to the workshop and introductions</li> <li>◆ Defining Credit Relationship Management, Managing Problem Loans &amp; Post Investment</li> </ul>
10:00-10:15	<b>Tea break.</b>
10:15-12:15	<ul style="list-style-type: none"> <li>◆ Challenges of Problem loans &amp; Implication</li> <li>◆ Why projects Fail</li> <li>◆ Early Warning signs</li> <li>◆ Project cycle outline</li> </ul>
12:15-13:00	<b>Lunch Break</b>
13:00-14:30	<ul style="list-style-type: none"> <li>◆ Case study Problem Loans</li> <li>◆ Presentations</li> <li>◆ Questions and answers for clarity</li> <li>◆ Problem Analysis Approach</li> </ul>
14:30-14:45	<b>Tea break</b>
14:45-17:00	<ul style="list-style-type: none"> <li>◆ Case Study 1 Okakarara</li> <li>◆ Post Investment Monitoring &amp; Credit Relationship Management</li> <li>◆ Case study ; Post Investment</li> </ul>
DAY 2	
8:30 -10:00	<ul style="list-style-type: none"> <li>◆ Monitoring and Evaluation Defined</li> <li>◆ Project Supervision-objectives, approaches etc</li> <li>◆ Communication- Building Client-Consultant Relationship</li> <li>◆ Case study 5 Credit Relationship Management</li> <li>◆ Case study 3 Fresh Water Harvest</li> </ul>
10:10-10:15	<b>Tea Break</b>
10:15-12:15	<ul style="list-style-type: none"> <li>◆ Workout &amp; Restructuring ("W&amp;R")</li> <li>◆ Key risks within Workout &amp; Restructuring ("W&amp;R")</li> </ul>
12:15-13:00	<b>Lunch Break</b>
13:00-14:30	<ul style="list-style-type: none"> <li>◆ Trends in Workouts, Turnarounds and loan rehabilitation</li> <li>◆ Rehabilitation Process Map &amp; Structure</li> <li>◆ Steps in Rehabilitation</li> </ul>
14:30-14:45	<b>Tea Break</b>
14:45-17:00	<ul style="list-style-type: none"> <li>◆ Case Study 2 Welders Delight</li> <li>◆ Loan workout strategies on huge exposures</li> </ul>