

Programme

DAY 1	
8:30-10:00	<ul style="list-style-type: none"> Registration Welcome to the workshop and introductions Understanding the business environment
10:00-10:15	Tea break.
10:15-12:30	Understanding why companies fail
12:30-13:30	Lunch Break
13:30-15:00	<ul style="list-style-type: none"> Warning signals of potential failure: Identifying the appropriate strategy:
15:00-15:15	Tea break
15:15-16:30	<ul style="list-style-type: none"> Meaningful dialogue with stakeholders: <ul style="list-style-type: none"> Other lenders & different levels of priority Actual & contingent creditors Minority shareholders, the controlling family & others Government agencies Franchisees & others
DAY 2	
8:30 -10:00	How a bank should handle problem loans: <ul style="list-style-type: none"> Reliable, accurate, meaningful & relevant forecasts Selecting the appropriate strategy Dealing with the borrower's immediate needs
10:10-10:15	Tea Break
10:15-12:30	<ul style="list-style-type: none"> Implementing a bank-relevant reporting system within the borrower Establishing & maintaining approvals within the bank
12:30-13:30	Lunch Break
13:30-15:00	Restructuring: <ul style="list-style-type: none"> Identifying the sustainable business Devising the appropriate structure through understanding the respective strengths & weaknesses of the various parties
15:00-15:15	Tea Break
15:15-16:30	<ul style="list-style-type: none"> Contributions towards the restructuring: Dealing with non-core businesses Dealing with non-core assets Dealing with intangible & incomplete assets
DAY 3	
8:30-10:00	Alternative approaches when negotiations fail: <ul style="list-style-type: none"> Litigation Aggressive collection Arbitration Mediation Review of director conduct & preferential payments
10:00-10:15	Tea Break
10:15-13:00	Understanding the legal environment, and legal issues, including: <ul style="list-style-type: none"> Shadow directorships Lender liability Environmental risk
13:00-14:00	Lunch Break

Swaziland DFI Network Members



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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SADC DFRC in collaboration with
SWAZILAND DFIs present



Managing Problem Loans



Building Partnerships for Economic
Growth & Development

10th - 12th April 2017

Sibane Hotel

Ezulwini, SWAZILAND



Objective

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. Very 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.



Learning Outcomes

- ◆ 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.



Methodology

The methodology will be highly participatory combining formal presentation with interactive discussions, exercises and practical case

studies, which will be used to evaluate key issues arising from the classroom interaction.



Facilitator

Mr. Andrew McRobert is a credit and risk management specialist, with particular emphasis on development banking, management of non-performing loans and equities, strengthening credit management systems and restructuring, commercialising and selling or liquidating state-owned enterprises. He has conducted financial markets seminars in about 30 countries in the Asia-Pacific and Middle East & North Africa ('MENA') regions, as well as 3 countries in Africa. His credit and problem loan management courses are increasingly being recognised as having major relevance for financial markets in the emerging markets of MENA and Africa, having been presented routinely in the Asia-Pacific region over the past 18 years.

He holds an Honours Degree in Business Studies and an MA from Trinity College, Dublin, Ireland; he qualified as an Associate of the Institute of Chartered Accountants in Australia and, subsequently, as a Graduate Member of the Australian Institute of Company Directors.