

Programme Continues...

Day 2	
8:30 -10:00	<ul style="list-style-type: none"> Recovery strategies (P10) How to set up a Workout and Restructuring Case study 4 – Provisional liquidation and Workout (CS4)
10:10-10:15	Tea Break
10:15-13:00	<ul style="list-style-type: none"> Post Investment Monitoring (P12) Lesson Learnt – Post Investment (P13) Case study 5 – Failed Workout (CS5)
13:00-14:00	Lunch Break
14:00-15:30	<ul style="list-style-type: none"> Lessons Learnt – From Investment Decision to Recovery (P14) Case study 6 – Uncertainty around workout strategy (CS6)
15:30-15:45	Tea Break
15:45-16:30	<ul style="list-style-type: none"> Legal Regimes in Africa (P15) Term Sheet (P16) Case Study 3.1 – Agro Processing (CS3) Case Study 3.2 – Agri Project (CS3)
Day 3	
8:30-10:00	<ul style="list-style-type: none"> Early Warning Signs – A comprehensive overview (P17) Case Study 7 – Workout intervention to save jobs (CS7) Case Study 8 – Additional funding to preserve recovery value (CS8) Case 9 – Double Financing (CS9) Case Study 10 – Off balance sheet financing STF (CS10) Business Rescue in South Africa (P18)
10:00-10:15	Tea Break
10:15-13:00	<ul style="list-style-type: none"> International Finance (P19) Trends in Workout and Restructuring (P20) Closing summary (P21) Discussions Closure
13:00-14:00	Lunch Break



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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MANAGING PROBLEM LOANS FOR SWAZIBANK



Building Partnerships for Economic Growth & Development

28th - 30th August 2017

The George Hotel
Manzini, **SWAZILAND**

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.

Learning Objectives

- 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
- 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
- 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

Haroon Docrat is currently Head: Business Support and Recoveries and Credit Restructuring (Rest of Africa) at Barclays Africa Group Limited (BAGL). Haroon joined BAGL in January 2016 in a Principal role focusing on listed South African entities in distress. He began his Development Finance career with the Industrial Development Corporation of South Africa Limited (IDC) in 2002. He spent the first three years focusing on due diligence investigations in the Tourism, Mining and Agricultural Sectors within IDC. His involvement in Workout began in 2005 within IDC's Workout and Restructuring Department. He was responsible for small, medium and large scale restructurings, leaving the IDC in 2012. Before joining BAGL, Haroon spent a few years with a distressed company in the fertilizer industry as Project Manager and Interim Restructuring Officer.

Programme

Day 1	
8:00-8:30	Registration
08:30-10:00	<ul style="list-style-type: none"> • Registration • Welcome Remarks • Programme overview • Introduction of Participants • Group Photo
09:00-10:00	<ul style="list-style-type: none"> • Programme overview (P1) • Introduction to managing Problem Loans (P2) • Development Finance approach vs. Commercial Finance Approach (P3) (Objectives and Approach) • Investment Appraisal Process (P4) • Project Funding – Risk Based Approach (P5)
10:00-10:15	Tea break
10:15-13:00	<ul style="list-style-type: none"> • Solutioning of Problem Loans (P6) • Overview – Lessons Learnt (P7)
13:00-14:00	Lunch Break
14:00-15:30	<ul style="list-style-type: none"> • Workout and Restructuring Department (P8) (Process map, Core functions, interventions, Lessons Learnt Workout and Restructuring) • Workout and Restructuring process (P9) (Defining Workout, Timeline of Financial Distress, Restoration of Corporate Value, Phases of Turnaround, Practical considerations)
15:30-15:45	Tea break
15:45-16:30	Case Studies with interactive discussions <ul style="list-style-type: none"> • Case Study 1 – Turnaround (CS1) • Case Study 2.1 – Turnaround (CS2) • Case Study 2.2 – Recovery maximization (CS2) • Case Study 2.3 – High Level Monitoring (CS2) • Case Study 2.4 and 2.5 – Unsecured Loans (CS2)