Training Course on Determinants of Financial Performance of SMEs

Professional Development Training Course Outline

Category	Business	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's dynamic business environment, Small and Medium Enterprises (SMEs) face numerous challenges, including access to financing, managing business risks, and ensuring sustainable financial performance. Understanding the interaction between bank lending rates, financial inclusion, and business risk is crucial for the long-term viability and growth of SMEs. This training course is designed to provide participants with comprehensive insights into how these factors influence the financial health and success of SMEs.

Bank lending rates are a significant determinant of an SME's ability to access credit, and high lending rates can limit business growth, especially in emerging markets. Coupled with this, the financial inclusion of SMEs is directly linked to their ability to secure affordable financing, manage risks, and enhance their performance. The course will delve into how different lending rate structures impact SMEs' borrowing decisions and financial stability, and how SMEs can optimize their performance by navigating these complexities.

Programme Curriculum

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Introduction

In today's dynamic business environment, Small and Medium Enterprises (SMEs) face numerous challenges, including access to financing, managing business risks, and ensuring sustainable financial performance. Understanding the interaction between bank lending rates, financial inclusion, and business risk is crucial for the long-term viability and growth of SMEs. Training

Course on Determinants of Financial Performance of SMEs provide participants with insights into how specific factors influence the financial performance and success of SMEs

Bank lending rates are a significant determinant of an SME's ability to access credit, and high lending rates can limit business growth, especially in emerging markets. Coupled with this, the financial inclusion of SMEs is directly linked to their ability to secure affordable financing, manage risks, and enhance their performance. The course will delve into how different lending rate structures impact SMEs' borrowing decisions and financial stability, and how SMEs can optimize their performance by navigating these complexities.

Furthermore, SMEs often encounter business risks such as market fluctuations, credit risk, and operational inefficiencies that can jeopardize their financial sustainability. A deep understanding of business risk management, coupled with the ability to leverage financial inclusion strategies, can significantly enhance an SME's ability to perform in competitive environments. This course will explore various strategies SMEs can employ to mitigate risks while ensuring sustainable financial performance.

Course Duration

5 Days

Course Objectives

1. Understand the relationship between bank lending rates and SME access to finance.
2. Analyze how business risks affect the financial performance of SMEs.
3. Explore the concept of financial inclusion and its impact on SME growth.
4. Develop strategies to mitigate business risks and enhance financial performance.
5. Gain practical knowledge on how bank lending policies influence SME decision-making.
6. Understand the key financial indicators that measure SME performance.
7. Examine different approaches to improving access to finance for SMEs.
8. Learn about the role of government policies in promoting financial inclusion for SMEs.
9. Develop a framework for assessing the financial stability and risk profile of SMEs.
10. Equip participants with tools to make informed financial decisions and strategies to optimize SME performance.

Organizational Benefits

1. Strengthen financial management and decision-making processes within your SME.
2. Improve access to affordable financing by understanding how bank lending rates affect lending decisions.
3. Enhance the ability to manage business risks, thereby reducing potential financial losses.
4. Promote financial inclusion by understanding its role in expanding SME access to credit.
5. Develop strategies to improve the financial performance and sustainability of SMEs.

6. Foster a culture of financial discipline and effective risk management within the organization.
7. Equip employees with practical tools and strategies to navigate financial challenges.
8. Strengthen the organization's ability to negotiate better loan terms and interest rates.
9. Support long-term growth and profitability by optimizing financial performance.
10. Position your organization as a leader in financial sustainability and risk management within the SME sector.

Target Participants

- SME owners and managers seeking to optimize financial performance.
- Financial professionals working with SMEs or in banking institutions.
- Entrepreneurs looking for strategies to mitigate business risks and enhance growth.
- Policy makers involved in developing financial inclusion strategies for SMEs.
- Bank officers and credit analysts who evaluate SME loans.
- Business consultants advising SMEs on financial management and performance improvement.
- Researchers and academics studying financial inclusion and SME financing.

Course Outline

Module 1: Understanding Bank Lending Rates and Their Impact on SMEs

1. Definition and components of bank lending rates.
2. How interest rates influence SME borrowing decisions.
3. The impact of lending rates on business expansion and sustainability.
4. Economic factors that affect bank lending rates.
5. **Case Study**: Impact of fluctuating interest rates on SME operations.

Module 2: Business Risk Management in SMEs

1. Types of business risks (market, operational, financial, etc.).
2. Assessing the risk profile of SMEs.
3. Techniques for mitigating business risks.
4. Role of insurance and hedging in risk management.
5. **Case Study**: Risk management strategies implemented by SMEs during financial crises.

Module 3: Financial Inclusion and its Role in SME Growth

1. Definition of financial inclusion and its relevance to SMEs.
2. The relationship between financial inclusion and access to credit.
3. Government initiatives supporting financial inclusion for SMEs.
4. The role of digital finance platforms in enhancing financial inclusion.
5. **Case Study**: How SMEs in developing economies benefit from financial inclusion programs.

Module 4: Key Financial Indicators and Measuring SME Performance

1. Key performance indicators (KPIs) for SMEs.
2. How to interpret financial statements for performance analysis.

3. The importance of cash flow, profitability, and liquidity ratios.
4. Techniques for improving financial performance based on KPIs.
5. **Case Study**: SME performance assessment using financial indicators.

Module 5: Strategies for Mitigating Financial Risks in SMEs

1. The importance of financial planning and budgeting.
2. Building a risk-resilient financial strategy for SMEs.
3. Diversifying revenue streams to reduce financial risks.
4. The role of credit management and debt financing in mitigating risks.
5. **Case Study**: SME success stories in reducing financial risks and improving profitability.

Module 6: Access to Finance for SMEs and Optimizing Financial Performance

1. Exploring funding options for SMEs (loans, equity, crowdfunding).
2. How SMEs can improve their creditworthiness to access better financing terms.
3. Developing a sustainable financial model for SMEs.
4. Financial performance forecasting and budgeting for SMEs.
5. **Case Study**: Successful SMEs that optimized their financial performance through strategic financing.

Training Methodology

The instructor led trainings are delivered using a blended learning approach and comprises of presentations, guided sessions of practical exercise, web-based tutorials and group work. Our facilitators are seasoned industry experts with years of experience, working as professional and trainers in these fields.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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