



Professional Development Institute
info@pdi.org.uk
+44 208 720 6582

Certified SMEs Specialist (SMEs)

Certificate Overview

Professional Certificate aims to provide participants with advanced analytical methodologies alongside the skills and techniques necessary to evaluate the feasibility of small and medium-sized enterprises (SMEs) and manage their financing as an integral sector within financial institutions. It also aims to equip participants with important methods for managing the SME loan portfolio.

What you will Learn - Key Takeaways

By the end of the program, participants will be able to:

1. Apply advanced analytical methodologies.
2. Use modern skills and techniques.
3. Manage SME loan portfolios.
4. Accurately assess credit risks.
5. Develop a deep understanding of administrative aspects.
6. Provide strategic solutions.
7. Analyze available economic opportunities.

Target Audience

Bank and Financial Institution Employees:

- Credit and lending staff at various job levels.
- Relationship Managers dealing with small business clients.
- Operations staff within financial institutions working with small and medium enterprises (SMEs).
- Employees of regulatory bodies, policymakers, grant providers, and other financial institutions related to SMEs.

Certificate Outline

Module 1:

Introduction to Small and Medium Enterprises (SMEs)

1. Characteristics and importance of SMEs in the economy.
2. Development stages and challenges faced by SMEs.
3. Needs of SMEs and required support programs.
4. Principles of microfinance.



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Module 2:

Small and Medium Enterprise (SME) Financing

1. Designing financial and non-financial support programs for SMEs.
2. Sources of SME financing.
3. Barriers to SME financing in banks and specialized institutions.
4. Managing SME financing portfolios.
5. Case studies (credit analysis, cash flow analysis).

Module 3:

Credit Risk Management in SME Financing Programs

1. Introduction to credit risks.
2. Credit risks in SME financing.
3. Designing credit policies for SME financing.
4. Monitoring and collection in SME financing programs.
5. Additional methods to mitigate SME financing risks.

Module 4:

Preparing and Evaluating Feasibility Studies for Small and Medium Enterprises (SMEs)

1. Introduction to economic feasibility studies.
2. Preparing feasibility studies for SMEs.
3. Feasibility study evaluation indicators for SMEs.

Module 5:

Case Studies

1. Preparing a feasibility study.
2. Using feasibility study evaluation indicators.
3. Designing credit policies for SME financing programs.
4. Using tools to evaluate SME needs.
5. Designing SME financing models (loan applications, field visit reports, personal interview forms, credit analysis forms, credit study summaries, etc).

Exam Requirements

- Online Examination will need to be sat under controlled conditions at an PDI accredited centre.
- 70% passing grade.
- Exam available in a range of different languages.
- 3 Hours duration.