

# Credit-able

## In Brief

The Branch Managers and Credit Officers are the key persons of the Micro Credit Institutions and commercial banks who evaluate viability of Micro, Small, and Medium Enterprises/Projects. Based on their evaluations, credit approving authorities make decisions on credit facilitation.

Most of these officers insist on collateral for approval of credit facilities to MSMEs and do not see the necessity in assessing the business viability and potentials. This happens because of inadequate competencies in the MSME development and credit appraisal. This training equips the Credit Officers and Branch managers with the necessary skills, knowledge & competencies to conduct a comprehensive business analysis and to process a complementary MSME loan appraisal.

## Deliverables

Enhance skills, knowledge & competency of MSME project evaluation & financing

Identify potential MSME customers & their financial needs

Assess systematically viability of any type of MSME business/project for finance

Assist and advice MSME customers in solving their business problems and investment decision making

Support micro, small and medium entrepreneurs those who have needs in improving their business by facilitation of the provision of financial facilities



## In Practice

CEFE uses an action-learning approach as basis of each session. The workshop will be facilitated through simulations and cases studies. Divided into two workshop series, the training is combined with a one to two weeks field work, where the participants work on the conduction of a comprehensive business analysis and process a MSME loan in a selected enterprise. On the second workshop part they have to present their findings in front of the Senior Management Panel of Bank representatives.



CEFE International  
 Marlinde Elisabeth Baerenz  
 coordination@cefe.net  
 +49 221 8801010

### Duration of Service

1<sup>st</sup> workshop: three days

Field Work of one to two weeks

2<sup>nd</sup> workshop: two days / result analysis