Strategic Management of Credit Guarantees, MSME Financing & Development

25 – 29 October 2027
Madrid (Spain)



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Introduction

This course focuses on the strategic management of credit guarantees, MSME financing & development, providing a practical and structured understanding of how credit guarantee systems support access to finance, reduce lending risks, and promote sustainable economic development.

The program covers the financial, operational, regulatory, and risk-related aspects of credit guarantee operations, with a clear focus on MSME financing, guarantee portfolio management, provisions, write-offs, governance, compliance, and institutional sustainability.

Participants will explore how credit guarantee schemes operate, how MSME financing programs are designed and managed, and how risk management practices can improve portfolio quality and support responsible lending. The course also highlights international best practices, digital transformation in financing systems, and strategic approaches to strengthening financial inclusion and long-term development impact.

Course Objectives

By the end of this course, participants will be able to:

- Understand the principles and structure of credit guarantee operations.
- Identify different types of credit guarantee schemes and their applications.
- Understand the regulatory frameworks governing guarantee institutions and financing programs.
- Analyze provisions, write-offs, and guarantee portfolio performance.
- Apply effective guarantee portfolio management practices.
- Explore models and strategies for MSME financing and development.
- Apply credit assessment techniques for micro, small, and medium-sized enterprises.
- Identify and mitigate risks in guarantee operations and MSME financing.
- Apply Enterprise Risk Management practices in guarantee and financing institutions.
- Strengthen governance, compliance, and operational control measures.
- Understand the role of risk-based pricing in guarantee and financing decisions.
- Explore digital transformation opportunities in financing and guarantee systems.
- Apply international best practices to improve institutional sustainability and operational efficiency.



Course Outline

Day 1: Foundations of Credit Guarantee Operations

- Overview of credit guarantee systems and their role in improving access to finance.
- Types of credit guarantee schemes and their operating models.
- Role of guarantee institutions in supporting lenders and MSMEs.
- Financial and operational frameworks for guarantee operations.
- Relationship between credit guarantees, lending confidence, and risk sharing.
- Key stakeholders in credit guarantee operations.
- Introduction to risk in guarantee operations.
- Practical discussion on how guarantee schemes support MSME access to finance.

Day 2: Financial and Regulatory Management

- Regulatory frameworks for credit guarantee institutions.
- Financial management principles in guarantee operations.
- Provisioning mechanisms and their impact on financial stability.
- Write-off policies and treatment of defaulted guarantee cases.
- Financial reporting standards related to credit guarantee activities.
- Compliance requirements in guarantee and financing operations.
- Operational risks and compliance risks in guarantee institutions.
- Practical review of provisions, write-offs, and portfolio reporting.

Day 3: MSME Financing and Development Strategies

- Overview of MSME financing and its role in economic development.
- Financing models for micro, small, and medium-sized enterprises.
- Credit assessment techniques for MSME borrowers.
- Evaluating repayment capacity and business sustainability.
- Financial inclusion and development initiatives.
- Challenges in MSME financing and access to credit.
- Credit risk considerations in MSME lending.
- Practical activity on analyzing an MSME financing case.

Day 4: Risk Management and Mitigation

- Principles of enterprise risk management in guarantee and financing institutions.
- Credit risk management in guarantee operations.
- Portfolio risk management and guarantee exposure analysis.
- Fraud prevention and operational control measures.
- Risk-based pricing and evaluation methods.
- Monitoring early warning indicators in guarantee portfolios.
- Mitigation strategies for financial, operational, and compliance risks.
- Case study on managing risk in a guarantee portfolio.



Day 5: Strategic Development and Best Practices

- International best practices in credit guarantee operations and MSME financing.
- Governance practices in guarantee institutions.
- Strategic planning for credit guarantee and MSME financing programs.
- Digital transformation in financing systems and guarantee operations.
- Improving operational efficiency and institutional sustainability.
- Future trends and challenges in MSME financing.
- Building sustainable development impact through financing and guarantees.
- Final review and practical application on strategic improvement planning.

Why Attend This Course: Wins & Losses!

- Gain a practical understanding of credit guarantee operations and their strategic role.
- Improve knowledge of regulatory frameworks and compliance requirements.
- Strengthen skills in guaranteed portfolio management.
- Understand provisions, write-offs, and financial reporting in guarantee institutions.
- Develop stronger capability in MSME financing and development strategies.
- Improve credit assessment and risk evaluation skills.
- Apply enterprise risk management practices in guarantee and financing environments.
- Enhance fraud prevention, operational controls, and compliance monitoring.
- Use risk-based pricing to support better financing and guarantee decisions.
- Learn international best practices in credit guarantees and MSME financing.
- Understand how digital transformation can improve financing systems.
- Support institutional sustainability, financial inclusion, and economic development.

Conclusion

The Strategic Management of Credit Guarantees, MSME Financing & Development course provides a comprehensive and practical framework for understanding how credit guarantee systems, MSME financing, risk management, governance, and strategic development work together.

The course begins with the foundations of credit guarantee operations, then moves into financial and regulatory management, including provisions, write-offs, compliance, and portfolio reporting. It then explores MSME financing strategies, credit assessment, and development initiatives before focusing on risk management, fraud prevention, operational controls, and portfolio risk mitigation.

The final stage of the course focuses on strategic development, international best practices, digital transformation, governance, and institutional sustainability. This structure helps participants connect technical, financial, operational, and strategic aspects of guarantee and financing institutions.

By the end of the course, participants will be better prepared to manage credit guarantee operations, support MSME financing programs, improve portfolio quality, reduce risk exposure, and contribute to sustainable economic development through more effective financing and guarantee practices.

