

MANAGING NPL & DEBT RECOVERY IFRS9 POST PANDEMIC MASTERCLASS



BIZENIUS
Connecting Businesses Worldwide!



LIVE ONLINE / CLASSROOM PROGRAM



Course Overview

The COVID-19 pandemic could be the most serious the challenge to financial institutions in nearly a century. As the economic fallout spreads, banks find themselves juggling some big priorities that require concrete steps to reposition now while also recalibrating for the future. Most banks have triggered their business continuity plans (BCP) and are grappling with the immediate impact of the pandemic and new ways of working. The structures put in place now will determine how individual banks – as well as entire communities – not only weather the storm but also emerge stronger.

During the current pandemic, all the financial institutions are in fear of an increase in the NPL ratio, we have come up with a masterclass help you to maintain the NPL ratio post-pandemic.

At BIZENIUS we have come up with an exclusive program designed to support the bank reduce the NPL percentage from going up during the current crisis. We shall come up with delegated action plan for your institution to help you recover the debt and from getting the new customer going defaulted.

In this masterclass, we point out the main risks of selecting the wrong strategy and how they can disadvantage your company. We present two case studies to help you understand what the risks are and how taking the right action can make a substantial difference. Finally, we link the NPL market's and investors' expectations to individual institutions' activities. This ties into the wider economic impact of the current NPL situation in your country and the NPL market situation.



Join your professional community.

BECOME AN EXPERT

Benefits of Attending



- COVID-19 - Highlights Need for new NPL Strategy
- NPL management for COVID - 19
- IFRS 9 accounting standard for NPL management
- Action plan to curve the NPL ratio
- Strategy to reduce new customers getting defaulted
- Produce sound and collectible loans
- Reassess credit processes
- NPL governance and decision making

A&M SIX-STEP NPL MANAGEMENT METHODOLOGY



NPL management transformation

Empower recovery and collections functions with advanced portfolio governance and new end-to-end tools to create NPL portfolio value.

Modern target operating model

Early-warning and forward-looking models draw on predictive analytics to improve credit portfolio quality and increase repayment rates.

Lending platform innovation

Lenders that move from high-cost legacy systems to third-party platforms can significantly reduce their cost to serve.

Credit data quality management

Better data—via advanced data science and analytics—means better risk-taking, client profiling, recovery strategies and reporting.

Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Heads of Recovery
- Collection Heads/ Managers
- Heads of Credit
- Head of banking
- Product Sales/Business Development Managers
- Financial decision makers in corporations
- Collection Team
- Debt Collector
- Finance Accounting Operations Reporting
- Relationship Officer
- Directors/ Presidents/ Vice Presidents
- Director Credit Recovery
- Officer Credit Portfolio monitoring & Mgmt
- Relationship Manager
- Head of Collection & Recovery
- Assistant Manager, Personal Loans
- Recoveries Manager
- Head of Wholesale Credit
- Legal Officer – Debt Collection
- Business Support Officer
- Head of finance
- Head of Risk



After Attending This Course You Will Be Able To:

- Action plan to curve the NPL ratio
- Debt Recovery scenario during Covid 19
- Ready to negotiate with the customers confidently, rather than be threatened or abused
- Learn on the speed that banks can enforce their terms and collaterals and securities
- Extricate as many collections as you can, which depend on the stage of legal recovery
- Look at some legal-landmark precedents & other case situations that are not in favour of the banks
- Understand the assistance from the Small Debt Resolution Committee
- Define non-performing loans and the indicators of non-performing loans
- Ready to negotiate with the customers confidently, rather than be threatened or abused
- Learn on the speed that banks can enforce their terms and collaterals and securities
- Expect the worst that the banks can do to recover the NPL from customers and their guarantors
- Work around these guidelines to your advantages, rather than the customers' preferences
- Strategy to reduce new customer getting defaulted post pandemic
- NPL impairment in line with IFRS 9
- Debt collection strategies and methods during pandemic
- Designing of credit management policy post covid 19

AGENDA

NPL & Collection Strategy post pandemic:

- Assessing the operating environment
- Developing the NPL strategy during the current Pandemic
- Implementing the operational plan and BCP
- Embedding the NPL strategy post COVID 19

Routes to recovery Track:

- Restructuring the loan with new terms or collateral.
- Restructuring the business with new lending or equity
- Cash settlement via cash generated by the underlying business
- Enforcement of underlying collateral if the borrower is not cooperative
- Recovery through insolvency liquidation, administration process

NPL governance and decision making:

- Steering and decision making
- NPL operating model
- COVID 19 Control framework
- Monitoring of NPLs and NPL workout activities
- Early warning mechanisms/watch-lists

Debt collection & recovery strategy during crises :

- Debt collection strategies and methods during and post pandemic
- Designing of credit management policy post covid 19
- Governance and management of loans
- Describe the aspects of domestic and external debt
- Monitoring and evaluation of loans

Burning issues in debt recovery:

- Uncontactable/Missing customers
- Avoiding payment with a thousand reasons
- Interference from top management on the collection section
- Financial /Cash flow problems
- Customer delays payment on purpose
- Incomplete documents
- Case study and action planning

NPL impairment in line with IFRS 9:

- Overview of IFRS 9 & impairment
- Probabilities of Default considerations
- Loss Given Default considerations
- Collective estimation of provisions
- Individual estimation of provisions
- Aspects related to NPL impairment measurement
- are important for credit risk management





ABOUT BIZENIUS

Our Live online Training feature international thought leaders presenting insight, ideas, and advice. The sessions provide timely and strategic information about the business of learning, current trends impacting workforce development, Digital Innovation, Financial and Risk management, healthy safety, best practices for the industry, and practical information on the latest tools and technology. All our programs are interactive, flexible, and timely, our online training opportunities deliver the content you need to advance your career in a format that works for today's changing industry.

WHY CHOOSE US

- **Return on Investment (ROI)** - Delegates can transform the learning into their day to day work
- **Customized and Tailed Program** - Our programs are tailored to the needs of the client and their participants.
- **Cost Effective Program** - Quality training with competitive pricing – helping you achieve results within your budget.
- **Flexible Scheduling** - Select your own dates and timing or go with a pre-scheduled session.
- **Learn from Leaders** - All our program is conceptualized developed and delivered by the market leaders.

BECOME A MEMBER

- **Members save on every course they nominate**
- **Post training support by our experts**
- **Higher return on investment**
- **Perfectly balance long term learning program**
- **Carry forward the credit amount to next year**
- **Use membership for in house , classroom & live online training**

CLICK HERE OUR CLIENTS

Happy Clients



- Citi Group
- ADIB
- FBC Holdings Limited
- City Savings Bank Inc
- KFH
- NBC
- NMB
- CBA
- BNI
- CRDB
- NBAD
- Arab bank
- Bank Misr
- Ahli Bank
- NCB Bank
- Al Baraka
- ABSA Bank
- Capital Bank
- Stanbic Bank
- Bank of Africa
- Standard Bank
- Burgan Bank
- Credit Agricole
- Bank of Maldives
- Banque du Caire
- Saudi Fransi Capital
- Afriland First Bank
- National Bank of Angola
- NDB Bank
- Diamond Bank
- ECO Bank
- KCB Bank
- BCI
- Banque Havilland
- Croatian National Bank
- Raiffeisen Bank
- Patria BankGIPF HOUSE
- Equitybank
- AB Bank Rwanda
- Nedbank
- LCB Bank
- BCH Bank
- UMB Bank
- Bank of Kigali
- Safwa Islamic Bank
- Bank Windhoek
- National Bank of Kenya
- Bloom Bank
- The United Bank
- Capital Bank
- Bank Audi
- QNB
- Fidelity
- DBN
- Alizz Islamic Bank
- National Bank of Malawi
- MoniPlus
- NFC Bank
- BPR
- CABS
- Steward Bank
- PRASAC
- Central bank Oman
- Alliance Bank Malaysia
- Pride Microfinance Ltd
- MyBucks
- BNP Paribas
- Nedbank
- Ahli United Bank
- Keystone Bank
- Saib Bank
- Bank Muscat
- Afreximbank
- Raw Bank
- FBN Bank
- Bred Bank
- Union Bank
- Credit Bank
- Ly Hour
- SABB
- BANK ABC
- NBS Bank
- Commercial Bank of Kuwait
- Centenary Bank
- National Trust Bank
- National Bank of Egypt
- Rand Merchant Bank
- Capricorn Group Limited
- Egyptian Arab Land Bank
- Coronation Merchant Bank
- Arab Africa International Bank
- Safwa Islamic Bank
- United Development Bank
- Foreign Trade Bank - FTB
- Suez Canal Bank
- Lombard Odier
- Heritage Bank
- Trade & Development Bank

Safety - Covid 19 (For Classroom Program)

Our number one priority is the safety of our delegates and colleagues, especially in the light of recent health concerns across the world. In addition to this, BIZENIUS adds a further layer of health and safety best practice standards and guidelines, that will be followed at our events wherever applicable and possible. These measures will focus around four key areas: cleaning and hygiene, communications, protect and detect and physical distancing. They're designed to provide you with confidence that at any of our event around the world, we're striving to provide the highest standards of safety, hygiene, cleanliness and quality.

CLASSROOM PROGRAM DELIVERY POST COVID 19:

- BIZENIUS would be providing a face mask for all the delegates and staff
- Sanitized Venue – We would getting the meeting room sanitized on all the training days
- Thermal check of the delegates and staff before the start of the program on all the days
- Contact less provision of delivery material
- Social distancing - Limited number of delegates for classroom program



Wide range of
**Trainings & Consulting
Services**

Across the sectors

OVER
20 years experience
Across the Globe
MENA, EMEA Europe & Pacific

Blend of
**On-site presence &
Off-shore execution**

clients served across **50 Countries**
1000+ Trainings
Every Year



Across 4
Continents
+
50 Countries

STRONG
multi-disciplinary
TEAM

Enhanced **value**
for money
proposition



3856+

Wonderful Attendees & Counting

2595+

BIZENIUS Certified Delegates

9873+

Hours of Learning and
Development Training Conducted

150+

Banking and Financial company
choose us for learning and
development need