



ACCOUNTING AND FINANCE

SME Market Understanding

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SME Market Understanding

Target Audience:

Bankers working in SME, retail, corporate and credit departments who have, or will have, SME Responsibilities

Course Description:

- This course has a fourfold purpose, which is to identify SME clients' different needs. More
- Emphasis will be given to determine how to market SME products and services. All participants
- Will get acquainted with the procedures of delivering SME banking products. It identifies the
- Success factors and international best practices needed for effective SME banking

Course Objectives:

- Describe the size of the SME market and its segmentation.
- Identify the potential market by segment and how to use the marketing mix.
- Explain how to develop a relationship management plan.
- Determine information technology needs for SME.

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 Describe the profile of an entrepreneur and the tools of SME client education.

Course Outline:

Module 1: SME Market Size

- Introduction and overview
- Market size definitions
- Sources of information
- SME population definition
- Number of establishments and attributes
- SME survival rates
- Market sizing methodology
- Defining segmentation, segmentation benefits and limitations
- Methods of segmentation
- Estimating segment size
- The dynamics of the SME market

Module 2: Market Potential and Marketing Mix

| Defining segment potential |
|---------------------------------------|
| Projecting market revenue and profits |
| • Evaluating potential per business |
| • Practical tips |
| • Cost consideration |
| •The 5 Ps of marketing |
| • Voice of the customer |
| • Product mix by segment |
| Determining product features |
| • Product bundling |
| Delivery channels alternatives |
| Price considerations |
| Positioning SME operation |
| • Sales promotion alternatives |
| • Getting the message to SME owners |
| Measuring promotional success |
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Module 3: Structuring SME Sales Efforts

- What is relationship management?
- Why relationship management?
- The relationship manager
- Benefits to the bank and benefits to the client
- Deciding who should be managed
- The relationship review
- Measuring relationship costs

Module 4: SME Information Technology

- SME data organization
- Unit of measurement
- Existing SME customers and SME prospects
- Digital marketing and its applications
- Digital marketing benefits and drawbacks

Module 5: The Profile of an Entrepreneur and SME Client Education

• What is the entrepreneurial personality?

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- Who is more likely to start a business?
- Which SMEs will grow?
- Owner's characteristics that drive business growth
- The power of networking
- The need for client education
- Client education tools
- Importance of client education

Case Study – Marketing Plan for SME Proposition by Trade International Bank plc.

Assessment Strategy:

Participants will be informally assessed on their interaction during sessions; their participation

In-group exercises

Prerequisites:

- Minimum three years of banking experience
- Good command of English