QLana

SME Finance Excellence Program

Turn bankers into SME Finance experts
Build trusted solution providers for a stronger, more profitable SME finance environment.
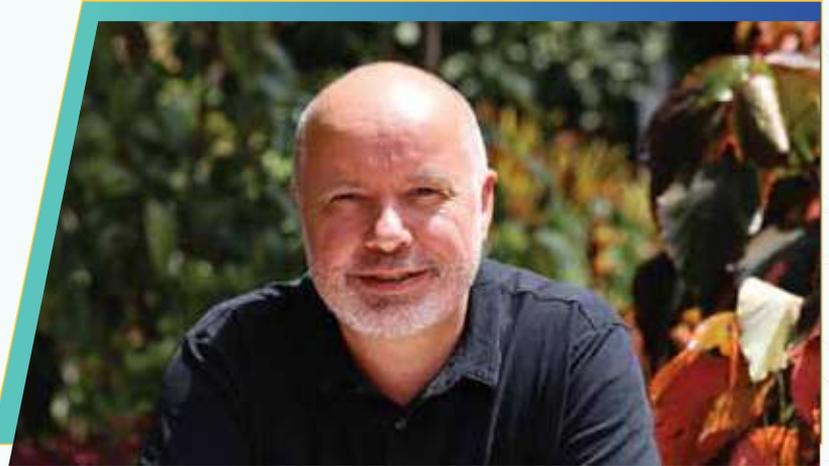
A 6-month program developed by Q-Lana

Message from Christian Ruehmer

SME finance is not held back by a lack of ambition.
It is held back by a lack of **repeatable capability,** the ability to make high-quality credit decisions, monitor proactively, and act early, consistently, across teams and branches.

Across banks, MFIs, and investors in emerging markets, I have seen the same pattern: portfolios rarely deteriorate because people don't care. They deteriorate because lending is insufficiently structured, monitoring becomes a compliance task, and risks are recognized too late. The most dangerous loans are often not the non-performers, but the **performing loans that are quietly weakening.**

That is why we built the **SME Finance Excellence Program**. This is not knowledge transfer. It is **capability formation.** Participants produce real credit artifacts: cash-flow forecasts, risk maps, term sheets, early-warning dashboards, monitoring plans, and committee-ready decision notes, so SME lending becomes more resilient and more profitable.

We are now looking for partners, financial institutions, groups, and industry associations, to localize this program across countries and regions. SME finance is local by nature. It must be understood through local business models, cash cycles, sectors, and operating realities. Together, we can build programs that address the real issues: capability, discipline, and early risk insight, and strengthen the SME finance market in a way that is sustainable, practical, and measurable.

I look forward to working with you.

Christian Ruehmer
Co-Founder & CEO, Q-Lana Inc.

Key Components of the Program

SME customer & business model understanding

Sector logic, cash-conversion cycles, and practical "how the business really works" analysis.

Financial analysis & cash-flow forecasting

Turning imperfect data into disciplined repayment capacity assessment.

Credit structuring & documentation

Risk-sensitive terms, covenants, collateral, conditions precedent, and decision rationales.

Risk-based pricing & portfolio thinking

Aligning pricing, limits, and appetite to expected loss and capital discipline.

Monitoring, Early Warning & escalation

Monthly/quarterly/annual routines, triggers, watchlists, and action plans.

Problem loan management & restructuring basics

When to intervene, how to stabilize, and how to document decisions.

Digital workflow enablement & quality control

Standardized templates, checklists, data discipline, and committee-ready outputs supported via LMS.
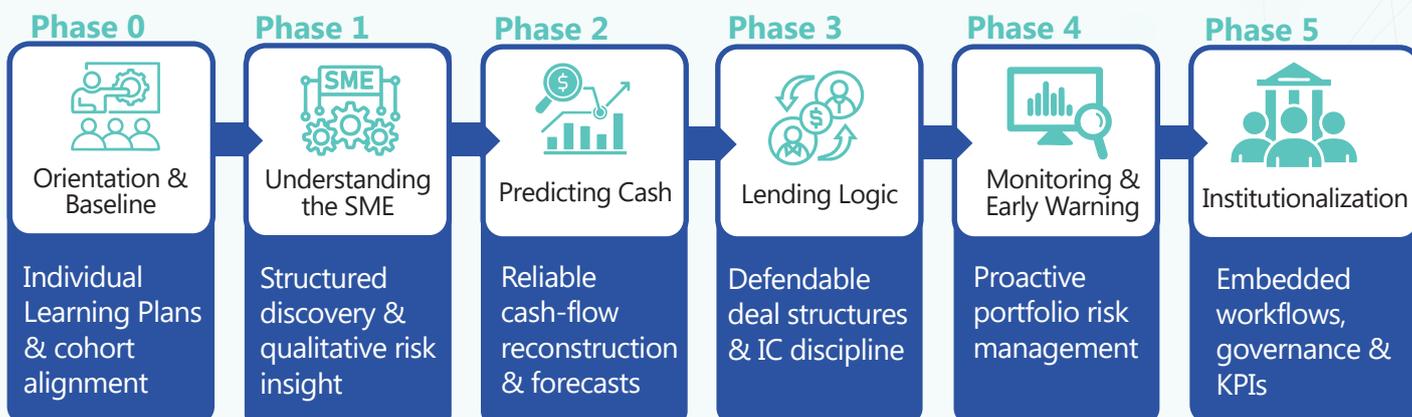
Program Overview

The SME Finance Excellence Program is a six-month, practitioner-driven capacity-building program designed to transform how financial institutions originate, analyze, structure, monitor, and govern SME lending.

It directly addresses the structural disconnect between bank processes and SME realities, shifting institutions from transactional, collateral-centric lending toward relationship-based, cash-flow-driven SME banking.

The program is built around real SME cases, country and sector-specific analysis, and live institutional workflows. It produces tangible outputs at every stage, discovery tools, cash-flow models, term sheets, monitoring dashboards, and governance routine.

For every country we will configure the program to fit the specific SME ecosystem.

- **Duration:** 6 months
- **Structure:** 5 phases, 10 in-person training days
- **Format:** Blended learning (on-site training, fieldwork, applied
- assignments)
- **Target Group:** Relationship Managers, Credit Analysts, Risk Officers, Branch Managers, SME Unit Leads
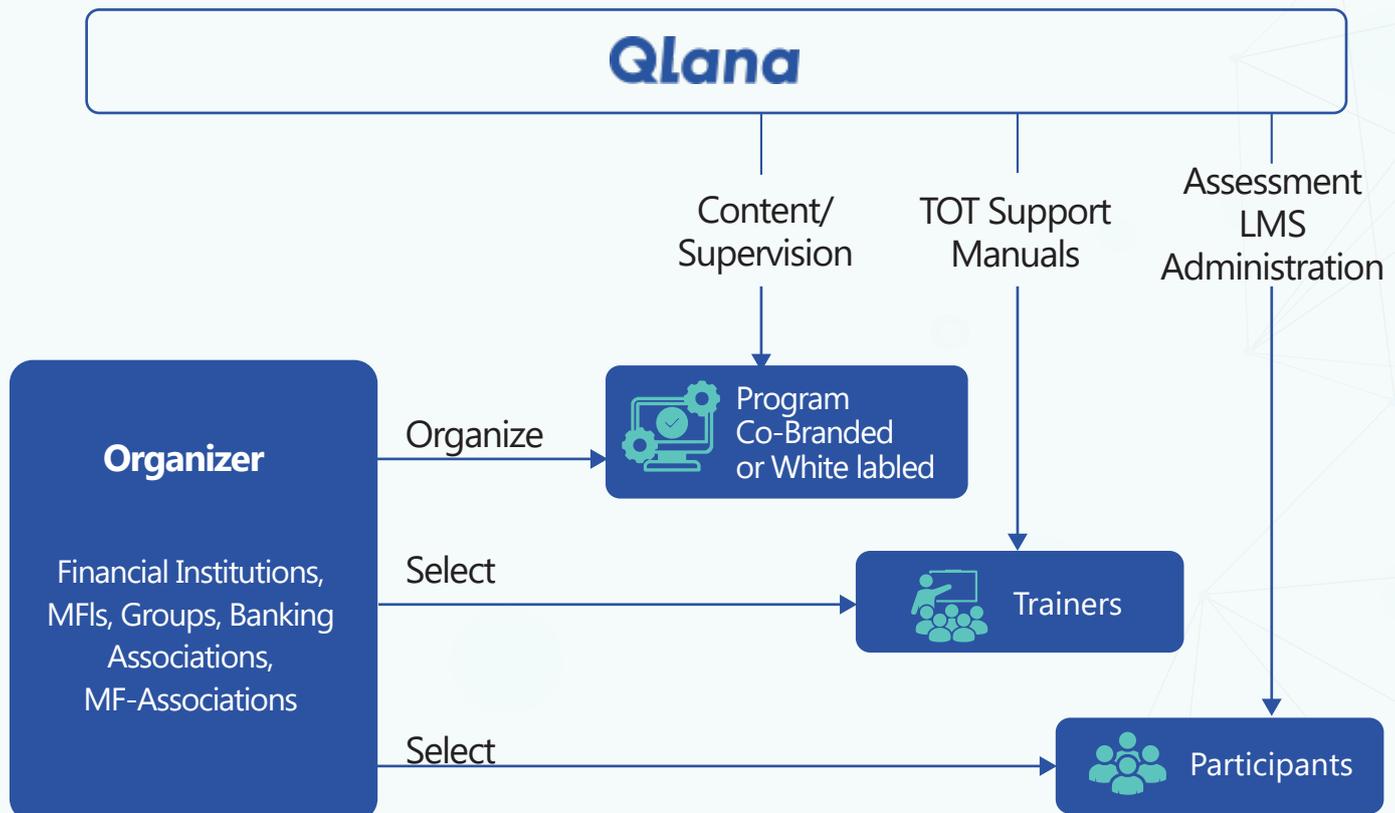
Phase 0	Phase 1	Phase 2	Phase 3	Phase 4	Phase 5
Orientation & Baseline	Understanding the SME	Predicting Cash	Lending Logic	Monitoring & Early Warning	Institutionalization
Individual Learning Plans & cohort alignment	Structured discovery & qualitative risk insight	Reliable cash-flow reconstruction & forecasts	Defendable deal structures & IC discipline	Proactive portfolio risk management	Embedded workflows, governance & KPIs

Sample program in a selected country - we will configure the program for each country based on an initial assessment.

Operating Model

Built for Local Ownership. Designed for Discipline.

- **A local partner hosts and owns the program.** Co-branded or white-labeled. The partner convenes the market, selects trainers, and nominates participants. This strengthens institutional leadership.
- **Delivered locally, adapted locally.** SME finance is local by nature. Certified local instructors deliver the program with market-relevant cases and context.
- **Q-Lana provides the engine.** We supply the full curriculum, manuals, tools, and templates, train the trainers, supervise delivery, assess participants, run the LMS, and protect quality.
- **Lean by design, scalable by default.** No heavy external teams. No bureaucracy. A practical model that is economically sound and repeatable across cohorts.

SME Finance Excellence Program

Qlana

Content/ Supervision | TOT Support Manuals | Assessment LMS Administration

Organizer

Financial Institutions, MFIs, Groups, Banking Associations, MF-Associations

Organize → Program Co-Branded or White labled

Select → Trainers

Select → Participants

Phase Overview & Key Outputs*

PHASE 0 — Orientation & Baseline Assessment
Establishes a common foundation and ensures participant readiness.

Outputs: Diagnostic assessment, self-evaluation, Individual Learning Plans (ILPs), working-group formation.

PHASE 1 — Understanding the SME (Days 1–2)
Participants learn to see SMEs as business systems, not files or ratios.

Key capabilities:	Outputs:
• Relationship-based discovery • Business model & sector understanding • Qualitative risk mapping	Discovery Script, Risk Profile Canvas, Visit Memo, preliminary Risk Map.

PHASE 2 — Credit Analysis that Predicts Cash (Days 3–4)
Transforms qualitative insight into credible financial logic, even with informal data.

Key capabilities:	Outputs:
• Financial data triangulation • Cash-flow reconstruction • Forecasting & sensitivity testing	Simplified P&L, 12-month cash forecast, confidence matrix, Early Warning Indicators (EWIs).

PHASE 3 — From Analysis to Lending Logic (Days 5–6)
Links risk understanding directly to deal design and decision-making.

Key capabilities:	Outputs:
• Risk Hypothesis formulation • Cash-aligned structuring • Risk-based pricing & collateral logic	Risk Hypothesis Canvas, Credit Narrative, Pricing Sheet, Term Sheet, IC Simulation Package.

PHASE 4 — Monitoring, Early Warning & Corrective Action (Days 7–8)
Builds proactive, relationship-based monitoring and recovery discipline.

Key capabilities:	Outputs:
• Structured monitoring routines • EWI dashboards • Client coaching & corrective action	Monitoring Sheet, EWI Dashboard, Corrective Action Plan, Escalation Map.

PHASE 5 — Institutionalization & Governance (Days 9–10)
Converts individual skills into institutional routines and systems.

Key capabilities:	Outputs:
• End-to-end SME workflows • Governance rhythms & portfolio oversight • Internal Training-of-Trainers (TOT) pipeline	Institutional SME Lending Playbook, governance tables, KPI dashboard, rollout plan.

*Sample program in a selected country - we will configure the program for each country based on an initial assessment.

Participant Profile & Learning Model

Target roles: Relationship Managers, Credit Analysts, Risk Officers, Branch Managers, SME Unit Leads

Selection:
Structured nomination & assessment process

Learning approach:
Case-based, field-tested, peer-reviewed, institution-anchored

Assessment:
Continuous evaluation, cohort benchmarking, final institutional presentation

Key concept of the program

Most SME training is global, virtual, and case-based. People return "certified", but not changed. Our program is **on-site and market-specific:** participants work with **real local SMEs**, learn the local cash cycles and risks, and leave with **practical tools they can apply directly.**

Truly understand SMEs, Predict cash flows, Structure better deals, Manage risk before problems occur.

The Journey of the Participants

Learning → Application → Leading change → Institutional impact
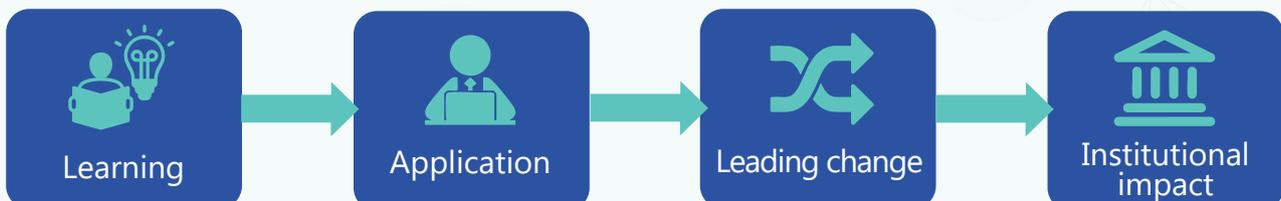
We are differentiating ourselves form other programs. Those usually happen in the vritual classroom with participants all over the world with theoretical cases. Participants return to their banks well educated but not empowered. In our program we keep people on site, let them experience the local SMEs and make sure they learn and adopt issues that are country/region specific.
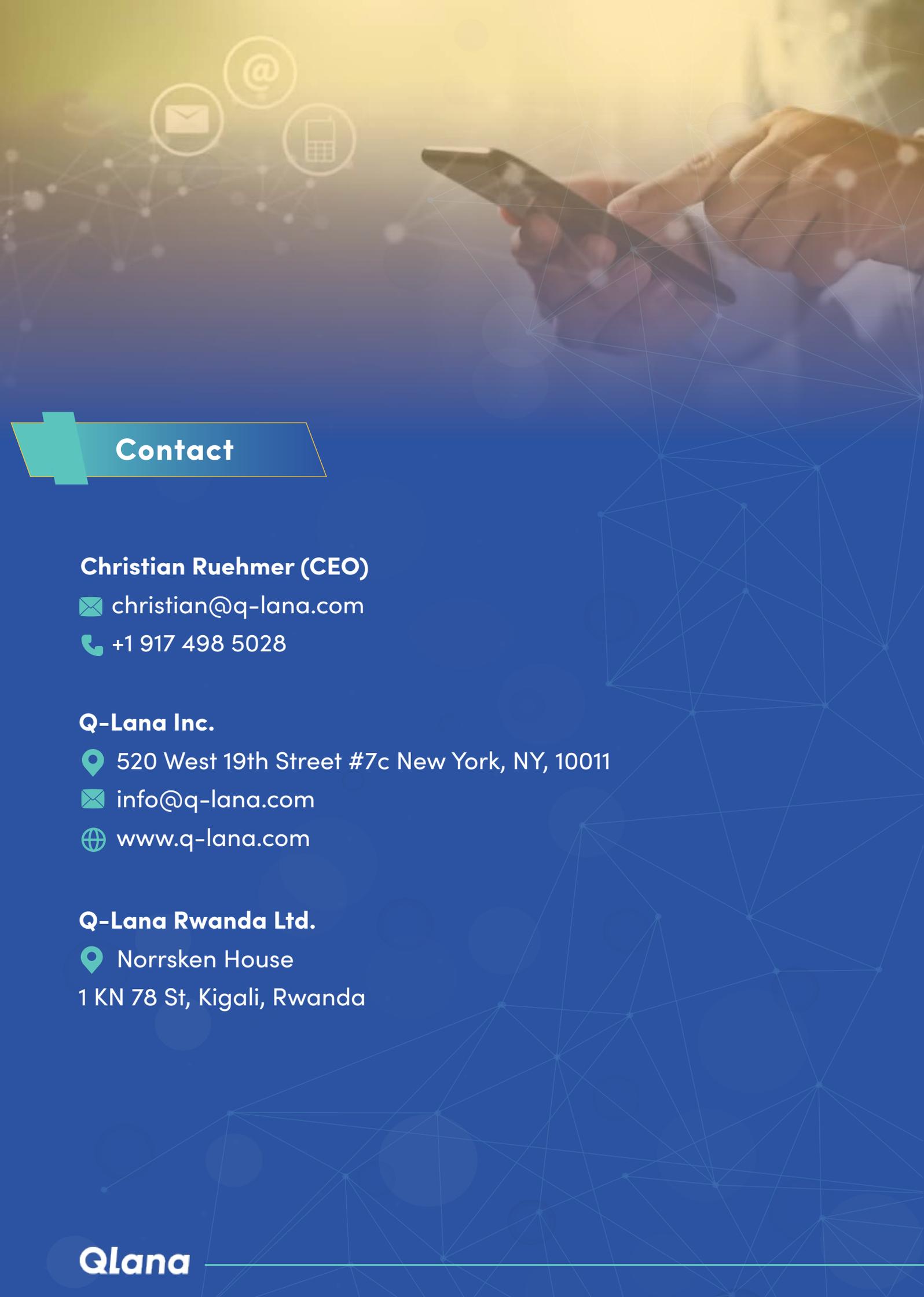
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