

The comprehensive course outline for the subject "Entrepreneurship & SME Banking and Finance", designed specifically to help prepare for a comprehensive examination. The structure integrates theoretical foundations, policy understanding, financial instruments, and practical insights, ensuring a holistic mastery of the subject.

Comprehensive Exam Course Outline: "Entrepreneurship & SME Banking and Finance"

SECTION A: FOUNDATIONS OF ENTREPRENEURSHIP

1. Introduction to Entrepreneurship

- Definitions, nature, and evolution
- Entrepreneur vs. intrapreneur vs. small business owner
- Importance in economic development

2. The Entrepreneurial Mindset

- Traits and characteristics of successful entrepreneurs
- Creativity, innovation, and opportunity recognition
- Risk-taking and decision-making under uncertainty

3. Types of Entrepreneurs

- Serial, social, lifestyle, technopreneurs
- Women entrepreneurs and minority-owned businesses

4. Entrepreneurial Process

- Idea generation
 - Feasibility analysis
 - Business model development
 - Business plan creation
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SECTION B: SMALL AND MEDIUM ENTERPRISES (SMEs)

1. Definition and Characteristics of SMEs

- Global standards vs. local definitions
- Role of SMEs in economic growth and employment

2. Challenges Faced by SMEs

- Access to finance
- Regulatory constraints
- Technology adoption
- Informal sector competition

3. Policy and Institutional Support for SMEs

- Government support programs
- SME development agencies
- Incubators and accelerators

- Public-private partnerships
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SECTION C: SME BANKING AND FINANCE

1. Introduction to SME Finance

- Distinction from corporate and retail banking
- Importance of SME banking in financial inclusion

2. Credit Assessment of SMEs

- Traditional vs. alternative credit scoring models
- Collateral requirements and credit risk management
- Role of credit bureaus

3. Financial Products for SMEs

- Working capital finance
- Term loans, overdrafts, trade finance
- Leasing, invoice discounting, factoring

4. Equity Financing and Venture Capital

- Angel investment
- Venture capital and private equity for SMEs
- Crowdfunding platforms

5. Microfinance and Rural Financing

- Structure and delivery of microfinance
 - Grameen model, SHGs, MFIs
 - Financial inclusion policies
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SECTION D: ENTREPRENEURIAL FINANCE & FINANCIAL MANAGEMENT

1. Financial Planning for Startups

- Cost estimation and budgeting
- Financial projections and break-even analysis

2. Sources of Finance for Entrepreneurs

- Bootstrapping, friends & family, government grants
- Bank loans and informal financing

3. Startup Valuation Techniques

- DCF, VC method, comparable company analysis

4. Cash Flow Management

- Importance of liquidity for startups
- Working capital cycle and cash conversion cycle

5. Financial Statements Interpretation

- Balance sheet, income statement, cash flow statement
- Key ratios and performance indicators

SECTION E: EMERGING TRENDS & TECHNOLOGY IN SME BANKING

1. Digital Banking and Fintech for SMEs

- Mobile banking, neo-banks, and digital lenders
- Role of AI, blockchain, and big data in SME finance

2. Green and Sustainable Financing for SMEs

- ESG-based lending
- Sustainable finance frameworks and incentives

3. Global Trends and Benchmarking

- Best practices in SME development (e.g., Germany's Mittelstand, China's SME cluster model)
- International SME support frameworks (e.g., IFC, ADB, World Bank)

SECTION F: CASE STUDIES & PRACTICAL APPLICATIONS

1. Case Studies

- Success and failure stories of SMEs
- Real-life entrepreneurial journeys
- Financial decision-making in startups

2. Simulations / Projects

- SME loan assessment exercise
- Drafting a business plan with financial model
- Pitching to investors

RECOMMENDED READINGS

- *Entrepreneurship* by Robert Hisrich, Michael Peters, and Dean Shepherd
- *Small Business Management* by Longenecker, Moore, and Petty
- *Entrepreneurial Finance* by Leach & Melicher
- *SME Finance and the Role of Banking Sector* (World Bank Publications)
- *OECD Reports on SME and Entrepreneurship Finance*
- Journals: **Journal of Small Business Management**, **Entrepreneurship Theory and Practice**, **Journal of Banking & Finance**