

How to negotiate with banks and provide the best credit support and strategic sources of business financing

The essence of managing a company's money (business finances) is to provide the money under the most favorable possible conditions and employ it where it is most needed.

The purpose of this workshop is related to the first part of this equation - the procurement of money. Since banks are the biggest players in the Serbian financial market, the goal of this workshop is to help you negotiate better with banks and accordingly provide secure sources of financing your own business under the best possible conditions.

Who should attend?

Owners and directors of small, medium and large companies who are interested in learning how banks really work, who are interested in how to determine a loan product that is in line with the real needs of business and who want to choose a bank that is ideal for business development and which is ready to be a partner in the process of achieving the set goals.

Working language: Serbian

2 days

CCIFS, Belgrade
Svetogorska 7L

Facilitators:

**Ivan Vlajković, Marko Vlačina,
Nebojša Popović**

Course outline

Day I

1. Market analysis - what do market indicators tell us about the relationship between the economy and banks
2. Calculation of the company's gross financial needs (simplified example)
3. How do they manage the finances of a successful company? What are the most common mistakes in practice?
4. How to properly present your business model in the banking sector
5. Why does the bank ask for documentation? How do companies degrade their reputation?
6. How the bank analyzes historical achievements (analysis of key indicators) and draws conclusions:
7. Analysis of historical cash flows (how money was managed in the past)

Day II

1. Analysis of historical achievements (exercise for participants on a practical example)
2. Preparation of financial projections:
3. How to choose the right banking product:
4. Conditions set by the bank:
5. Collateral:
6. How the bank forms the interest rate and how you can get to the most favorable sources of financing

DATES & TIME

December 15th & 16th 2021 / 10.00 a.m. - 5.00. p.m.

FEES

Members: 200 € / Non-members : 290 €

*(mid exchange NBS rate on the day of request plus VAT)
Refreshments and lunch meals included*

10% discount for every additional participant from the same company

Facilitators

Ivan Vlajković



Ivan graduated from the Faculty of Economics, University of Belgrade. Since 2011 he has been employed at Volks Bank and Sber Bank, respectively. The key activities in that period are related to the financial analysis of small, medium, and large enterprises and the creation of banking products in line with the financial capacities and needs of different companies. Since 2017, he has been working at Komercijalna Banka on risk management and credit decision-making at the request of large corporate clients from Serbia, Montenegro, and

Republika Srpska, as well as on decision-making on investing Komercijalna Banka in various securities. At the beginning of 2019, he joined the Virtus Partners team, with the desire to put the knowledge gained in the banking sector into the function of clients and thus help business owners to find adequate sources of financing necessary for the realization of various ideas.

Marko Vlačina



Marko completed graduate studies at the Faculty of Economics, University of Belgrade, majoring in banking, finance, and insurance. He also completed a master's degree in accounting, auditing, and business finance at the Faculty of Economics, University of Belgrade. Professional career started in 2012 at Volks, ie Sberbank, in the credit analysis department as a credit analyst for small, medium, and large companies. In 2016, he continued his career at UniCredit Bank, as a credit risk assessment manager for large and international companies,

as well as for project financing and renewable energy sources. In 2019, joined the Virtus Partners team.

Nebojša Popović



Nebojša graduated from the Faculty of Informatics at the University of Manchester, after which he obtained a Master's degree from the Faculty of Economics at the University of Sheffield in the field of banking and finance. He started his professional career at Erste Bank in 2005, initially as the Head of the Market and Operational Risks Department, and then in the field of risk management and decision-making on credit applications of the small, medium, and large legal entities. On the list of consultants of the European Bank for Reconstruction and Development (EBRD) since 2015.

