***JLGF Material Checklist–English:***

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| **No.** | **Title** | **Subtitles** |
| 1 | Introduction to SME Lending | Lending to SMEs - Opportunities |
| Loan Covenants |
| 2-1 | SME Credit Analysis- Collecting Credit Information | SME Credit Framework |
| Use of secondary market research |
| 2-2 | SME Credit Analysis- Verifying Credit Information |  |
| 2-3 | SME Credit Analysis- Analyzing Credit Information (7 Cs) |  |
| 2-4 | SME Credit Analysis- Making a Credit Decision |  |
| 3 | Business Planning | «Failure to plan is planning for failure» |
| Business Model Canvas |
| Practical cases - Evaluation of Business Plans |
| 4 | SMART Goals and the Business Plan | Practical Case |
| 5 | Market Positioning |  |
| 6 | Business Environment | Understanding the Layers of Business Environment |
| PESTEL Analysis |
| Porter’s Five Forces Model |
| SWOT Analysis |
| The Marketing Mix |
| Competitors and Markets |
| Exercise - Advanced Technology Company |
| 7 | Financial Statements Overview | Understanding Cash Flow |
| Maximizing Operating Cash Flow |
| 8 | Operating Cycle and Cash Conversion Cycle | Operating Cycle  |
| Cash Conversion Cycle |
| 9 | Profit Vs. Cash Flow | Exercise |
| 10 | Constructing Financial Statements | Exercise - Business Financial Statements |
| Exercise |
| 11 | Costs, Breakeven, and Profit Levers | Costs Calculation |
| Exercise - Identifying Variable and Fixed Costs |
| Breakeven Point |
| Uses of Breakeven: Profit Levers |
| 12 | Risks and mitigating factors |  |
| 13 | Cash Flow Projections | Exercise 1- Preparation of Financial Projections |
| Exercise 2- Green Growers Company |
| Exercise 3- Using Cash Flows to Determine Future Financing Needs |
| 14 | Financial Analysis |  |
| 15 | Interpreting Financial Statements | Exercise |
| 16 | Performance Improvement | Measuring Performance |
| Valuation |
| Competitive Advantage |
| Business Performance Analysis |
| 17 | Case Studies | Computer Express Company |
| 18 | Entrepreneurship | "Driving Force" and "The Golden Circle" |
| The Impact of Entrepreneurs |
| Startups' Value Proposition |
| 19 | Loan Monitoring | JLGF Loan Monitoring |
| 20 | Market Situation Analysis | Exercise – Jordan Case |
| Exercise – Qatar Case |
| 21 | Budgeting | Understanding Budgets and Budgeting Process |
| Identifying The Benefits Of Budgets |
| Using Budgets To Control The Business Activities |
| Principles To Effectively Apply Budgets |
| Set Up Master Budgets |