



**WORKING TOGETHER TO
REVEAL YOUR TALENTS**

TRAINING PROGRAM 2020

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NEW MODULES

Distance Coaching – Change Management

Objectives	<ul style="list-style-type: none"> • Determining the sources and objectives of change • Expanding knowledge about the development, management, organization and securing of the banking activity and integrate them in the firm's culture • Based on accounting statements, being able to analyze the management structure and link them with banking jobs • Get a sense of the advantages and inconvenient of change strategies • Being able to have a comprehensive, general vision of implement it with effectiveness with the rest of the team(s)
Indicative Contents	<p>Challenges to address: "understanding the functioning of a banking institution and being aware of the banking environment and constraints"</p> <ul style="list-style-type: none"> • Acquire the fundamentals of the banking business • The management and financial results of a bank • Management control and cash management of a bank • The necessity to adapt the offer and structure of the bank <p>Challenges to address for staff members: "help managers conduct change within their teams"</p> <ul style="list-style-type: none"> • Understand the different steps involved in the process of change • Change following the implementation of new regulatory, commercial and financial organizations
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions and case studies base on the banking and/or microfinance environment • Adapting to the bank's specific context • Distance coaching
Target	Branch manager, sales department manager, manager
Duration	2 days

Distance Coaching – Portfolio Development

Objectives	<ul style="list-style-type: none"> Analyzing portfolio and its sales performance Identifying marketing priorities based on the bank's strategy Drafting the action plan for each target and implementing it in branches Implementing the sales action plan of the bank
Indicative Contents	<p>The sales approach</p> <ul style="list-style-type: none"> The sales efficiency in short and long-term horizons Organizing, communicating and managing performance Understanding the marketing positioning of products and services Analyzing the history of customers and relationship with the bank <p>Analyzing the portfolio</p> <ul style="list-style-type: none"> Evaluating the client portfolio and its structure Segmenting the portfolio based on customer potential <p>Sales tactics/prospection and customer loyalty</p> <ul style="list-style-type: none"> Conducting the diagnosis of the portfolio Working on the core market target Determining actions and priorities Elaborating loyalty and customer acquisition strategies <p>The implementation of a sales action plan in branches</p> <ul style="list-style-type: none"> Defining specific action plans based on segments, offers, distribution channel, etc. Achieving quantitative and qualitative objectives Telephone prospecting: developing, maintaining contact with customers Managing and monitoring the action plan
Pedagogical Tools	Distance coaching
Target	Private and professional advisors
Duration	3 days

Understanding and applying compliance in financial institutions' branches and commercial units

Objectives	<ul style="list-style-type: none"> • Mastering basic knowledge of compliance • Knowing the regulatory and professional obligations • Raise awareness among staff of non-compliance risks and their associated legal and disciplinary sanctions
Indicative Contents	<ul style="list-style-type: none"> • Compliance to the law and professional regulations • Deontology and respect of ethics • Organization, functioning and compliance control mechanisms • Respect of operational and service delivery procedures • Integrating compliance control in internal control mechanisms
Pedagogical Tools	<ul style="list-style-type: none"> • Internal and external references • Interactions on regulatory and professional obligations • Working with internal procedures and documents • Sharing professional common practices of participants
Target	Managers and staff members of branches. First and second layers sales unit including ones from the compliance units
Duration	1 to 2 days

Understanding and applying compliance in financial institutions' management and functional units

Objectives	<ul style="list-style-type: none"> • Mastering the bank's obligations and duties • Monitoring the compliance of procedures in regard to regulations • Participating in the implementation of compliance procedures and mechanisms • Formalizing the organization, functioning and control in internal procedures • Monitor information and training of staff • Monitor the organization and functioning of procedures and mechanisms
Indicative Contents	<ul style="list-style-type: none"> • The regulatory environment and Bâle rules • Organizing, functioning and monitoring of the procedures and compliance mechanism • The role and missions of the compliance manager • The role and responsibilities of the board, and each management unit • Identifying and evaluating non-compliance risks for each job • Respect of operational and service procedures • Integrating compliance control in internal control procedures and mechanism
Pedagogical Tools	<ul style="list-style-type: none"> • Pragmatic understanding of measures to take to monitor non-compliance-risks for each job • Acquiring methodology for compliance purposes based on experience from professional cases • Case study analysis and risk identification
Target	Members of the board and executives. Functional units' managers, compliance, internal control and audit managers
Duration	2 to 3 days

Understanding and applying Anti-Money Laundering and Counter-Terrorist Financing Ordinance (AMLO)

Objectives	<ul style="list-style-type: none"> • Understanding the regulation on the topics of AMLO • Understanding the institution's procedures against money laundering and terrorist financing • Applying operational procedures • Analyzing transactions in the scope of money laundering and terrorist-financing to prevent it
Indicative Contents	<ul style="list-style-type: none"> • Principles of national and international regulation • The risk issue of AMLO • Organization, functioning and compliance control mechanisms • The application of AMLO procedures • Methodology for the analysis of operations and files
Pedagogical Tools	<ul style="list-style-type: none"> • Presentation and interaction on regulatory procedures • Methodology for case analysis based on internal procedures • Sharing professional common practices of participants AMLO and counter of terrorist financing
Target	Managers and staff members of branches. First and second layers sales unit including ones from the compliance units
Duration	1 to 2 days

Legal Negotiations Techniques

Objectives	<ul style="list-style-type: none"> • Choosing an appropriate negotiation strategy • Preparing an effective negotiation • Creating favorable conditions for a constructive negotiation • Carrying out negotiation • Facing difficulties
Indicative content	<ul style="list-style-type: none"> • Preparing the negotiation (setting the objectives, determining the negotiation leeway, identifying the negotiator's profile, evaluating bargaining power, anticipating difficulties and preparing alternatives) • Conducting negotiations (creating a favorable environment, setting the parameters, arguing, navigating between concessions and trade-offs, legally securing negotiations, behaving during negotiations, adapting to interlocutors, practical questions) • Managing difficulties (identifying structural obstacles, managing difficult characters, identifying and avoiding psychological errors) • Finalizing negotiations (formalizing the agreement, important clauses)
Pedagogical tools	<ul style="list-style-type: none"> • Echanges interactifs • Apports techniques • Cas pratiques
Target	Managers and salesmen
Duration	2 days

A. MANAGEMENT AND PERSONAL DEVELOPMENT

Conducting and Managing the Operations Department

Objectives	<ul style="list-style-type: none"> • Redefining the strategic stakes of a bank's sales development plan • Understanding the essential role of network managers upon these changes • Allowing the manager (and assistants) to organize and implement the new approach with innovative tools and by using the team's skill-set effectively • Strengthening the management, coordination and operational roles of the network manager
Indicative Contents	<p>The sales manager, a leader</p> <ul style="list-style-type: none"> • Compliance of colleagues to the bank's sales action plan • Rallying the team around objectives on a long term basis • Development of colleagues skills for selling <p>The branch manager, managing the unit operations</p> <ul style="list-style-type: none"> • Optimizing of the department internal organization • Monitoring the results of the optimization actions • Banking risk management and monitoring <p>The branch manager, developing the client portfolio</p> <ul style="list-style-type: none"> • From customer acquisition to customer loyalty • Client portfolio monitoring
Pedagogical Tools	<ul style="list-style-type: none"> • Technical knowledge • Exercises and workshops • Role playing with debriefing • 'Good practices' notes • Progress engagement
Target	Branch manager, network manager, business center, market director
Duration	4 days

Manager Personal Development

Objectives	<ul style="list-style-type: none"> • Managing time and priorities: personal agenda, team agenda • Handling/managing difficult situations: conflicts, non-compliance with rules, client situation... • Coping with stress and transforming pressure into positive energy • Communicating in a clear manner (with colleagues and hierarchy)
Indicative Contents	<ul style="list-style-type: none"> • Effective use of time • Management of priorities and emergencies • Forecasting • The ability to solve difficult and contentious situations • Developing self-confidence
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions and workshops • Diagnosis tools
Target	Branch manager, sales department manager, manager
Duration	2 to 3 days

Management of Operations

Objectives	<ul style="list-style-type: none"> • Implementing an efficient work organization (task allocation, delegation, monitoring, information, quality...) • Fixing objectives • Obtaining colleagues' agreement upon these objectives • Knowing when to delegate • Understanding management control tools • Organizing "rituals" (sales meetings, weekly meetings) • Undertaking assessment or appraisal interviews
Indicative Contents	<ul style="list-style-type: none"> • Workplace organization drafted with the purpose to meet the expectations of the given missions • Engaging colleagues in group and individual objectives while maintaining consistency with the bank's strategy • Understanding delegation and its daily implementation • Building up regular, collective and individual dynamics ("rituals")
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Methodological and conceptual support • Organizational tools
Target	Branch manager, head of sales department, manager
Duration	4 days (2x2)

Delegation and Control

Objectives	<ul style="list-style-type: none"> • Being aware of the manager's role: passing on positive energy, supporting and communicating • Understanding and respecting some rules: programming debriefing meetings, etc. • Learning to organize business activities (planning, day preparation, priority objectives), leading and managing the team/unit • Knowing how to define missions and allocate tasks • Optimizing personal impact, creating cooperating and motivating conditions to allow more autonomy and responsibility • Handling tasks that should not be delegated • Mastering success conditions: observing, listening, learning and acting • Mastering the golden rule: do not control only to punish but to correct
Indicative Contents	<p>Delegation</p> <ul style="list-style-type: none"> • Principles: benefits, risks, effective methods, practical examples • Delegation: a time management tool (personal, team) • Delegation: a motivating tool that helps teams face responsibilities • Effective delegation • Process and behaviors to implement • Monitoring of actions and results by the board <p>Executive and manager's control duty</p> <ul style="list-style-type: none"> • Organizing levels of control in the team • Dashboard • Positive Appropriate Behaviors (PAB) • Corrective actions • Implementation of good practices
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Workshop and exercises • Individual action plan
Target	Executive, board of directors
Duration	2 days

Rallying the Team around Action-Research

Objectives	<ul style="list-style-type: none"> • Supporting voluntary or involuntary change and transformation trends within businesses • Co-creating or co-valuing the company identity, its values, its vision and its development strategies • Solving or anticipating questions of human, organizational or strategic concerns and crisis situations • Creating a learning organization and valuing the internal expertise of all co-workers • Internally anticipating and preparing technical, strategic or social innovating structuring projects
Indicative Contents	<p>The action-research is a comprehensive and participative process which aims at researching, finding solutions and creating new expertise. It includes:</p> <ul style="list-style-type: none"> • Situational diagnosis • Action-training by exchange of practices and experiences • The creation of internal "knowledge" • The research of sense and change • The implementation of internal knowledge • Process assessment and the self-assessment of the implementation • Medium-term monitoring
Pedagogical Tools	<ul style="list-style-type: none"> • Methodological contributions • Practical cases and simulations
Target	Project management, co-workers involved in the project
Duration	3 to 6 days modular

Senior Management Strategic Seminar

Objectives	<ul style="list-style-type: none"> • Implementing the cornerstones of a management strategy adapted to the banking context • Creating a common vision and language • Mobilizing a team around a personalized managerial culture • Adopting a positive behavior facing the different situations initiated by co-workers • Understanding the different ways of the thinking and behaving of co-workers to better communicate directives and strategies • Successfully integrating co-workers by capitalizing on experiences and culture (often different) • Exploiting and optimizing co-workers' individual expertise and skills • Increasing levels of involvement, initiatives and creativity • Adopting new behaviors facing co-workers to encourage and mobilize them into action • Identifying the different roles and missions of managers and directors facing co-workers, managers/directors and board of directors/senior management • Optimizing meetings of the board of directors and work meetings
Indicative Contents	<ul style="list-style-type: none"> • The keys of success of the manager • Dynamic interview by providing form and substance • Implementing the monitoring tool and its action plan • Three rules of behavior • The efficiency circle of a manager • The behavior's sources • The identification of the Mehrabian's principles • The iceberg theory • How to have a congruent behavior • The HBDI tool of Ned HERRMANN • Its impact on behavioral aspects • The different management styles • How to boost co-workers initiatives by growing their self-confidence
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contribution • Concrete cases, workshops • Individual action plan
Target	Executives, managers, board of directors
Duration	2 days

Resolving Difficult Situations with Mediation Techniques

Objectives	<ul style="list-style-type: none"> • Preparing and starting a mediation • Identifying and listing the causes of contention • Helping parties finding the point of contention and unlocking the situation • Making the parties agree on a solution • Successfully conducting the mediation
Indicative Contents	<ul style="list-style-type: none"> • The basis of mediation: definition and organization • The mediator • Analysis tools • Reformulation techniques in mediation • Conflicts and stress management • The writing of a protocol agreement project
Pedagogical Tools	<ul style="list-style-type: none"> • Methods contributions • Training exercises • Work situations
Target	Banking executives
Duration	4 days (2 x 2 days)

Training Program for Trainers

Objectives	<ul style="list-style-type: none"> • Conducting trainings, detecting, formalizing and validating training needs • Putting together the pedagogical goals and using the appropriate methods for modules • Taking ownership of the course material and the pedagogical approach • Knowing how to prepare the training sessions: technical aspects of the course and training conducting • Being able to assess the trainer's performance and breaking down the needs in terms of relevant content and material • Mastering public-speaking and dynamic group management
Indicative Contents	<p>Designing a training program, content and pedagogy</p> <ul style="list-style-type: none"> • The training conception for a better efficiency • Training needs and finalizing the demand: the target, the approach, the means etc. • Writing of clear pedagogical objectives, adapted to the creation of new competences • Conception of a daily program taking into consideration the pedagogical progression, expectations, resources and available means • Writing of a concise pedagogical planning • Mobilizing participants and managers in the implementation of the training • Organizing and preparation of the training speech <p>Conducting training with efficiency</p> <ul style="list-style-type: none"> • The occasional trainer's role: clarification, facilitation, expertise and experience input, training conducting and management of participants • The good use of basic pedagogical techniques to optimize the learning process and application in professional context • The management of a trainee group in different contexts: having a clear message, managing diversity, objections, making sure trainees acquire the desired skills, implementing work groups, follow-ups, intersessional work • The good use of existing pedagogic kit: material and methods, practical exercises • Timing of the training • Training exercises and collective debriefing
Pedagogical Tools	Practical cases and simulations, practice and theory, exercises on existing pedagogic kits, public speaking and group management, identification of key modules and individual action plan
Target	Banking executives, occasional trainers
Duration	2 days

Thematic Reflection Workshops

Objectives	<ul style="list-style-type: none"> • Identifying new questions, new needs • Encouraging collective analysis on emerging or priority themes • Representing a source of proposal and progress
Indicative Contents	<p>Workshops and themes at the choice of participants, depending on needs:</p> <ul style="list-style-type: none"> • Delegation • Intercultural management in the service of change and transfers in the bank • Negotiation • Team building • Etc....
Pedagogical Tools	<ul style="list-style-type: none"> • Debate conducting and exchange of ideas and actions • Thematic conferences • Collective work of collective organization etc.
Target	Executives, board of directors
Duration	0.5 to 1 day

Meeting Conducting

Objectives	<ul style="list-style-type: none"> • Knowing how to prepare a meeting • Animating and co-animating meetings • Knowing, analyzing and taking advantage of one's communication style • Learning to convince others • Asserting one's leadership
Indicative Contents	<ul style="list-style-type: none"> • Communication mechanisms and 'golden rules' (reminder) • Individual diagnosis of communication style and behaviors during meetings • Optimizing success conditions <ul style="list-style-type: none"> ▪ Meeting preparation ▪ Meeting animation ▪ Management of difficult situations ▪ Reporting and follow-up of decisions
Pedagogical Tools	<ul style="list-style-type: none"> • Exercises, workshops, role-play • Debriefing
Target	Front and back office management
Duration	3 days

B. FINANCE, ACCOUNTING, MANAGEMENT

Introduction to Islamic Finance

Objectives	<ul style="list-style-type: none"> • Understanding the context of development of the Islamic finance • Raising awareness among the specificities of this system • Understanding the basic techniques and products of the Islamic finance • Considering its implementation in a bank
Indicative Contents	<p>Context: What is an Islamic bank?</p> <ul style="list-style-type: none"> • Definition, origins and principles • Overview of Islamic banks in the world: Maghreb, Africa and Asia <p>Techniques: Governance and international organization</p> <ul style="list-style-type: none"> • AAOIFI norms • Characteristics: moucharaka contract, moudharaba contract, mourabaha contract, salam contract, istisnaa contract and Ijara contract • Risk management: regular and specific risks <p>Implementation: the offer prerequisites and the assessment of the potential demand</p> <ul style="list-style-type: none"> • Analyzing the results of surveys of households and businesses • The comparison of commissions and costs: zitouna bank vs traditional bank • Is the Islamic bank a sustainable bank?
Pedagogical Tools	<ul style="list-style-type: none"> • Exercises - practical cases and illustrations • Group work: synthesis + added value in a written document
Target	Accounting officer, internal auditor, IT assistant manager, accounting assistant manager, risk manager, head of legal department
Duration	3 days

The Bank Cash Management

Objectives	<ul style="list-style-type: none"> • Knowing the treasurer's missions in bank • Measuring and monitoring the treasury risk • Mastering the cash management monitoring tools • Optimizing the profits of the treasury
Indicative Contents	<ul style="list-style-type: none"> • Definition and stakes of the treasury • The cash management objectives • Monitoring tools • Cash operations • The daily cash management • Identifying and measuring risks
Pedagogical Tools	<ul style="list-style-type: none"> • Exercises, practical cases, sharing and exchange of concerns • Good practices
Target	Chief financial officer, financial manager, treasurer, branch manager, financial controller, board of directors
Duration	3 days

Accounting and Banking Supervision

Objectives	<ul style="list-style-type: none"> • Putting the banking activity in its economic and regulatory environment • Mastering the accounting translation of the banking operations' technical and economic aspects • Assessing their impact on the financial situation and performance • Using IFRS in a banking environment • Translating these norms into accounting schemes • Understanding the banking financial statements published in IFRS • Identifying the banking risks of the accounting supervision in a banking environment • Building an approach and a supervision program adapted to banking risks • Framing the implementation of an internal accounting supervision mechanism
Indicative Contents	<p>The banking accounting practices</p> <ul style="list-style-type: none"> • The classic banking activities • The currency operations (means of payment system) <p>The introduction to IFRS norms applied to banking institutions</p> <ul style="list-style-type: none"> • Scope of application and IFRS characteristics • Conceptual framework • Financial instruments: derivatives and embedded derivatives • Introduction to IFRS norms and issues <p>The banking accounting supervision</p> <ul style="list-style-type: none"> • The audit environment and accounting supervision • Audit and supervision of main activities
Pedagogical	Exercises – practical cases and examples
Target	Head of accounting, accountant, organizer, project team, internal and external auditor, inspector, back and middle office staff.
Duration	5 days

Risk Mapping: a Management and Risk Mastering Tool

Objectives	<ul style="list-style-type: none"> • Placing the banking activity in its economic and regulatory environment • Identifying the main risks related to the banking activities • Assessing the impact of risks on the financial situation, performance and the value creation scheme of banks • Having an overall vision on the banking risk management process, and comprehending the mark • Developing the analytical, synthesis and critical skills of students regarding quantitative and qualitative data related to banking risks • Incorporating technical vocabulary in order to better communicate with risk and financial management teams • Comprehending the role of risk mapping for a risk management process • Having a basic methodology to construct a risk mapping
Indicative Contents	<p>Banking risks presentation</p> <ul style="list-style-type: none"> • Risk management: some introductive landmarks • Credit risk • Traditional credit risk management methods • Credit risk statistical quantifying methods • Scoring and rating systems • Credit risk transfer financial methods • Market risk • Liquidity risk management (interest and exchange rate) • Non-compliance and operational risk management • Credit risk, at the heart of the financial crisis <p>Risk mapping: management and risk mastering tool</p> <ul style="list-style-type: none"> • The evolution of an internal control system towards a risk management scheme • Risk mapping presentation • Risk mapping constructing phase • Risk mapping monitoring
Pedagogical Tools	<ul style="list-style-type: none"> • Risk mapping construction exercise • Workshops and illustrations
Target	Chargé d'affaires, analyst, accounting manager, accountant, organizer, project, internal and external auditor, inspector, back and middle office staff
Duration	5 days

Management Control and IAS Norms

Objectives	<ul style="list-style-type: none"> • Listing the most relevant indicators • Measuring and analyzing banking performances • Making (the best) organizational decisions • Mastering international accounting norms
Indicative Contents	<ul style="list-style-type: none"> • The bank's objectives and management control organization • Reminder: the constitution of margins and intermediate balances from operations in a bank • Analytical accounting • The chart of accounts and forward accounts • Budget management • Overall rate risk • (for accountants: harmonizing international accounting, financial statements into IAS/IFRS norms, entry restatement into IAS/IFRS norms)
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions • Workshops and simulations • Internal references
Target	Accounting department manager
Duration	3 days (2 days management control, 1 days IAS norms)

Internal Control, Principles & Methods

Objectives	<ul style="list-style-type: none"> • Knowing the objectives and stakes of the internal control • Mastering the regulatory environment and daily risks • Understanding the internal control process and its connection with the other management and monitoring tools • Organizing and respecting the internal control mechanisms
Indicative Contents	<ul style="list-style-type: none"> • Understanding the regulatory context of financial institutions • The risks of noncompliance in a bank • The impacts on the teams' work • The implementation of the internal control mechanisms • Monitoring and forecasting
Pedagogical Tools	<ul style="list-style-type: none"> • Methods • Practical cases and simulations
Target	Internal auditor, risk department colleagues, compliance
Duration	4 days

C. PRIVATE CUSTOMER MARKET

Private Customer General Approach

Objectives	<ul style="list-style-type: none"> • Apprehending the main traits of the private customer base • Understanding the profession of private customer's advisor • Managing the commercial approach on this segment: market, internal procedures, offer, basic rules and regulations • Mastering the private customer offer • Mastering the sales discussion and the formalization need/solution • Knowing how to incorporate the general approach to reach objectives (campaigns, product objectives) • Knowing how to be organized to target private prospect customers; • Developing listening skills and taking into account customer needs, building the foundations of a sustainable and professional relationship.
Indicative Contents	<ul style="list-style-type: none"> • The bank's approach: strategy and objectives on the private market • The private market: needs, existing offer, customer-base development • The profession of the private customer advisor (reminder) • Customer's general or product approach : incompatibility or compatibility • General approach: customer knowledge (KYC), interviews (spontaneous, prepared, reception, phone initial contact...), prospecting, IT tools supply • Monitoring: history, needs anticipation, "customer events reminder" • Customer relationship management
Pedagogical Tools	<ul style="list-style-type: none"> • General theoretical contributions/reminder • Practical exercises and case studies; interview simulation and debriefing • Tools, individual action plan
Target	Branch manager, private customer advisor
Duration	2 days

Private Customer Risk and Monitoring

Objectives	<ul style="list-style-type: none"> • Taking note of basic and essential information (identity, address) • Being aware of the banker's responsibilities and duties (professional secrecy, information and consulting obligations, account monitoring) • Identifying securities and collaterals • Being aware of the current regulations (corporate social responsibility, anti-money laundering, opening of an account, etc.) • Managing an account receivable and collecting debt • Detecting and managing risks • Mastering funds disbursing and credit monitoring • Mastering the borrower risk analysis
Indicative Contents	<p>Risks</p> <ul style="list-style-type: none"> • Existing procedures and applicable regulations (reminder) • Meaningful key figures: comments and introduction to the notion of risk • The different risks: banker's responsibility, legal risk and compliance, financial risk • Risks related to private individuals: <ul style="list-style-type: none"> ▪ Categories ▪ Analysis ▪ Securities <p>Monitoring</p> <ul style="list-style-type: none"> • Requirements • Tools • Urgent procedures • Corrective measures in the event of an issue • "Solid" file treatment: commercial switch, dictates, links with the comprehensive approach
Pedagogical Tools	<ul style="list-style-type: none"> • Feedback on work (difficulties, successes...) • Theoretical contributions, practical exercises, workshops • Individual and collective engagement
Target	Branch manager, private customer advisor
Duration	2 days

D. INTERNATIONAL BANKING TRANSACTIONS

SWIFT

Objectives	<ul style="list-style-type: none"> • Using accordingly SWIFT messages and codifications to ensure service quality • Using and formatting SWIFT messages for the initialization of payment and cash management • Interpreting notification messages, account statement, account balance and account confirmation • Putting theory into practice through examples and professional exercises
Indicative Contents	<ul style="list-style-type: none"> • Transfer request (MT101): when/how to use it (C2B), usage rules and formats details • Account statement message (MT 940, 941 and 942) • Transaction report (MT 900, 910) • Confirming forex transactions (MT 300): professional usage and format • Confirming loans and deposits at fixed rate (MT 320): professional usage and format • ISO 20022 messages and equivalent (FIN (MT)) used for the cash management
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions and practical cases • Case studies on transactions
Target	Operations
Duration	1 day

Mastering RUU600 and PBIS 745 Credit Rules

Objectives	<ul style="list-style-type: none"> Mastering the documentary credit rules to better manage this procedure Mastering the writing of documents to be able to identify irregularities Knowing how to proceed in case of a reservation in the present documents
Indicative Contents	<p>The specificities of international business operations</p> <ul style="list-style-type: none"> Introducing and identifying the major risks (commercial risk, political risk, country risk...) Chronology of international sales risks (manufacturing risk, credit risk) Appreciating the country risk (rating of credit-insurer) <p>Reminder on documentary credit</p> <ul style="list-style-type: none"> General mechanisms, the different bank's role and deadlines Basic and silent confirmation Opening of SWIFT MT 700 The transferable documentary credit and L/C standby The procedure's risks for the different actors involved The bank charges/fees <p>Presenting the RUU 600</p> <ul style="list-style-type: none"> The clarification provided by the RUU 600 Loosening of conformity Negotiating L/C documents <p>The PBIS 745</p> <ul style="list-style-type: none"> Presenting the PBIS 745 basic principles New documents processed by the PBIS 745 The PBIS 745 applied to B/L and other transport documents The analysis of B/L and other transport documents Applying PBIS to other documents The writing of bills of exchange and determining due dates <p>The bank's management of irregularities</p> <ul style="list-style-type: none"> Overview of the major irregularities The impact of international sanctions The bank's positioning (the intended bank, the issuing bank, the confirming bank) Payments subject to approval The beneficiary's different options
Pedagogical Tools	<ul style="list-style-type: none"> Conceptual contributions and practical cases Technical contributions, presentations/discussions, case studies
Target	Financial and commercial structures of the bank and back office
Duration	2 days

Incoterms

Objectives	<ul style="list-style-type: none"> • Being aware of the different practical and legal implications (sharing of fees and risks, administrative and customs paperwork...) • Understanding and incorporating changes of the 2010 version • Getting to know sensitive points and traps to avoid • Mastering the links between the documentary credit and Incoterms • Mastering the interactions between liner terms and Incoterms • Knowing how to compute import and export price based on the Incoterm selected • Raising awareness of participants on Incoterms as a strategic tool for the conquest of markets on exports and reducing costs on imports
Indicative Contents	<ul style="list-style-type: none"> • Risk management in international operations • Incoterms origin and objectives • Analysis of ICC 2010 Incoterms • How to use Incoterms? • Incoterms and liner terms • Sensitive points and traps to avoid (focus on certain Incoterms) • Incoterms and documentary credit • Incoterms and insurance (CIP & CIF) • Incoterms and cost structure
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions • Diagnosis tools
Target	Banking executive, head of operations abroad
Duration	2 days

Financial Engineering of Transferable and Back to Back Credits

Objectives	<ul style="list-style-type: none"> • Understanding the banking issues of international transactions • Being aware of the use international transaction payment techniques • Setting up transfer operations and back to back • Solving the technical issues linked to these banking procedures • Mastering the setting up and risks of triangular operations' banking procedures • Preserving the confidentiality in these transactions
Indicative Contents	<ul style="list-style-type: none"> • The documentary credit: reminder • The analysis of the article 38 on RUU 600 • The transfer's practical completion • Applicable principles • The confidentiality process • The insurance process • Conditional transfers and other specific transfers • Risks for the trader and the bank • The back to back • The different types of back to back • The setting up of a transaction
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions and practical cases • Case studies: the setting up a transaction
Target	Finance and sales executives
Duration	2 days

International Payment Instruments and Techniques

Objectives	<ul style="list-style-type: none"> • Repositioning the international business transactions of companies (actors and flows) • Being aware of international risks along with the exporter and its client abroad • Making the link between banking techniques and other international commercial techniques
Indicative Contents	<ul style="list-style-type: none"> • Legal and financial aspects: export and import international risk overview • The securing of exporters: relationship between payment techniques and the contract • Different securing solutions • The documentary banking techniques • The documentary remittance for exports • The documentary credit for exports • Standby letter of credit/guarantee
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions and workshops • Case studies
Target	Banking executive, head of international operations
Duration	2 days

Financial Calculations and Statistics with Excel

Objectives	<ul style="list-style-type: none"> • Updating and consolidating the knowledge in the fields of statistics and financial mathematics • Knowing how to use functions in Excel • Formalizing problems (developing good habits) • Optimizing financial and statistical calculations
Indicative Contents	<p>Reminder on basic calculations</p> <ul style="list-style-type: none"> • Using formulas • Solving equations <p>Financial mathematics</p> <ul style="list-style-type: none"> • Simple and compound interest rates • The discount • Bonds • The present value • Choosing investments • Calculating annuities <p>Statistics</p> <ul style="list-style-type: none"> • Notion of probability • Characteristics of central and dispersion-tendency (mean, variance, standard deviation...) • Graphics (histograms and other diagrams) • Linear regression • Laws of probability • Linear programming • Optimization under constraints (using Excel solver)
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions and practical cases • Case studies: setting up a transaction
Target	Bank executives, head of international operations
Duration	1 day

Operational Management of the Documentary Credit

Objectives	<ul style="list-style-type: none"> Identifying risks of international transactions Getting familiar with the operational management of the documentary credit Knowing the general mechanism, risks and possible dysfunctions of these payment techniques Knowing the L/C standby and the differences between this technique and the documentary credit Getting familiar with transport documents and in particular the B/L Understanding Advanced Market Commitment
Indicative Contents	<p>Introduction: Overview of risks in international operations</p> <ul style="list-style-type: none"> The four main payment methods Analyzing the documentary credit procedure The different ways of carrying out these operations The confirmation <p>Incoterms 2011</p> <ul style="list-style-type: none"> Updates of the new version The L/C standby The functioning The comparison with the classic L/C Transport documents How to avoid irregularities The analysis of various transport documents Other L/C documents
Pedagogical Tools	<ul style="list-style-type: none"> Conceptual contributions and practical cases Case studies
Target	Bank and sales executives
Duration	2 days

International Transport

Objectives	<ul style="list-style-type: none"> • Getting familiar with the different international conventions regarding transportation • Getting familiar with the different actors of the logistic chain (carrier, forwarding agent, handler...) • Knowing the carrier's responsibility for each transport type • Calculating import or export logistic cost according to the contract's incoterm • Managing transport insurance • Mastering the major documents used in international transport and the corresponding legal implications of each document (B/L, seaway bill, LTA...) • Getting familiar with sea chartering • Knowing the principles of the European Union (EU) import customs
Indicative Contents	<ul style="list-style-type: none"> • Transport contract for each type of transport (seaway, airway, land transport, railway) • Applicable international conventions • The carrier's responsibility • The logistic chain's operators (carrier, forwarding agent, handler...) • Analyzing the different international transportation documents (B/L, LTM, LTA...) • How to use the letter of indemnity in the seaway transport • Pricing of the international transport, pricing principles (for each type of transport) and examples of cost calculations • The transport insurance: its principles and the importer's management of accidents • The sea chartering contract (different types of chartering and the analysis of travel chartering) • Customs' procedures at the import in the EU
Pedagogical Tools	<p>Conceptual contributions</p> <p>Diagnosis tools</p>
Target	Bank and sales executives
Duration	1 day

International Financial Management

Objectives	<ul style="list-style-type: none"> • Getting familiar with the buyer, seller, and banker's risks, in every step of the contract, in the international sale's framework • Knowing the different types of guarantees expected from the exporter for the length of the contract • Getting familiar with the legal mechanisms and specificities of each type of guarantee • Mastering the different guarantee parameters to be able to negotiate the terms in optimal conditions and minimizing the risks • Knowing what to do in case of an unfair calling of the contract guarantee
Indicative Contents	<p>The risks of international sales operations</p> <ul style="list-style-type: none"> • The risks on the seller's side • The risks on the buyer's side • The risks on the banker's side <p>The “market sureties” or bank guarantees put in place by the exporter</p> <ul style="list-style-type: none"> • The different types of bank guarantees • The surety • Upon first demand guarantee • The L/C standby <p>The different banking guarantees put in place for the length of the contract</p> <p>Negotiating the different guarantee's parameters: precautions the exporter must take to reduce risks</p> <ul style="list-style-type: none"> • The issuance • The duration • The amount • The start date • The activation • The guarantees' wording • Applicable rules (URDG 758)
Pedagogical Tools	<p>Conceptual contributions and practical cases</p> <p>Case studies: setting up a transaction</p>
Target	Financial and sales executives
Duration	2 days

Documentary Credit and Bank Guarantees Risks

Objectives	<ul style="list-style-type: none"> • Apprehending the risks of the different players in international sales • Informing and advising clients to help them manage and avoid risks • Knowing the different types of fraud in the international sales framework and the ways to identify suspicious transactions • Carrying-out the basic measures to avoid or limit fraud • Mastering the different actions to take in the case of a fraud
Indicative Contents	<p>Overview of the risks in international operations:</p> <ul style="list-style-type: none"> • The risks for the seller, the buyer and transport risks <p>Analysis of risks in documentary transactions:</p> <ul style="list-style-type: none"> • The documentary credit case, bank guarantees and L/C standby and the documentary remittance case <p>Fraud practices in the documentary credit and bank guarantees</p> <ul style="list-style-type: none"> • The documentary credit and fraud: analysis of the different types of fraud (fraud by the seller, the buyer and sea carrier) • The consequences of fraud for the banker • Preventing fraud: tools to implement • The bank guarantees and fraud: fraud by the seller (bank guarantee payment), fraud by the buyer in the Advanced Market Commitment framework and the legal intervention in the bank guarantee process
Pedagogical Tools	Practical cases
Target	Bank executives, financial executives, head of international operations
Duration	2 days

Documentary Transactions and Bank Guarantees

Objectives	<ul style="list-style-type: none"> • Mastering international payment techniques • Mastering the documentary credit process: from opening to cashing • Understanding the rules and international regulations • Identifying risks related to the different techniques • Being able to assist companies
Indicative Contents	<ul style="list-style-type: none"> • Knowing the international business transactions and banking solutions • Knowing the documentary transactions <ul style="list-style-type: none"> ▪ The documentary remittance: the ICC cashing RUE 522 uniform rules ▪ General principles of the documentary credit <p>Understanding the functioning and risks of the documentary credit</p> <ul style="list-style-type: none"> • The opening • The realization (analysis and compliance) • The documents' examination (from shipment to cashing, the ICC RUR 725 uniform rules for bank to bank reimbursements) • Specific documentary credits (revolving, transferable, back to back, red clause, green clause) <p>International guarantees</p> <ul style="list-style-type: none"> • Joint, multiple guarantees and on demand guarantees (RUGD 758) • The standby credit letter • Market guarantees and other <ul style="list-style-type: none"> • Knowing the international financing solutions
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops, role-play • Exercises
Target	Customer advisor, international operator
Duration	5 days

E. BANK/SME

Documenting and Reviewing an SME's Loan Request

Objectives	<ul style="list-style-type: none"> • Conducting an economic and financial diagnosis to make sound business decisions • Reviewing a loan request with appropriate responses regarding short, medium and long term financing needs • Acting as a proactive force and an advice purveyor for the customer by meeting goals and protecting bank's interests • Monitoring day after day the ongoing risk and make the right decision at the right time
Indicative Contents	<ul style="list-style-type: none"> • Identifying the customer's need for a well-fitting approach • Making a sound economic and financial diagnosis leading to an argued decision-making • Financing the business operating cycle needs • Funding the necessary investments • Credit risk monitoring and management
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises • Case studies and workshops
Target	Staff in charge of SMEs portfolios, branch manager, credit analyst, loan department employee, internal controller and auditor etc.
Duration	4 days

Key Features of the Bank/SME Dialog

Objectives	<ul style="list-style-type: none"> • Comprehending the bank's perception of the SME • Understanding the SME's perception of the bank • Outlining how a bank is operating, its products, its services and its requirements • Assessing the SMEs' needs and knowing how to help them in setting up an acceptable financing request
Indicative Contents	<ul style="list-style-type: none"> • Assessing the organization and the business running of a company • Into the shoes of a business manager or his financial director • Estimating the needs of a company to better answer its expectations • Developing credit to SMEs and introduction to the variety of financing tools
Pedagogical Tools	<ul style="list-style-type: none"> • Definition of the objectives and comparing participants practices • Identifying problems, short teaching periods
Target	<p>Within the bank: branch manager, head of department, staff in charge of SMEs portfolios and credit analyst. Outside a bank: company directors (corporate customers)</p>
Duration	2 days

Financing a Business without (Reliable) Financial Statements

Objectives	<ul style="list-style-type: none"> Identifying the needs, constraints and raising the entrepreneur's awareness Determining the business partners of a company Experiencing the 'value chain' approach Optimizing financial and not financial solutions Advocating good practice and training on means of financing
Indicative Contents	<ul style="list-style-type: none"> Analyzing the financial situation of the company and its profitability in the absence of financial statements Finding other indicators to appreciate the quality of a business and its needs Optimizing the approach and determining the company's level and stage of support in its development Building up an appropriate banking strategy of initiative and good practice
Pedagogical Tools	<ul style="list-style-type: none"> Practical exercises Exchanging, sharing experiences and workshops (work situation)
Target	Branch manager, head of department, staff in charge of SMEs portfolios and credit analyst
Duration	2 days

Critical Review of a Company's Financial Statements

Objectives	<ul style="list-style-type: none"> • Differentiating a balance sheet from an income statement (PNL) • Running an effective analysis of a company's balance sheet • Measuring the company's profitability and drawing fast and effective conclusions • Considering the needs for financing
Indicative Contents	<p>'Global approach' methodology proposal</p> <ul style="list-style-type: none"> • Relevant questions to verify the reliability of information • Data cross-checking • Effective visits of the company as a necessary counterpart to the critical analysis of financial documents • Calculating the fundamental ratios • Defining the strengths and weaknesses of a development plan: how to anticipate?
Pedagogical Tools	<ul style="list-style-type: none"> • Illustrated presentations • Case studies, workshops
Target	Branch manager, head of department, staff in charge of SMEs portfolios and credit analyst
Duration	2 days

Business Plan Critical Analysis

Objectives	<ul style="list-style-type: none"> • Efficiently identifying the strengths and weaknesses of a file (and presenting conclusions to analysts and hierarchy) • Being able to advice a client, helping to simplify/strengthen his file • Learning to ask relevant questions to verify the information of the business plan • Identifying opportunities for the bank and knowing how to steer the information
Indicative Contents	<ul style="list-style-type: none"> • Mastering the steps of strategic analysis • Forecasts and data cross-checking analysis (sector, geography, equipment, sales, expenses, marketing mix, financial arrangement, plan, scenario, projection, sum of credits) • Risk estimations (for both company and bank)
Pedagogical Tools	<ul style="list-style-type: none"> • Presentations and simulations • Workshops
Target	Branch manager, department manager, chargé d'affaires and credit analyst
Duration	2 days

F. BUSINESS DEVELOPMENT

Selling Insurance in a Bank

Objectives	<ul style="list-style-type: none"> Identifying new axis of development for the bancassurance Successfully carrying-out the bancassurance activities Understanding the recent regulatory development Mastering the bancassurance stakes and perspectives
Indicative Contents	<ul style="list-style-type: none"> The distribution of insurance products Establishing the picture of the current bancassurance situation: definition, organization, products The keys to success The regulatory framework: principles and stakes The conception of contracts The bancassurance model How to articulate the two professions: bank and insurance
Pedagogical Tools	<ul style="list-style-type: none"> Theoretical contributions Practical exercises
Target	Members of the board of directors, administrators, head of operations, sales manager, executives
Duration	2 days

Bancassurance

Objectives	<ul style="list-style-type: none"> • Proving the benefits of adding the insurance in the banking offering • Allowing the branch manager and customer advisers for professionals and SME to know the insurance's mechanisms • Analyzing the major terms and conditions of a contract • Satisfying the customer's needs
Indicative Contents	<p>What is at stake for the bank?</p> <ul style="list-style-type: none"> • Searching for growth hubs • Generating additional Net Banking Income (NBI) • Transforming professions <p>The benefits for SME:</p> <ul style="list-style-type: none"> • Reinforcing the customer/bank relationship • Simplifying the response to insurance requests • Taking advantage of a relationship of trust <p>The benefits for the bank's salesmen:</p> <ul style="list-style-type: none"> • Enriching the expertise • Taking advantage of a new commercial offer to answer a well-targeted customer need <p>The casualty insurance offer</p> <ul style="list-style-type: none"> • Introducing the insurance sector <ul style="list-style-type: none"> ▪ The African actors ▪ Types of contracts • Characteristics <ul style="list-style-type: none"> ▪ Generalities/functioning/guarantees ▪ The contract's selection criteria ▪ The important terms and conditions to be aware of • Rules and customs • Selling the insurance: answering the client's needs, following a request or in a proactive approach <ul style="list-style-type: none"> ▪ Advising the entrepreneur in his choice upon guarantees and the compensation threshold ▪ Managing and monitoring contracts ▪ Managing accidents • Developing selling points • Proposing and commercializing
Pedagogical Tools	<ul style="list-style-type: none"> • Technical contributions • Practical cases and workshops • Good practices and documentation
Target	Customer advisor, branch manager
Duration	3 days

Managing the Sales Team and Implementing the Commercial Action Plan

Objectives	<ul style="list-style-type: none"> • Constructing and formalizing the CAP • Mastering the tools for the operational implementation of the CAP • Motivating colleagues into successfully carrying out the CAP • Mastering actions in specific time frames
Indicative Contents	<ul style="list-style-type: none"> • Banking agency management: the keys to success of a credible manager • Commercial organization: from the Strategic Marketing Plan (SMP) to the branch CAP • Commercial management • Human resources management: how to develop a winning team? • Values which contributes to a team's success: stimulating and helping the team • The meeting as a team management tool • Business/commercial development: success conditions • Making good use of the agency's dashboards
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Workshops and case studies
Target	Branch manager and assistant, marketing manager, quality and human resources management
Duration	4 days

Preparing a Commercial Action with Respect to the CAP

Objectives	<ul style="list-style-type: none"> • Having a good understanding of the portfolio to increase the commercial efficiency and the customer satisfaction • Preparing the commercial actions once the Commercial Action Plan (CAP) is announced • Increasing the frequency and the quality of commercial contacts • Using the tools to efficiently manage the time dedicated to commercial actions
Indicative Contents	<ul style="list-style-type: none"> • The customer advisor profession: the keys to performance • Preparing an individual Commercial Action Plan (CAP) • Preparing and carrying out commercial actions • Developing the business activity
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises • Case studies
Target	Private, professional and business customer advisor, branch manager
Duration	3 days

Telephone Prospection and Scheduling an Appointment

Objectives	<ul style="list-style-type: none"> • Structuring the approach and carrying it out with conviction • Mastering the golden rules of telephone prospection • Creating a climate of confidence • Putting oneself into success conditions
Indicative Contents	<ul style="list-style-type: none"> • Preparing appointments • Facing obstacles and overcoming them: good knowledge of the file, argumentation, possible solutions • Sales techniques: contact, know, convince and close • The do's and the don'ts • Questioning techniques • The strengths of phone calling • The golden rules to overcome obstacles
Pedagogical Tools	Concepts contribution and case studies
Target	Branch manager, chargé d'affaires, customer management
Duration	1 day for branch manager, 2 days for salesmen

Prospect Interview

Objectives	<ul style="list-style-type: none"> • Being engaged in the Commercial Action Plan • Organizing the commercial time • Planning, getting rid of time wasters and fixing objectives • Understanding the stakes of the prospect interview (from client acquisition to client loyalty)
Indicative Contents	<ul style="list-style-type: none"> • Prospect's structured interview • The keys to success • Active listening • Stakes and objectives of the interview preparation • Information to know about the prospect (what I know and what I would like to know) • The different steps of the prospect interview: introductory phase, discovering, rephrasing, engagement, programing and conclusion
Pedagogical Tools	<ul style="list-style-type: none"> • Fundamental concepts, techniques • Workshops (role playing)
Target	Branch manager, chargé d'affaires, customer manager
Duration	1 day for the branch manager; 2 days for the commercial team/salesmen

Sales and Negotiation Interview

Objectives	<ul style="list-style-type: none"> • Mastering the different phases of the interview • Making a good first impression • Knowing how to listen and advise • Apprehending verbal and non-verbal commercial behavior • Handling difficult commercial situations
Indicative Contents	<ul style="list-style-type: none"> • Preparing successful appointments: awareness of the client file, arguments, potential solutions etc. • Negotiations: attitudes to adopt or to avoid • Client knowledge (KYC) and his business: learning about his projects and talking the same language • Interview report
Pedagogical Tools	Workshops and role play
Target	Branch manager, client advisor, chargé d'affaires
Duration	2 days

Leading a Sales Team

Objectives	<ul style="list-style-type: none"> • Structuring a team and behaving like a responsible, efficient, trustworthy and acknowledged manager • Motivating employees to make them more efficient and committed to their work • As a team leader, knowing what “style” to adopt in the relationships with employees
Indicative Contents	<ul style="list-style-type: none"> • Adopting a behavior that motivates colleagues • Management challenges: leading a team • The different management styles • Communication: key function of management and driving force of the company's good functioning
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Methodological contributions
Target	Branch manager, head of department, team leader
Duration	2 days

Quality Welcoming Techniques

Objectives	<ul style="list-style-type: none"> • Enhancing the customer's reception • Taking over and directing customers to the appropriate service • Apprehending the new business approach and its stake
Indicative Contents	<ul style="list-style-type: none"> • Reception techniques mastering (face to face and telephone interview) • The 'Quality Spirit' • The respect of welcoming rules • Overall knowledge of the business approach
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Methodological contributions
Target	Reception officer
Duration	2 days

Developing Sales Performances and Customer Loyalty

Objectives	<ul style="list-style-type: none"> • Understanding the stakes of the welcoming and customer loyalty • Taking on a customer with or without appointment • Mastering the sales method, principles and techniques • Preparing, organizing and conducting appointments • Addressing tough situations • Including behavioral typologies in a commercial act: verbal and non-verbal
Indicative Contents	<ul style="list-style-type: none"> • The customer welcoming and the importance of the first contact • The effective communication • Optimizing the customer relationship • Capacity building to improve negotiation skills • Optimizing the time dedicated to commercial actions and organization
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Debriefings • Methodological contributions
Target	Customer advisor
Duration	3 days

Business Portfolio Management

Objectives	<ul style="list-style-type: none"> • Understanding the stake of business development and practices relevant to the bank's missions • Clarifying the competition landscape on the local market and visualizing the strengths and weaknesses of the bank • Seizing the sales methods, principles and practices • Managing a portfolio: client knowledge (KYC), client loyalty, prospects... • Organizing and conducting meetings with clients • Assessing the risk and developing in profitability
Indicative Contents	<ul style="list-style-type: none"> • The awareness of the bank's business policy • Approval of the process and involvement in the approach • Understanding of the proactive sales mechanisms (in working conditions) • Situation practice
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Methodological contributions
Target	Chargé d'affaires
Duration	3 days

G. COMPLIANCE

Corporate Social Responsibility for Banking Activities

Objectives	<ul style="list-style-type: none"> • Positioning sustainable development and the Corporate Social Responsibility (CSR) • Understanding the stakes of the CSR in a bank • Mastering the impacts of the activity on the environment
Indicative Contents	<ul style="list-style-type: none"> • International norms • The funding bodies' new requirements • The financial sector's challenges • The financing of socially responsible projects
Pedagogical Tools	<ul style="list-style-type: none"> • Debriefing on international news • Cases studies and exercises
Target	Branch manager, head of department, chargé d'affaires, analyst
Duration	3 days

Prudential Standards

Objectives	<ul style="list-style-type: none"> • Knowing the current legal environment • Understanding ratios and their evolution • Understanding the stakes of prudential standards in the banker's daily work
Indicative Contents	<ul style="list-style-type: none"> • The bank's specific role • The legal environment of the bank • Supervision and monitoring • Essential pillars (Basel Committee) • Ratios, equity levels, their contents and evolution
Pedagogical Tools	Theoretical, practical contribution and economic reviews
Target	All the staff
Duration	1 day

Fighting against Fraud, Money Laundering and Terrorism Financing

Objectives	<ul style="list-style-type: none"> • Knowing the anti-money laundering rules • Respecting the bank's internal procedures • Being capable of explaining to clients the banker's obligations and duties regarding these issues
Indicative Contents	<ul style="list-style-type: none"> • Regulations upon the fight against fraud and money laundering • Responsibility of the banker and the bank • Regulatory measures and internal procedures in day to day activity
Pedagogical Tools	Technical contributions, sharing and exchanging of professional practices
Target	All co-workers
Duration	1 day

H. RISK MONITORING

Real Estate Financing

Objectives	<ul style="list-style-type: none"> • Understanding the real estate financing environment: its legal, financial, fiscal and commercial aspects • Mastering financing techniques in the public and private sectors • Providing different credit solutions to private customers, professionals and developers • Accompanying customers and prospect in the financing of their real estate project • Mastering the technical, legal and regulatory principles of real estate credits • Building a sustainable commercial relationship with customers
Indicative Contents	<p>The foundations and specificities of real estate</p> <ul style="list-style-type: none"> • The real estate commercial market • The residential real estate market • The main actors • The different types, sources and techniques of financing • The major legal types (OHADA) • Contracts, guarantees and risks <p>Real estate credits: financing private customers and professionals' projects</p> <ul style="list-style-type: none"> • The real estate credit borrowers' needs • Knowledge of the borrower's situation • Guarantees at the borrower's disposal • Credit contracts • Release of funds and monitoring of credit reimbursement • The dispute <p>Managing the developers' credits</p> <p>Financing a real estate development operation</p> <ul style="list-style-type: none"> • The real estate development context: overview, actors, market • Real estate principles and promotion methods, risk analysis • The borrowers' needs • Contexts characteristics and contractualization • Risks and analysis
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises and workshops • Handling documents
Target	Private customer advisor, business advisor, back office in charge of monitoring and real estate actor
Duration	3 days

Leasing and Factoring

Objectives	<ul style="list-style-type: none"> • Demonstrating the benefits of diversifying the financing offer to SME • Implementing a new approach to finance businesses • Providing answers to customers' requests
Indicative Contents	<p>What is at stake for the bank?</p> <ul style="list-style-type: none"> • Financial statements • Salesmen <p>The benefits for SME</p> <ul style="list-style-type: none"> • Adopting a more flexible solution of leasing and factoring mechanisms • Being able to access a wide range of financing options • Taking advantage of off-balance sheet commitments: its effects on cash, accounting and financial balance <p>The benefits for the bank's salesmen</p> <ul style="list-style-type: none"> • Taking advantage of a commercial asset • Targeting the customer's need and providing an adequate solution <p>The leasing</p> <ul style="list-style-type: none"> • General principles: its purpose and mechanism • Local actors • Leasing products: furniture, long-term leasing, lease back • Legal and contractual aspects • Tax system for businesses • The impact on regulatory aspects for the bank • Rules and customs • The leasing parallel / medium-term financing • Selling the leasing <p>The factoring offer</p> <ul style="list-style-type: none"> • Presenting the factoring sector (actors, services, limits) • Characteristics, rules and customs • Parallel factoring / discount • Risks and comparative advantages • Selling factoring solutions: providing a solution to the customer's need, on request or in a proactive way
Pedagogical Tools	<ul style="list-style-type: none"> • Technical contributions • Practical case with workshops • Debriefing
Target	Customer advisor, branch director
Duration	3 days

Mastering a Company's Financial Risks

Objectives	<ul style="list-style-type: none"> Understanding the financial mechanisms and monitoring tools of a company to control the risks of imbalance or losses Understanding account statements and accounting balances running Mastering the concepts of “financing requirements”, “working capital requirements” and “liquidity requirements” Identifying available financial assistance at every step and discussing with financial departments
Indicative Contents	<p>The contribution of partners and their risks</p> <ul style="list-style-type: none"> Building of capital Partners' checking accounts Long-term financing <p>The balance sheet</p> <ul style="list-style-type: none"> What is a balance sheet Definition of major account lines The balancing ratios <p>Forecasting operating income and expenses</p> <ul style="list-style-type: none"> The statement of operations Forecasting income and expenses Margin and profitability <p>What can reveal the liquidity plan?</p> <ul style="list-style-type: none"> Production cycle and business cycle Working capital requirements Cash flow financing
Pedagogical Tools	<ul style="list-style-type: none"> Practical exercises and work situations Workshops
Target	Manager, engineer and non-financial executive (staff with no initial training or with little and general knowledge of accounting or finance)
Duration	2 days

Further Training on Guarantees

Objectives	<ul style="list-style-type: none"> • Establishing a common base of economic, financial and legal knowledge for SME's financial guarantee mechanisms • Having a better understanding of credit risk-sharing tools • Understanding the fundamental elements of a guarantee fund's creation • Managing losses and particularly its legal aspects
Indicative Contents	<ul style="list-style-type: none"> • Reminder on credits and guarantees • The concept of risk sharing • The credit risk and risk management • How to approach a risk sharing project?
Pedagogical Tools	<ul style="list-style-type: none"> • Technical contributions • Workshops and case studies • Debriefing & defining the "good practices"
Target	Experienced operations executives in charge of guarantee projects
Duration	2 days

Optimizing the Bank's Profitability

Objectives	<ul style="list-style-type: none"> • Knowing and understanding the profitability in a bank • Mastering the profitability measurement tools • Mastering its technical aspects
Indicative Contents	<ul style="list-style-type: none"> • Reflecting on the bank's profitability: basic principles • The management of profitability: general background and definition • Profitability and forecasted profitability • Profitability ratios and interpretation • Measuring the profitability of banking activities
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises and case study
Target	Risk manager, deputy CEO, director of banking production, accountant, and head of loan and microcredit department
Duration	2 days

Cash and Counter Transaction Control

Objectives	<ul style="list-style-type: none"> • Knowing and controlling cash transaction risks and obligations • Controlling cash operations with respect to regulatory standards and internal procedures • Mastering the technical, legal and business aspects of the different account types • Managing the bank/client relationship
Indicative Contents	<ul style="list-style-type: none"> • The counter clerk's role and missions within a bank • Detecting and controlling cash and counter related risks • Mastering cash management techniques • Means of payment management • The bank account
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises and workshops
Target	Counter clerk, cashier and other front office employees
Duration	4 days

From the Chart of Accounts to the Economic and Financial Diagnosis

Objectives	<ul style="list-style-type: none"> • Demystifying accounting and mastering the chart of account • Mastering the conducting of the economic and financial diagnosis in order to make sound decisions • Being a proactive source of proposal and guidance for the client while preserving the bank's objectives • Being able to monitor the risk on a daily basis and take the right decision at the right time
Indicative Contents	<ul style="list-style-type: none"> • The company's economic and financial diagnosis preparation • The accounting, a tool useful to the analyst and the money-lender • The economic diagnosis of a company • The financial diagnosis of a company • From the economic and financial diagnosis to the decision-making process <ul style="list-style-type: none"> ▪ Summary note ▪ Decision-making and the critical analysis of business forecast ▪ Daily risk monitoring
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Exercises and workshops
Target	Chargé d'affaires, branch manager, credit analyst, commitments departments, internal controller
Duration	4 days

Economic and Financial Diagnosis of a Company

Objectives	<ul style="list-style-type: none"> • Understanding the objectives of the economic and financial diagnosis (for a bank) • Comprehending the economic environment of a company to better pinpoint its developing perspectives and assess the risk • Mastering the tools and the conducting of the financial diagnosis • Being able to conduct a methodic analysis in order to make a profitable decision • Being professional by making sound objective decisions • Monitoring the risks • Knowing how to arbitrate the profitability/risk dilemma
Indicative Contents	<p>Company's economic and financial diagnosis objectives</p> <ul style="list-style-type: none"> • The risks and banker's responsibility • Client knowledge (KYC: Know Your Customer) • Data collection • Reasoning essential steps <p>The company's economic diagnosis</p> <ul style="list-style-type: none"> • Understanding the company's environment • Appreciating the available resources • General strategy assessment • Practical case <p>The company's financial diagnosis</p> <ul style="list-style-type: none"> • Financial analysis tools: the balance sheet's main components, intermediate management balances • Structure values • Ratios: their utility and assessment • Analysis of the net income setting-up • Financial consequences of a company's operational and strategic decisions • Financing equilibrium of a company • Review case
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions • Practical cases and simulations • Internal references
Target	Chargé d'affaires, analyst
Duration	3 days

Integrated Management of Risks and Commercial Techniques

Objectives	<ul style="list-style-type: none"> • Knowing the bank's credit policy • Mastering internal procedures • Assessing the risk of a finance file • Presenting a file to the credit committee • Managing a client's file • Knowing how to couple commercial growth and risk
Indicative Contents	<ul style="list-style-type: none"> • Understanding the bank's risk strategy and its stakes • Anticipating risk in daily decisions • The awareness of internal procedures • The credit file creation • Scoring tools
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contributions • Practical cases and simulation
Target	Chargé d'affaires, analyst
Duration	3 days

Management and Financing of Ailing SMEs

Objectives	<ul style="list-style-type: none"> • Being able to detect and assess risks on the business market as soon as possible • Maintaining a constant dialogue with underachieving clients • Avoiding unnecessary exposure of the bank • Being aware of the different ways to handle an SME in ailing situation, both amicable and legal way • Developing an efficient and proactive risk approach
Indicative Contents	<ul style="list-style-type: none"> • Banker's responsibility in granting credit • Detection tools and indicators analysis methods • On-site visiting of the company • Discussions with the ailing client • Possible answers and procedures • Prevention, monitoring and default risk reduction for SME's
Pedagogical Tools	Workshops
Target	Chief operating officer, risk manager, branch manager, chargé d'affaires, legal staff
Duration	3 days

Financing Investments with a Medium-Term Credit or Lease

Objectives	<ul style="list-style-type: none"> Analyzing the impact of an investment on the development of a company Undertaking the prospective study of a company Appreciating the feasibility conditions of a medium-term credit or lease Advising client with great concern Verifying or re-verifying the economic and financial diagnostic in order to make sound decisions Being able to instruct a credit request by providing appropriate answers in terms of medium and long term needs of financing Being a source of proposal and guidance for the client while preserving the bank's objectives Being able to monitor the risk on a daily basis and take the right decision at the right moment.
Indicative Contents	<p>Financing of investments</p> <ul style="list-style-type: none"> Medium-term credit request review (on its economic and financial aspects) The analysis and validation of activity forecasts <p>Essential tool</p> <p>Financing plan</p> <p>Complementary tools</p> <ul style="list-style-type: none"> Specific ratios Analysis of flows <p>The financing decisions of a company's investments</p> <ul style="list-style-type: none"> Medium-term credit Lease <p>Bank's responsibility and credits to companies</p> <p>Early risk detection indicators</p> <p>Risk management and monitoring</p>
Pedagogical Tools	Workshops
Target	Branch manager, chargé d'affaires, credit analyst
Duration	3 days

Financing the Operating Cycle Needs

Objectives	<ul style="list-style-type: none"> • Knowing what product and service range are concerned by the operating cycle financing • Establishing a relevant source of proposal and guidance to clients, serving the bank and agency's objectives • Mastering the analytical approach of an operating cycle • Understanding the client's needs approach
Indicative Contents	<p>The financial analysis and the operating cycle (reminder)</p> <ul style="list-style-type: none"> • Working capital/working capital requirements/net cash, intermediate management balances, the analysis and its dynamics • The emergence of company needs • Supportive financial documents <p>Product and service range to finance the operational cycle</p> <ul style="list-style-type: none"> • Bank and country generalities and specificities • Discount, factoring, stockpile credits, seasonal credits, secured credits, cash credits... • Taking into account the sector for the analysis as well as to answer to the need <p>The analysis and proposal of solutions to the client</p> <ul style="list-style-type: none"> • Client's interest, bank's interest • Situation diagnosis • Within the bank's available range of services, search for alternative possible solutions • Client appointment <p>Closing the deal and follow-up</p>
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical revisions and testing • Case study • Client interview simulation
Target	Branch manager, department manager, chargé d'affaires and credit analyst
Duration	2 days

Financing through Discounting and/or Overdraft

Objectives	<ul style="list-style-type: none"> • Calculating the short term financing requirements for a company • Mastering counterpart risks on a daily basis • Evaluating the operating cycle needs • Being able to name the major characteristics of a discount • Identifying the major risks of a discount • Being able to name the major characteristics of credits • Identifying the major risks related to credits • Evaluating a company's short term needs • Knowing how to create a discount line • Knowing how to create an overdraft facility • Monitoring credits
Indicative Contents	<p>The discount: definition, characteristics (paper instrument, bill of exchange, promissory note)</p> <ul style="list-style-type: none"> • Short term financing of a company's operations • Alternatives to overdraft • Debt amount (what is the bank limit?) <p>Precautions for the bank:</p> <ul style="list-style-type: none"> • Fund and overdraft facility: benefits and drawbacks
Pedagogical Tools	Exercises and case studies
Target	Branch manager, head of department, chargé d'affaires and credit analyst
Duration	2 days

Optimizing the Banking Solution to a Financing Requirement

Objectives	<ul style="list-style-type: none"> • Knowing and understanding the stakes of the different financing means • Measuring the companies' requests and legitimacy • Being able to advise client companies • Optimizing the time spent on files
Indicative Contents	<ul style="list-style-type: none"> • Interpreting the accounting data to determine the scope of the financing opportunity • Identifying financial transactions, the net working capital and investment requirements • Internal and external financing • Typology of major credits • Evaluating financing means
Pedagogical Tools	<ul style="list-style-type: none"> • Presentations • Team work • Simulations
Target	Branch manager, head of department, chargé d'affaires and credit analyst
Duration	2 days

Market Financing

Objectives	<ul style="list-style-type: none"> Analyzing the company's situation towards new market opportunity Measuring the market risk Mastering the analysis of the liquidity plan Knowing the markets' financing processes Dealing with the profitability/risk equation Monitoring the risks
Indicative Contents	<ul style="list-style-type: none"> Understanding markets' financing processes The public and private market execution Benefits and drawbacks Important tools: the financing and liquidity plan
Pedagogical Tools	Practical cases
Target	Branch manager, head of department, chargé d'affaires and credit analyst
Duration	2 days

Financing of Public and Private Markets

Objectives	<ul style="list-style-type: none"> • Knowing the legal and institutional framework of public markets • Analyzing a company's situation regarding a procurement notice • Knowing how to measure market risks • Knowing the markets' financing methods
Indicative Contents	<ul style="list-style-type: none"> • Market financing • Legal and institutional framework of public markets • The functioning of public and private markets • Risks related to market financing • From the diagnosis to the decision-making: strategy and cash-flow forecasts • The cash-flow statement (one year and spanning several years) • Banking financing of markets
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises
Target	Chargé d'affaires, branch manager, credit analyst, commitment management, internal controller
Duration	2 days

Debt Collection - Practical Methods and Techniques

Objectives	<ul style="list-style-type: none"> • Knowing the stakes and benefits of an effective debt collection • Mastering the legislation of collection procedures • Implementing a debt collection strategy and preserving the commercial relationship with clients • Being effective in the dunning process
Indicative Contents	<ul style="list-style-type: none"> • Context, stakes and objectives of an effective debt collection technique • Risk detection indicators: preventing and controlling credit risk • The debt collecting process <ul style="list-style-type: none"> - Its importance - The organization of the debt collection service - Management tools - Internalization and externalization - Management tools and performance indicators • The different debt collecting techniques (according to the OHADA Uniform Act) • The debt collecting procedures
Pedagogical Tools	<ul style="list-style-type: none"> • Workshops • Exercises, standard letter, examples of processes
Target	Legal department
Duration	5 days

I. PROJECT ORGANIZATION AND MANAGEMENT

Conducting a Project in a Bank

Objectives	<ul style="list-style-type: none"> • Having a good understanding of risks specific to the conduct of banking projects • Implementing the project process on a concrete, specific and simple case • Mastering the important steps of cross-group project management (from the engagement or commitment letter to the closing of the project)
Indicative Contents	<p>Concepts</p> <ul style="list-style-type: none"> • The cross-group approach • The project manager's missions <p>The project approach</p> <ul style="list-style-type: none"> • Steps of a project: from the need assessment to the debriefing/results phase • The conducting of project teams: choosing team members, resources allocation, effective attitudes of the project manager • Practical management: documents, planning, budget etc. <p>In sub-groups: practical exercises on external cases and debriefing</p> <p>Workshop on an existing problematic in the bank</p> <p>Conclusions and proposal of solution to the board</p> <p>Conclusions</p> <ul style="list-style-type: none"> • Switching from a hierarchical approach to a cross-group approach • Conducting of changes/adjustments • Clarifying responsibilities • Decision process • Pitfalls and keys to success
Pedagogical Tools	<ul style="list-style-type: none"> • Methodological contributions • Workshops and simulations • Debriefing
Target	Project manager and project participants
Duration	2 days

J. CROSS-CULTURAL

Keys to Success when Dealing with French Cultures

Objectives	<ul style="list-style-type: none"> • Developing an intercultural sensitivity • Understanding how culture can impact behavior • Avoiding misunderstandings • Learning the keys, tools and methods to develop synergies and optimizing relationships
Indicative Contents	<ul style="list-style-type: none"> • The relationship between culture and behavior in the workplace • The French and African professional (reciprocal) perception • Cultural codes related to time management, hierarchy, group, communication and behavior towards uncertainty • The values behind these cultural codes • Their implications in professional relationships, in terms of expectations, attitude and behavior • Keys for a successful relationship • Strategies to implement, tools to use
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises • Discussions and sharing of experiences
Target	Executives, teams working with French colleagues
Duration	2 days

Keys to Success when Dealing with Sub-Saharan African Cultures

Objectives	<ul style="list-style-type: none"> • Developing an intercultural sensitivity • Understanding how culture can impact behavior • Avoiding misunderstandings • Learning the keys, tools and methods to develop synergies and optimizing relationships
Indicative Contents	<ul style="list-style-type: none"> • The relationship between culture and behavior in the workplace • The French and African professional (reciprocal) perception • Cultural codes related to time management, hierarchy, group, communication and behavior towards uncertainty • The values behind these cultural codes • Their implications in professional relationships, in terms of expectations, attitude and behavior • Keys for a successful relationship • Strategies to implement, tools to use
Pedagogical Tools	<ul style="list-style-type: none"> • Theoretical contributions • Practical exercises • Discussions and sharing of experiences
Target	Executives, teams working with African colleagues
Duration	2 days

K. PROFESSIONAL AND PERSONAL EFFECTIVENESS

Improving Professional Writing

Objectives	<ul style="list-style-type: none"> • Knowing how to express oneself in the bank (internally and externally) • Distinguishing the different writing types (mail, report, meeting debriefing, technical file), their objectives and stakes • Adapting the tone and writing style to the writing type, the type of message and addressee (hierarchy, client, colleagues) • Being responsive and making sure writings are transmitted on time • Mastering the essential grammar, spelling and vocabulary rules • Shaping and structuring ideas before writing • Constructing the writing; matching style with content • Getting to the point, improving readability and fluidness of writings • Taking time to read over and correct mistakes • Mastering note-taking methods and techniques
Indicative Contents	<p>The main writing types and the different professional writing styles</p> <ul style="list-style-type: none"> • Writing: choice of vocabulary, phrasing respecting grammar, spelling and conjugation rules • Summary: a very useful tool to assert professional effectiveness and allow the hierarchy to make fast decisions • Note-taking and meeting debriefing: translate the ideas collected in meeting into real actions • The 6 Ws method (what, where, when, who, why, how): to sum-up actions and decisions taken in meetings; ensuring that the essential questions of the implementation of these actions and decisions have been answered • The other note-taking methods: mapping, action verbs, km note-taking • Writing models (all types of writings) <p>Workshops and exercises</p> <ul style="list-style-type: none"> • Individual exercise: writing a summed-up e-mail based on a mapping or 6 Ws note-taking • Group exercise: note-taking based on a professional speech (on video projector) • Based on notes, writing of a client interview summary • Cooperative work: listing all grammar, spelling and conjugation mistakes that we commonly make and auto correction
Pedagogical Tools	<ul style="list-style-type: none"> • Theory/methodology/practice and workshops • Simple and pragmatic methodology • Exercises on the different writing types based on existing models and existing professional writings
Target	All co-worker writing professional documents
Duration	2 days

Developing Word and Excel Skills

Objectives	<ul style="list-style-type: none"> • Mastering basic Word and Excel functionalities • Creating and managing documents (spreadsheets with text, numbers, formulas) • Structuring and formatting documents and graphics • Optimizing time and being able to manipulate desktop tools • Arranging documents' presentation
Indicative Contents	<p>Introduction</p> <ul style="list-style-type: none"> • Presentation, tab, toolbar • Principal characteristics: document management • Entry and modification of data • Formatting <p>Excel</p> <ul style="list-style-type: none"> • Elaborating tables, working with spreadsheets, creating and generating tables • Using complex formulas and pivot tables • Excel's specific functionalities • The analysis and use of tables • Using tabulations • Direct mailing and document review <p>Word</p> <ul style="list-style-type: none"> • Text manipulation • Professional formatting • Available tools and effects • Creating a table • Using tabulations • Direct mailing and document review
Pedagogical Tools	<ul style="list-style-type: none"> • Theory/methodology and practice • Simple methodology • Practical exercises on Word and Excel
Target	All colleagues wishing to improve the mastering of desktop tools
Duration	2 days

Excel Tables and Formulas

Objectives	<ul style="list-style-type: none"> • Mastering dashboards and basic calculations in Excel • Knowing how to use its major mathematical functions • Formulating problems effectively • Optimizing statistical and financial calculations
Indicative Contents	<ul style="list-style-type: none"> • The method to construct a dashboard (what data, what results, logic of calculations) • Simple tables with Excel: row/column, calculations, formulas, styles... • Exercises • Modifying existing tables and quality check • Adding graphics • Linking to Word
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contribution and practical case • Numerous exercises based on the bank's cases
Target	All colleagues and executives who needs to use Excel and work with dashboards
Duration	1 day

Pivot Table in Excel Workshop

Objectives	<ul style="list-style-type: none"> • Mastering the pivot tables in Excel • Formulating problems effectively
Indicative Contents	<ul style="list-style-type: none"> • The pivot table: concept and application • Methodology • Creating tables • How to read and use them • Adding graphics
Pedagogical Tools	<ul style="list-style-type: none"> • Conceptual contribution and practical cases • Numerous exercises based on the bank's cases
Target	All colleagues and executives who needs to use Excel and work with dashboards
Duration	1 to 2 days