

RISK BASED INTERNAL AUDIT

COURSE OBJECTIVE

The objective of this course is to clarify the principles of Internal Audit along with the Audit process and arm internal auditors with a good knowledge of risk based audit.

CONTENT:

- ▶ Concepts and principles of Internal Audit
- ▶ Pre-field audit
 - Selection of Auditee
 - Audit Planning
- ▶ Field audit
 - Review of auditee operations
 - Internal control analysis and appraisal
 - Audit procedure and testing
 - Development of findings and recommendations
- ▶ The audit report
 - Follow up on audit findings
- ▶ Others
 - Audit work papers
 - Objective and scope of an internal audit department
 - Quality control & assurance
 - Internal auditors code of conduct

TARGET GROUP

- ▶ Internal auditors are eligible for this course.

DURATION:

- ▶ 10 half days

METHOD OF INSTRUCTIONS

- ▶ Lecture with practical exercise Internal auditors are eligible for this course.

BANK RISK MANAGEMENT

OVERALL DESCRIPTION

Financial institutions play a crucial role in an economy. On one hand, they are highly depending on public confidence and on the other hand, they are highly exposed to a number of risks. Risk issues arise in every credit decision. A prudent banker balances this risk against the potential for reward to ensure the maximum return for the bank. There is also the requirement to meet the customers' needs, retain existing business and attract new clients. Inadequate attention and inappropriate ways to risk management would diminish reputation and trust. Thus, appropriate and effective risk management is inevitable. Thanks to the Basel Committee, the process of harmonizing these regulations internationally is at an advanced stage. The objective of the Basel Committee is to maximize the level of standardization of banking supervision world-wide and achieve the quality demanded of banks and their supervisory bodies. New decisive guidelines issued by the Basel Committee for the credit industry include among others the Principles for Credit Risk Management and Basel II.

COURSE OBJECTIVES

The growing sophistication of the Ethiopian Financial Sector and its increasing interconnection with the global market place has meant that it is beginning to be exposed to increasingly complex and intertwined risks. This course aims to put banks and their representatives at the forefront of risk identification, measurement and management. Upon completion of this course, participants should be able to:

- ▶ Identify inherent risks in lending;
- ▶ Minimize that risk; understand various mechanisms for assessing reward; and
- ▶ Maximize that reward.

CONTENT

- ▶ New trends in risk management on the international financial market
- ▶ Financial risks vs. non-financial risks
- ▶ Credit risk management
- ▶ Liquidity risk management: modern tools to manage the bank's liquidity
- ▶ International best practices in CRM: Basel II
- ▶ Market risk management: Interest rate risk management
- ▶ Different models and tools in modern market risk management
- ▶ FOREX risk management
- ▶ FOREX instruments: SWAPS; options, futures

TARGET GROUP

- ▶ Credit and corporate banking staff;
- ▶ Corporate strategy & planning personnel;
- ▶ Financial control as well as internal control and compliance staff;
- ▶ Middle and senior level officers working in investment, treasury, accounts; and Other planning related departments staff at head office.

DURATION

- ▶ 11 half days

MARKETING AND CUSTOMER RELATIONSHIP MANAGEMENT

OVERALL DESCRIPTION

The seminar will allow participants to obtain a better understanding of the principles of marketing, how to apply them and the different aspects of strategic and operational marketing. It will assist them to better understand how to combine various marketing instruments and their effects. The participants will learn how to bring together information from internal and external sources to determine needed products and services, what price will be acceptable to clients, how can these products and services be sold in the most efficient and effective manner and which information channel is the best to reach clients. From a discussion of what customers are buying from their financial service providers (banks) we will develop a relationship building process based on the understanding of strategically important customer knowledge, how to have access to privileged confidential information and use it to build unique structured value added business propositions.

COURSE OBJECTIVES

The course has the following key learning objectives:

- ▶ Distinguish between marketing, sales and market goals and explain them.
- ▶ Explain and use correctly market research and its instruments.
- ▶ Use and differentiate the Instruments of the marketing mix and sales promotion.
- ▶ Understand the basics of personnel marketing in the sense of organizational Integration.

CONTENT

- ▶ What marketing really is
- ▶ Develop marketing strategy
- ▶ Marketing research
- ▶ Competitor analysis
- ▶ Customer research techniques
- ▶ Marketing of financial services
- ▶ Corporate identity and brand values
- ▶ Develop a marketing plan
- ▶ Develop product & pricing strategies
- ▶ Product development and bundling
- ▶ Product pricing
- ▶ Advertising, communications & publicity
- ▶ Organizing a successful campaign
- ▶ Setting marketing budgets
- ▶ Measuring the return on your investment
- ▶ CRM key elements and critical success factors
- ▶ Understanding your internal and external customer relationships
- ▶ Customer service standards
- ▶ Customer retention
- ▶ Communication & listening skills
- ▶ Know your customers (KYC)
- ▶ Understand the customer buying process
- ▶ Customer financial and business needs analysis
- ▶ Customer acquisition planning
- ▶ Understanding the four core traits of successful salespeople
- ▶ Negotiating and closing the sale
- ▶ The sales model – customer needs focused
- ▶ Sales model role play with collective and individual feedback
- ▶ Cross-selling matrix

TARGET GROUP

This program is ideal for participants involved in product development; marketing communications, research and implementation. Also for those involved in a consultative customer relationship and sales role and who rely on other business units for the delivery of the product or service to the customer.

DURATION

- ▶ 10 half days

CHANGE MANAGEMENT

OVERALL DESCRIPTION

Today, Change Management is the most important topic in the organizational effectiveness and the most critical and challenging responsibilities of organizational leadership.

These responsibilities have become even more important in the financial sector in Ethiopia. The financial sector is dynamic and for the foreseeable future will undergo radical changes. It is faced with significant and complex challenges, both in commercial and regulatory terms. Dynamic environments such as these require dynamic processes, people, systems and culture in order to respond to market opportunities and threats and to manage change successfully.

In this context, the course focuses on the organization wide-change management principles and modern techniques to enhance the ability of management in the Ethiopian financial institutions to cope with the challenges confronting them in order to face the fast-changing competitive business environment and global economy challenges.

Successful change management techniques will help organizations to:

- ▶ Reduce turnover and the loss of valued employee
- ▶ Accelerate the implementation of the change
- ▶ Reduce productivity loss and employee resistance

TARGET GROUP

- ▶ Top and middle managers of Ethiopian financial institutions

COURSE OBJECTIVES

After this course, the course participants will be able:

- ▶ To understand fundamentals and principles of Change Management
- ▶ To be able to prepare the change process and to prepare people for Change
- ▶ To manage the Change process successfully
- ▶ To reinforce Change

CONTENT

- ▶ Definition of the change process
- ▶ What is a successful change?
- ▶ Why change MANAGEMENT?
- ▶ Fundamentals and principles of the Change Management process
- ▶ Different types of organizations
- ▶ What to change: Structure, technology, culture & people
- ▶ Preparation of the change management
- ▶ Success principles in the change management
- ▶ Leadership skills management
- ▶ Management of the change process
- ▶ Communication in the change process
- ▶ Reinforcement of the change

DURATION

- ▶ 4 half days

COMMUNICATIONAL SKILLS

OVERALL DESCRIPTION

In today's business communicational skills are as important as technical knowledge.

There will be no successful career without having good communicational skills. In this course the participants will learn how to communicate successfully with their clients. The participants will learn modern techniques of managing a conversation. This training includes influencing, negotiation, dealing with conflict and difficult people.

COURSE OBJECTIVES

The course has the following key learning objectives:

- ▶ Understanding Communication Dynamics
- ▶ Developing Listening and Responding Skills
- ▶ Developing negotiating skills

CONTENT

- ▶ What is a communicational process?
- ▶ Sending and receiving a message
- ▶ Understanding needs of a client
- ▶ Phases of a conversation: introduction, sending a message and summarizing
- ▶ Listening techniques
- ▶ Questioning techniques: paraphrasing, summarizing, closed and open questions
- ▶ Verbal and non-verbal communication
- ▶ Negotiating skills
- ▶ Cross-selling technique: a modern selling technique
- ▶ Modern features of a phone conversation
- ▶ A closure of a conversation

TARGET GROUP

- ▶ Front-office employees

DURATION

- ▶ 4 half days

LEADERSHIP SKILLS

OVERALL DESCRIPTION

Leadership is becoming a more and more important quality in today's quickly changing business environments. The challenges for modern leaders are growing and to become a good leader certain qualities are necessary. It is often said that leadership is a quality that people have to be born with but this training will show that leadership skills can be learned and need to be practiced. Thus, the goal of this training is to activate the leadership potential of the participants, so that they are not only managers anymore but also good leaders. Therefore, we provide the participants with theory about characteristics of good leadership first. We find out with the trainees what kind of leaders they are and how they can develop their personal leadership skills. The participants learn to use leadership tools and methods to motivate their employees and teams to achieve great results in the future.

COURSE OBJECTIVES

After this course, the course participants will be able to:

- ▶ Differentiate between leadership and management
- ▶ Know to apply the techniques and tools for successful leadership
- ▶ Lead their employees to reach great results.

CONTENT

- ▶ Definition of leadership
- ▶ The difference between leadership and management
- ▶ Different types of leaders
- ▶ Leadership theories
- ▶ Leadership models and styles
- ▶ Principles of good leadership behaviour
- ▶ Essential skills to become a good leader
- ▶ Communication and Feedback

TARGET GROUP

- ▶ Top and Middle Managers of the Ethiopian Financial Institutions
- ▶ Ethical leadership
- ▶ Leadership and change
- ▶ Leadership and change management

DURATION

- ▶ 4 half days



FINANCIAL MANAGEMENT

COURSE OBJECTIVES

To familiarize participants how to raise funds, invest, manage resources wisely and finally create awareness to adopt to change.

CONTENT

- ▶ The scope and environment of financial decisions
- ▶ Working capital management
- ▶ Investment and financing decisions

TARGET GROUP

- ▶ Managers and officers, directors in Accounting and processing department.

DURATION

- ▶ 10 half days

METHOD OF INSTRUCTIONS

- ▶ Class room training
- ▶ Class discussions and exercises

HUMAN RESOURCE MANAGEMENT

COURSE OBJECTIVES

The objective of this course is to provide participants with modern concepts and practices of human resources management and to help them acquire the knowledge and skills which will enable them to play a key role in the major functions of human resources management within the organization.

CONTENT

- ▶ Definition, Role and Importance of HRM
- ▶ Evolution of personnel Management into HRM and Strategic Human Resource Management (Theory Application)
- ▶ Human Resource planning (HRP)
- ▶ Recruitment and selection
- ▶ Performance planning and management system (PPMS)
performance planning and Review system (PPRS)
- ▶ Training and development
- ▶ Job analysis and job evolution
- ▶ Compensation administration
- ▶ Labour management relations
- ▶ Discipline

TARGET GROUP

- ▶ Division and District Managers and Directors

DURATION

- ▶ 10 half days

METHOD OF INSTRUCTIONS

- ▶ Lecture with practical exercise
- ▶ Cases and exercises

STRATEGIC MANAGEMENT

OVERALL DESCRIPTION

Research has shown a direct correlation between excellence in strategy development and superior operating performance. In today's evolving and increasingly competitive financial-services sector, an institution that does not utilize an effective strategic planning process can at best cope with change but will find it impossible to proactively manage change. Ineffective planning means leaving the organization at the mercy of external factors.

This four-day program is viewed as the cornerstone of management development for the financial services industry, and it is designed to provide participants with an understanding of the strategic and tactical decision-making processes facing senior managers and executives. In today's competitive environment the future of an institution depends on managers who can knowledgeably evaluate information and make informed decisions in accordance with their organizations strategic objectives. This requires a sound, cross-functional understanding of the institutions business.

COURSE OBJECTIVES

The objective of this course is to introduce participants to the main concepts and instruments of strategy, and a conceptual framework and tools which will enable them to develop innovative and competitive strategies that are applicable by financial institutions managers.

Upon successful completion of the program the participant will be equipped to:

- Understand the importance of strategic management and its applicability.
- Make informed strategic decisions designed to advance the objectives of the entire enterprise rather than narrow, functionally-based decisions.
- Demonstrate an understanding of the primary financial and performance measurement concepts that drive and constrain the industry.
- Interpret key financial, economic and market data that can affect the success of the institution's strategy.
- Understand competition in products, pricing and performance which can impact the organization's competitive position.
- Have an integrated and coherent view of all the components of the strategic management process.

CONTENT

- The analytical framework of business strategy
- Organizational analysis
- The analytical framework of industry analysis
- The analytical framework of market analysis
- How to set up and manage an economic activity

TARGET GROUP

This training is aimed at:

- Senior functionaries from banks and financial services companies - Heads of Departments, Branch Managers, General Managers - who are involved in strategy formulation, product policy and planning and new business initiatives.

DURATION

- 8 half days

MANAGEMENT INFORMATION SYSTEM

OVERALL DESCRIPTION

MIS involves the study of how organizations use Information and Information Technology to overcome problems or create opportunities.

This Training deals with the nature of Information as an organizational resource; its significance in decision making and management for the digital firm; Information requirements at different levels and functional areas of management; identification and source of Information required; management of Information Systems, hardware and software resources; development of Information System for the digital firm; introducing e-business and e-commerce and familiarizing with the Internet; application of information and knowledge management.

COURSE OBJECTIVES

At the end of this training the trainee will be able to:

- ▶ Describe a Management Information System (MIS) and clearly explain its role in an organization
- ▶ Distinguish the difference among Information System types
- ▶ Recognize and differentiate the relationship between information “the fourth factor of production” and decision making
- ▶ Understand the significance and impact of information and Information Systems as basic resource from managerial perspective in decision making
- ▶ Identify ability and skills those help to identify information needs, source and to utilize the information efficiently and effectively
- ▶ Explain the main principles and concepts of designing and implementing Information Systems

CONTENT

- ▶ Information technology and information systems
- ▶ Management information system: An introduction
- ▶ Management information system and decision making
- ▶ Information systems in management
- ▶ Computer based information system
- ▶ Transaction processing systems
- ▶ Tactical and strategic information management
- ▶ Data as organizational resource
- ▶ Need for system control security and ethics

TARGET GROUP

- Middle level supervisors and senior managers

DURATION

- 10 half days

CORPORATE GOVERNANCE

OVERALL DESCRIPTION

Corporate governance has re-emerged as one of the most significant business topics of the early twenty-first century. **Governance** – which we define as the structure and function of a corporation in relation to its stakeholders generally, and its shareholders specifically – is not, of course, new. It has been widely discussed, debated, and analyzed for many decades. Public focus is strong because governance failures can now impact a very large number of stakeholders: institutional and retail shareholders (the original and primary focus of most governance initiatives), retirees and pensioners, employees, bank creditors, clients, suppliers, regulators and broad communities. There is heightened realization that good governance is effective in protecting stakeholders, while poor governance puts all parties at risk.

This course has been developed to assist managers of the Ethiopian financial institutions with the knowledge, methodological skills and practical tools for strategic and operational management of the institutions. The step by step course will assist participants in becoming better managers.

COURSE OBJECTIVES

After this course, the course participants will be able:

- ▶ To understand corporate governance
- ▶ To understand to corporate governance related issues
- ▶ To apply modern techniques and tools on corporate governance

CONTENT

- ▶ Definition of Corporate Governance
- ▶ WHY Corporate Governance?
- ▶ The main issue of Corporate Governance: the ownership issue and the management issue
- ▶ Risk management in Corporate Governance
- ▶ Some of the hot topics of the Board of Directors
- ▶ Business conduct
- ▶ Monitoring of company's performance
- ▶ Transformational transactions
- ▶ Reporting to the outside

TARGET GROUP

- Top and middle managers of Ethiopian financial institutions

DURATION

- 2 full days