

GOFAL ACADEMY – TRAINING PROGRAMS

S/ N	PROGRAMS	TRAINING OBJECTIVE/OUTCOME	PROGRAM CONTENT	TARGET AUDIENCE	DURATION
1	Basic Credit Course	This course will expose beginners in lending functions to basic credit knowledge and equip them well enough to meet challenges in risk asset creation. At the end of the program they will be sufficiently equipped with the technical skills in conducting credit interviews/writing, recognise bankable proposals from the on-set, analyse/evaluate and present proposals for approval. They will also be acquainted with requisite credit documentations from origination to disbursement.	<ul style="list-style-type: none"> ● Review of the macro-economic environment as basis for lending. ● Definition of credit and types of credit by structure and by purpose. ● To learn lending principles- cannon of lending/five Cs of credit, signals of lending pitfalls/complacencies etc. The course will touch on what credit culture/philosophy a lending institution should imbibe. ● Conducting credit interviews/credit presentation format review. They will be taken through credit memorandum and explain each section. ● Introduction to financial statement analysis- definition, composition, assumptions, basic analysis approaches. ● Issuance and Management of Contingent Liabilities. ● Basic Credit Documentations –Pre & Post approvals including filing of credit documents. 	Executive/management trainees to second level officers in financial and Non-financial institutions Insurance Officers. Officers in credit division of big manufacturing companies, Service Industries , Conglomerates etc	3days
2	Intermediate Credit Program	The course will equip participants with advance credit skills in credit analysis, financial statement analysis, credit structuring, some specialised credits, documentations	<ul style="list-style-type: none"> ● Review of macro-economic environment and the international economic sector and impact for lending activities in the current year. ● Sources of Credit risks and the role of credit analysis and mitigation 	Relationship Officers, Branch Managers, Credit Analysts, Segment/departmental Heads in credit	3days

		etc. It will acquaint them elements credit risk management	<ul style="list-style-type: none"> • Credit types by structure, Line of Credit , credit structuring under secured and unsecured scenarios, • Financial Statements, Ratio Analysis and interpretations. • Preparation of Financial spread sheet. • Legal documentations. • Loan fraud, detection and management. • Introduction to Credit Risk Management- Credit Exposure, Types, Limits and criteria. • Specialise Credits – Leases, warehousing and other asset-based lending. • Issuance and Management of contingent liabilities. Exposure. • Case studies 	functions, Treasury Officers	
3.	Advanced Credit Program	Participants will be exposed to advanced credit structuring, specialised credits, acquire top credit risk management skills and credit measurements under Basel 2 &3.	<ul style="list-style-type: none"> • Review of macro-economic environment. • Appraisal of feasibility studies and determining project viability. • Import Finance Facilities (IFF) and international payment system. • Issuance and management of contingent liabilities exposure. • Understanding of approval authorities, committees and credit governance structure in the banking industry • Understanding Credit risk management- the composition, functions of CRM, and operational core elements of CRM • Credit risk measurements as basis for risk-bearing capacity, capital allocation and credit strategy under Basel 11 & 111. 	Branch Managers, Corporate Bank Officers, Credit Analysts , Segment Credit Heads and Senior Managers in Lending and Treasury functions.	4days

			<ul style="list-style-type: none"> ● Credit Portfolio Planning, Portfolio Limits, loan provisioning and credit strategy. ● Understanding portfolio lending and development of Risk Acceptance Criteria. ● Asset Remedial Management and Recovery Strategies. ● Case studies 		
4	Credit Risk and Portfolio Management Program	Participants will at end of the program acquire practical knowledge and skills in the management of Bank's credit portfolio including portfolio planning, measurement of credit risks, Rating Techniques , Credit Risk Models, Credit documentations, Preparation of Management & Statutory reports, Loan Classification and Provisioning	<ul style="list-style-type: none"> ● Loan types, structuring, and their characteristics. ● What is Credit Risk?, Methods of Analysing/measuring Credit Risk, Warning signs of Credit Risk, Risk-Return Trade-Off and Elements of Credit Risk Management Policies. ● Portfolio Planning and Credit Strategy. ● Understanding Credit default models- Calculations of Probability of Default (PD), LGD, Expected and Unexpected Losses, Expected Default Frequency (EDF), Distance to Default etc and management. ● Management of Credit Portfolio-Credit Monitoring, Collateral Management, Asset Classification and Loan Provisioning, Generating Management and Statutory Reports ● Credit Risk Rating techniques for individual, corporate and country risks and setting of credit limits. ● Assessment of Bank Risks and Management. ● Loan Documentations and Management ● Case Studies 	Relationship Officers , Branch Managers, Loan Officers/Analysts, Head of Credit Divisions/Segments, MFB MDs, Senior Managers in Mortgage Banks, Finance Houses	4days
5	Troubled Loans and Remedial Management.	At the end of the course, the Participants will be acquainted with credit risk management	<ul style="list-style-type: none"> ● Loan types, structuring, and their characteristics. ● Loan Fraud, Detections and Management. 	Relationship Officers, Branch Managers, Loan Recovery Officers,	3days

		<p>approaches, risk measurement methodologies, dynamics of non-performing loans, red signal for problem loans and strategies for recoveries for bad loans.</p>	<ul style="list-style-type: none"> ● Fundamentals of Credit Risk Management – Credit Risk Mitigation/Administration, and Loan Classification System and Management. ● Understanding Credit default models- Calculations of Probability of Default (PD), LGD, Expected and Unexpected Losses, Expected Default Frequency (EDF), Distance to Default etc and management. ● Legal documentations for Credit Facilities. ● Cash-flow Analysis- Historical cash-flows, Projections – critical assumptions/value drivers, preparation, validations, sensitivity analysis, debt capacity and financial strategies. ● Credit Deterioration- Identifying troubled loans, causes and remedial strategies. ● Bad loans and Recovery Strategies ● Case Studies 	<p>Credit Analysts, Credit Control Officers, Heads of Credit department etc</p>	
6	<p>Financial Planning & Cashflows Management program</p>	<ul style="list-style-type: none"> ● Participants will be exposed to the analysis of financial statement and ratio analysis for lending purpose. ● Participants will learn how to construct and analyse cash-flows based on sectors value drivers and critical assumptions. ● Participants will be acquainted with various cashflow lending and the 	<ul style="list-style-type: none"> ● Review of Macro-Economic Environment, Economic Sectors and lending propensity. ● Loan types, Structure and their Characteristics. ● Analysis of historical financial statement, Management Accounts and Ratio Analysis. ● Cashflows Management –Definition, types, Cashflows construction/value drivers, cashflow lending, and analysis for borrowing/lending decision. ● Case Studies 	<p>Relationship/ Account Officers, Treasury Managers, Branch Managers, Credit Evaluators.</p>	<p>2days</p>

		relevance of cashflows in credit decision.			
7	Project Finance Program	Participants will understand project appraisal techniques, project financing methods and project risk management approaches	<ul style="list-style-type: none"> ● Project Management- Definition, Objectives, Scope, Roles and Management Techniques. ● Essentials of Feasibility Study and Appraisal. ● Project Planning, Scheduling, Critical Path Analysis, budgeting and implementation. ● Project Financing- Cost of Capital, Project Evaluation Techniques /Decisions and Financing Options/sources. ● Capital Rationing and Management of Capital Expenditures. ● Measuring and Managing Project Risks 	Credit Analysts, Relationship Officers, Branch Managers, Heads of lending Departments, Divisional Heads, Corporate Banking Unit Heads etc	3days
8.	Asset-based Lending	At the end of the course, participants shall be fully acquainted with all forms of asset-based lending and will be able to structure them to the benefits of the Bank and the Customers alike	<ul style="list-style-type: none"> ● Stock Financing ● Warehouse Financing Transactions –Export, Imports ● Lease Financing ● Real Estate Financing ● Consumer finance ● Contract Finance 	Relationship Managers, Corporate Banking Officers, Branch Managers, Credit Analysts and Managers/Senior Managers in lending functions.	3days
9.	Managing your own business	This training will provide a head-start for all entrepreneurs, Retirees intending to go into business, equip the existing SME business owners on business management practises and will be a good platform or springboard for Government Empowerment Scheme. It is intended to equip	<ul style="list-style-type: none"> ● What is an entrepreneur?. What qualities do I need to become an entrepreneur? ● Starting as an entrepreneur, what are the building blocks? Why do I need Business Plan? ● Forms of Business Structure those are available. ● Financial Planning and control- a major tool for business success. 	Retirees, Government Empower Scheme Projects, Sole Proprietors, SMEs and Aspiring Entrepreneurs, Relationship Managers etc	3days

		Bank Relationship Officers, Micro-lenders managing customers' businesses on ways to manage their business relationships and maximise benefits for the Bank and the Customers.	<ul style="list-style-type: none"> • Financial record keeping. • Banking relationship and transactions. • Hiring, training, firing and managing people for business for business success. • Managing Third Party Relationships and Community relations. • Your roles as the Managing Director and Business Success. • Transforming from a Manager to a Leader-Emphasis on the inner qualities of leadership in business development. 		
103	Building Customer Centric Team	The course will help understand the rudiments of business and how each employee deliver excellent service that will enhance customers satisfaction and improved business performance	<ul style="list-style-type: none"> • Understanding the Essence & Rudiments of Business • Basic Dynamics of Team Building - Focus on Sales & Marketing • The Essentials of Marketing • Fundamentals of Brand Management • Working with Customers • Excellent Customer Service Delivery • Internal customer service Interface • Effective Business Communication & Reporting. 	Relationship Officers, Key frontline personnel- Sales Men, Business Development personnel, Brand / Marketing Personnel and Employees who interface and interact with customers, key influencers and decision makers and are thus critical to the achievement of the business goals and objectives.	3days
11	Entrenching a Performance-based Culture	The course will provide a solid foundation for effective performance in today's demanding work environment; it will equip all HR Personnel , Unit Heads , All Supervisors. Employees holding	<ul style="list-style-type: none"> • Understanding the Essence & Rudiments of Business • The Essentials of Performance Management • Measuring Methods and Benefits of Performance Management 	All HR Personnel , Unit Heads , All Supervisors. Employees holding strategic roles that supervises more 1	3

		strategic roles that supervises more than 1 person. It will broaden the perspectives of functional specialists, and strengthens individual competencies and productivity.	<ul style="list-style-type: none"> ● Understanding Organisational Culture ● Creating & Changing Organisational Culture ● Principle of Motivation and Delegation ● Developing High Performing Mindset. ● Introduction to Competency Modelling 	person. Third Party Employees Heads	
12	Essentials of Business Communication and Presentation Skills	The course will help employee understand the essence and importance of communication in achieving the corporate objective and help them to improve their presentation skill	<ul style="list-style-type: none"> ● Basics of Communications ● Understanding the communication Process ● The communication Model ● Essentials of Presentation Skill 		1day
13	Emotional Intelligence at Work Place and Creating Professional Presence	The course will help define Emotional Intelligence (EI), differentiate between EI and Intelligence Quotient (IQ) and its importance of EI in an organization. They will learn how to create and professional presence that will enhance their confidence and career growth	<ul style="list-style-type: none"> ● Understanding Emotional Intelligence - Meaning and Definitions ● Emotional Intelligence Framework ● Personal Competences & Effectiveness ● Social Competences & Creating Professional Presence ● Cognitive Competences ● Integrating strategy with people emotions ● Managing Change ● Negotiation and Politics 	All Managers, Middle Management Staff, Supervisors and all Employee in general	2days
14	Alignment of Functional Role to Corporate Strategy	The course will help understand the role of corporate strategy in achievement of the business objective. The employee will understand their role in the big picture	<ul style="list-style-type: none"> ● Understanding Corporate Strategy ● Pillars of a Successful Organisation ● The Law of Teamwork Effective Team Building ● Managing Conflict in Workplace ● Hindrances to Strategy Implementation 	All HODs and Unit Heads , Managers and Personnels holding strategic offices	2days

15	Essentials of Business Management and Measuring Key Business/Marketing Metrics	<p>The training is meant to help an organisation to be able to set effective metrics, align of business objectives, strategies and metrics</p> <p>-Help identify the potential gap between metrics and business outcomes, Know the importance of marketing metrics and</p> <p>Measure marketing effectiveness and Understand the risk of poorly implemented metrics.</p>	<ul style="list-style-type: none"> ● Understanding Rudiments of Business and Corporate Strategy ● Organisational Life phase Models & Common Metrics ● Different Measurement Techniques ● What is Metrics and Its Benefits ● Measuring Marketing Effectiveness ● Measuring Business value Metrics ● Integrating Data to Measure Metrics ● Applying Dashboard in Measuring Metrics ● How Metric support Planning & Implementation ● Digital Trend in Metrics Measurement 	Marketing Personnel, Digital Strategists, HODs , Managers , Business leaders and Business Owners	3days t