

CENTRAL BANK OF EGYPT
Egyptian Banking Institute



البنك المركزي المصري
المعهد المصرفى المصرى

Foundation Program **Blended**



Target Audience:

The course is intended for Junior bankers in different banking functions.

Course Description:

The foundation program will provide the basis for preparing new hires to work in the banking and financial sector. The knowledge provided by this program is a recommended milestone towards preparing our emerging and future leaders to sustain the production of efficient calibers in the banking sector. Moreover, it is the first step towards maintaining Continuous Professional Development Programs-CPD in which individuals remain competent with updated knowledge and skills, and that they are committed to a philosophy of long-life learning. Also, operating banks could allow employment after new hires attend this program.

In addition, the curriculum is designed in collaboration with Pearson/Edexcel and the Chartered Banking Institute in Scotland according to employers and the market needs. In addition, it consists of multiple modules with an emphasis on preparing young and potential candidates to penetrate the banking and finance sector successfully.

Course Objectives:

- Explain the Basic Concepts of Micro and Macro Economics
- Explain the main functions of the banking system and types of regulations
- Categorizing main Banking Accounts, Products and Services
- Distinguishing Retail Banking Operations
- Classify Foreign Trade Operations
- Differentiate between Legal aspects of Banking Transactions
- Classify the main accounting principles and the contents of published financial accounts
- Discuss Credit Concepts and Operate Methods of Financial Analysis
- Explain how Foreign Exchange Markets Operate
- Define the best practices in corporate governance and compliance

- Test Basic Risk Measurement Calculations
- Differentiate between E-banking channels and Identify its importance
- Explain definitions and concepts of general etiquette and business etiquette
- Develop the Business Writing Skills and Explain the different between business documents
- Define the basics of service standards and Explain how to maintain customer loyalty
- Develop the selling skills through identifying the customer profile, needs & wants and life cycle
- Explain the nature of SMEs, characteristics of funding options and identify reasons for banks for entering into SME banking

Course Outline:

Part one: Banking and Finance

Module One: Introduction to Economics

Session One: The Basic Economic Problem

In this session, the participants will know the Basic Economic Problem

- Economic scarcity
- Group discussion
- Assignment

Session Two: Various Economic Systems

In this session, the participants will know the difference between various economic systems

- Centrally planned economy
- Mixed economy
- Group discussion
- Quiz

Session Three: The Difference Between Microeconomics And Macroeconomics And The Circular Flow

In this session, the participants will know the difference between Microeconomics and Macroeconomics and the circular flow:

- Microeconomics
- Macroeconomics
- Circular flow
- Group discussion
- Assignment

Session Four: Basic Concepts of Microeconomics

In this session, the participants will know the basics concepts of Microeconomics

- Market Forces of Supply and Demand
- Market Structure
- Anti-Competitive Practices
- Organizational Responses
- Multi/transnational Corporations
- Joint Ventures
- Outsourcing
- Group discussion
- Assignment

Session Five: Basic Concepts of Macroeconomics

In this session, the participants will know the basics concepts of Macroeconomics

- GDP
- Economic Growth
- Balance of Payments
- Public Borrowing
- Employment Analysis
- Inflation
- Foreign Exchange Rates
- International Trade
- Financial Crisis
- Group discussion
- Quiz

Module Two: Introduction to Banking System and Regulations (eLearning – 110 Minutes)

- The history of the banking system.
- The main functions of a bank and the importance of confidence in banking.
- International key principles of bank liquidity and funding.
- The main rationale and types of regulation (e.g. BASEL).
- Specific Egyptian regulations and best practice.

Module Three: Banking Operations Products and Services

Session One: Main Bank Accounts

In this session, the participants will be able to differentiate between Main Bank Accounts

- Current accounts and how they operate

- Savings accounts and how they operate
- Group discussion
- Quiz

Session Two: Bank Rates & Swift System and Bancassurance products

In this session, determines what are Bank Rates & Swift System and Bancassurance products.

- How interest rates are decided and calculated
- How clearing cycle operates in payment system
- The main types of insurance and assurance products offered by retail banks
- Group discussion
- Assignment

Module Four: Retail Banking Operations

Session One: The Retail Banking Liability Product

In this session, the participants will know the retail banking liability product

- The Importance of Retail Banking
- The main types of retail banking products/ services
- The nature of electronic payments and cards
- Group discussion
- Assignment

Session Two: The Assets Products and Cards Services and Cross Selling Technique

In this session, the participants will know the assets products and cards services and cross selling technique

- Bank fees and commissions and cross selling technique
- Differentiate between different collection strategies
- Group discussion
- Assignment

Module Five: Foreign Trade Operations

Session One: Trade Finance and Its General Principals

In this session, the participants will know the trade Finance and its general principals.

- Terms of payments in foreign trade
- The various foreign trade instruments
- Different types of L/G's
- Group discussion
- Assignment

Session Two: The Trade Transaction's Documents and Correspondent Banks Accounts

In this session, the participants will know the trade transaction's documents and correspondent banks accounts.

- Shipping documents and their importance
- Nostro and Vostro accounts
- Group discussion
- Assignment

الجزء السادس: الجوانب القانونية للمعاملات المصرفية (eLearning)
(– 75 Minutes)

- مفهوم المصرف (البنك) ودوره في المنظومة التجارية والاقتصادي
- حقوق وواجبات كل من البنك وعميله، وطبيعة العلاقة بينهما
- البنك المركزي المصري من حيث: الشكل القانوني، الهدف من انشائه
- المتطلبات الرئيسية للبنك المركزي المصري لتأسيس بنك، وتفعيل الخدمات البنكية
- المبادئ الأساسية للجوانب القانونية للأعمال وللمعاملات المصرفية

Module Seven: Financial Statement and Accounting Concepts for Banking Operations (eLearning – 70 Minutes)

- The Purpose of Accounting
- Accounting Equation
- Key Accounting Principles
- Users of Accounting Information
- The main contents of published Accounts
- Reporting Regulations and Principles
- Financial vs. Management Accounting
- Applications and case studies

Module Eight: Credit Concepts and Methods of Financial Analysis

Session One: The Financial Statement and Lending Rational

In this session, the participants will know the financial statement and lending rational

- Financial statements definition
- Types of financial statement
- Balance Sheet
- Income Statement
- Cash flow
- Lending rational
- Lending Basics

- Asset Conversation cycle
- Group discussion
- Assignment

Session Two: The Financial Statement Analysis

In this session, the participants will know the financial statement analysis.

- Credit definition
- Introduction to FSA
- Types of financial analysis
- Vertical analysis
- Horizontal analysis
- Ratio analysis
- Liquidity Ratio
- Solvency Ratio
- Profitability Ratio
- Asset Management Ratio
- Group discussion
- Quiz

Module Nine: Bank Treasury and Investment Operations

Session One: Foreign Exchange and The Main Working of Foreign Exchange Markets

In this session, the participants will know the Foreign exchange and the main working of foreign exchange markets

- Treasury definition
- Foreign Exchange Markets
- Participants
- The Factors Affecting Foreign Exchange Rates
- Theory and Practice of How Exchange Rates Are Applied to Arrive at Exchange Conversions
- Foreign Exchange Risks
- Forward and how is forward calculated
- Money Market and Central banks role
- Monetary VS Fiscal policy
- Group discussion
- Quiz

Session Two: Types of Risks

In this session, the participants will be able to differentiate between types of risks

- Liquidity Risk
- Asset Liabilities matching

- IR risk & Market Risk
- Group discussion
- Assignment

Module Ten: Compliance and Corporate Governance (eLearning – 130 Minutes)

Session One: Money laundering and Compliance Risk

In this session, the participants will know Money laundering and Compliance Risk

- Money laundering and Compliance Risk
- Best practice of compliance function
- Stakeholders Management
- Relationship with internal players
- What is Corporate Governance?
- Other Corporate Governance Best Practices
- Board of directors best practice
- Module Eleven: Risk Management

Session One: Introductory overview to Risk Management and the risk theory

In this session, the participants will have an introductory overview to Risk Management and explains the risk theory.

- the Concept of risk
- Risk Management Framework (RMF)
- Importance of risk Management
- Risk Management Process
- Sound Risk Management
- Group discussion
- Assignment

Session Two: The different risk types & how to manage and deal with them.

In this session, the participants know the different risk types & how to manage and deal with them.

- The key risks currently facing financial institutions.
- International Best Practices
- Group discussion
- Assignment

Module Twelve: Digital Banking

Session One: Banks' Evolution and Banks and Technology

In this session, the participants shows banks' Evolution and banks and technology

- Overview of Traditional Banking Model

- Definition of E-banking
- The path towards E-banking / Digital Banking
- Call center Overview
- Telephone Banking Services
- Internet Banking Services
- ATMs (Automated Teller Machines)
- Informational and Transactional Websites
- Mobile Banking and M-Payments
- Group discussion
- Assignment

Session Two: The Future of Banks and E-Banking Regulations

In this session, the participants will know the Future of Banks & E-Banking regulations

- Why E-Banking?
- The Future of Branch Banking: Where technology is taking us?
- Egypt's Digital Profile
- Real life case studies (Video content for discussions)
- CBE internet Banking regulations issued November 2014
- Group discussion
- Assignment

Part Two: Performance Management

Module One: Business Etiquette (eLearning – 35 Minutes)

- Definitions and concepts of etiquette
- Importance of etiquette in business
- The role of good manners in business
- Factors of success
- Components of greeting people
- Greeting components
- effective communication
- 3Vs applying etiquette
- First impression
- Perception
- Business Style and Professional Image
- Don'ts for ladies and men.
- Proper business attire
- for women
- for men

Module Two: Business Writing (eLearning – 30 Minutes)

- Characteristics of effective writing
- Principles of Good Writing
- Applying the 4 C's of Writing
- Writing correspondence (letters, memorandums and e- mails)

Module Three: Customer Care Mindset (eLearning – 70 Minutes)

- The fundamentals of service standards
- Different ways of monitoring service standards
- Management and service standards
- Complains to opportunities
- Communicate effectively and build an effective conversation
- Telephone etiquette
- Customer identification
- Customer loyalty
- The influence of employee loyalty
- Memorable service and solve customer problems

Module Four: Sales Journey (eLearning – 40 Minutes)

- Customer Needs and Wants
- Different Product Requirements for Different Ages
- Important values of customer life time value
- The objectives as an answer to customer needs
- Policies regarding customer service, sales and cross selling
- Collecting Data Using Marketing
- Purchase Decision Making
- Loyalty and Retention
- Meaning of Win Back
- Benefits of upselling and cross selling at the organization
- Major Mistakes made during the Selling Process
- Right Time for Upselling and Cross Selling
- Important Techniques in Cross Selling
- Important Techniques in Upselling

Part Three: Financing SME

الجزء الأول: مقدمة في تمويل المشروعات الصغيرة والمتوسطة (eLearning – 40 Minutes)

- أهمية المشروعات الصغيرة والمتوسطة
- المؤشرات الاقتصادية الداعمة لأهمية دور المشروعات الصغيرة والمتوسطة
- معايير تصنيف المشروعات الصغيرة والمتوسطة
- تعريف البنك المركزي المصري الموحد للمشروعات الصغيرة والمتوسطة
- سمات المشروعات الصغيرة والمتوسطة، وملامح الاختلاف بينها وبين المشروعات الكبيرة
- جاذبية سوق المشروعات الصغيرة والمتوسطة للبنوك
- التنوع في الخدمات المصرفية للمشروعات الصغيرة والمتوسطة ومدى ربحية البنوك
- مفهوم الائتمان المصرفي وخصائصه
- القواعد العامة لتمويل المشروعات الصغيرة والمتوسطة
- أركان الدراسة الائتمانية
- أدوات التمويل البنكية
- أدوات التمويل غير البنكية

Assessment Strategy:

Assessment is performed both informally and formally. Participants will be assessed on their class participation and there will be a final test.

Upon Successful Completion of this Course, participants will obtain:

5.4 CEUs

Course Language:

- Arabic / English




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