



ACLEDA Training Center

Background

For many years, ACLEDA Bank Plc. has led retail banking in Cambodia as a financial service provider to micro and small entrepreneurs. In response to a growing financial sector ACLEDA Bank Plc gradually generated subsidiary companies, ACLEDA Bank Lao Ltd, ACLEDA Securities, and ACLEDA Training Center (ATC).

ACLEDA Bank's Training Division, established in 2000, played a crucial role in building the capacity of ACLEDA staff to contribute to the Bank's success over the years. With the generous support of the Royal Government of Cambodia, and co-financed by the Federal Republic of Germany through KfW, in 2008 ACLEDA Bank Plc formed "ACLEDA-ASEAN Regional Microfinance Training Center" to provide training locally and internationally, focusing on MFIs in the ASEAN Region plus China. In August 2011, in a strategic response to the growth of training needs ACLEDA Bank Plc merged the Training Division and the ACLEDA-ASEAN Regional Microfinance Training Center into the "ACLEDA Training Center" (ATC). ATC provides training to ACLEDA staff as well as local and international participants from other organizations.

Vision & Mission

Vision:

ACLEDA Training Center (ATC) is to be Cambodia's leading training center providing superior quality of knowledge and skills to both local and international participants.

Mission:

Our mission is to provide local and international participants, graduated students with the wherewithal to manage their business, career and applying for job successfully and effectively and by doing so to improve the quality of their lives. By achieving these goals we will ensure a sustainable and growing benefit to our shareholders, our staff and the stakeholders at large. We will at all times observe the highest principles of ethical behavior, respect for society, the law and the environment.

Training Programs for External Participants

ATC provides a diverse range of training courses that combine concepts and practice — delivering the "know-how" and "show-how". Currently, six types of training are offered to external participants:

1. Short Courses

A yearly training calendar offers a variety of short courses with great appeal, such as credit management, product development, internal audit, savings management and customer service and care. Most of the courses are 2-day-in-class sessions designed to suit the staff training needs of banks, MFIs, companies and local and international participants. Courses are regularly scheduled for release and publicized on ATC's website. Courses are offered in Khmer and English.

2. Tailor-Made Training

Training is tailored to meet an organization's areas of interest. ATC staff work with organizations to assess training needs, design curricula and deliver capacity building and learning events. Training can be designed for one organization or groups of organizations that cooperate together, such as international NGOs, funders, associations, networks or project consortia. Translation for Lao, Chinese (Mandarin) and Vietnamese can be provided during the training sessions. Field visits can also be included to see the on-the-ground practice of ACLEDA in a variety of areas, such as credit, savings or back-office functions, such as internal audit and treasury management.

3. Exposure Visit/Study Tour

Local and international visitors meet with ACLEDA specialists on a variety of technical and managerial topics. Our specialists have expertise to share, time for discussions, and questions and answers. Field visits are also organized for visitors to see how ACLEDA operates its retail banking services. Study tours can also be designed to suit visitors' priority areas of interest.

4. Building Inclusive Financial Sector

A special program is organized for MFI Stakeholders, Central Bankers, Policy Makers, Government official that focuses on the transformation of ACLEDA into a regulated financial institution, the history and the development of the regulatory environment supportive of financial inclusion in Cambodia. Meetings with Central Bank Regulators, Supervisors and Policy Makers in Cambodia are key features of this program.



5. Skill Development Training

Short skill development courses are prepared for undergraduates, graduates and the public who need to be suitably qualified to find a job or improve their business.

6. On-the-Job Training

Courses are arranged for staff of ACLEDA Subsidiary Companies to practice their skills effectively in their own different area with ACLEDA Bank Plc.

ATC Faculty

The training faculty consists of senior management and technical specialists from the Bank's branches and headquarters who complement the ATC faculty and specialists in course design, delivery and training techniques.

What Benefits from ATC?

Optimistically, after training courses with ATC, participants will gain more knowledge and skills based on the successful experience and the best practice of ACLEDA, majoring in Credit, Finance, Marketing, Banking Operation, Internal Control, Human Resource Management and others. The training courses are designed for a participant-centered method, focusing on HOW to do a best performance, to increase productivity and profitability.

"We Train, You Gain"

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Topics List

Training Topics (Local Training Courses)	Duration	Pages
1. Credit		
- <u>Micro and Small Enterprise Lending</u>	2 days	6
- <u>Small and Medium Enterprise Lending</u>	2 days	7
- <u>Medium Business Loan</u>	2 days	8
- <u>Business Plan of Micro and Small Loan</u>	1 day	9
- <u>Business Plan of Medium and Corporate Loan</u>	2 days	10
- <u>Workflow of Credit Officer</u>	1 day	11
- <u>Work Plan of Credit Officer</u>	1 day	12
- <u>Productivities of Credit Officer</u>	1 day	13
- <u>Loan Evaluation</u>	1 day	14
- <u>Loan Discipline</u>	1 day	15
- <u>Loan Recovery</u>	1 day	16
- <u>Collateral Evaluation</u>	1 day	17
- <u>Delinquency Management</u>	1 day	18
- <u>Credit Risk Management</u>	3 day	19
- <u>Credit and Portfolio Management</u>	2 days	20
- <u>Loan Portfolio Management</u>	2 days	21
- <u>Credit Risk & Delinquency Management</u>	2 days	22
- Tailor-made training program on request		
2. Cashier		
- <u>Anti-Money Laundering</u>	1 day	23
- <u>Cash Management</u>	2 days	24
- <u>Risk of Cashier</u>	1 day	25
- <u>Saving and Cash Management</u>	2 days	26
- <u>Practical Saving program Management</u>	3 days	27
- <u>PBALMCO</u>	1 days	28
- <u>Asset and Liabilities Management</u>	2 days	29-30
- <u>Retail Bank Operation Management</u>	2 days	31
- <u>Practical Cash Counting</u>	4 hours	32
- Tailor made training program on request		



3. Marketing

-	<u>Products & Services</u>	1 day	33
-	<u>Marketing Competition</u>	1 day	34
-	<u>Marketing Research</u>	1 day	35
-	<u>Promotional Mix</u>	1 day	36
-	<u>Communication and Promotion Strategy</u>	2 day	37
-	<u>Selling Skills</u>	1 day	38
-	<u>Policy of Customer Service / Care</u>	1 day	39
-	<u>Customer Focus and Service Quality</u>	1 day	40
-	<u>Marketing Management</u>	2 days	41-42
-	<u>ACLEDA's Marketing Management</u>	1 day	43
-	<u>ACLEDA's Saving Mobilization</u>	2 days	44-45
-	<u>New Product Pricing</u>	1 day	46
-	<u>Customer Service & Care</u>	2 days	47-48
-	<u>Fund Transfer Service</u>	2 days	49-50
-	<u>Successful Practice of Savings Mobilization</u>	2 days	51-52
-	<u>New Product Development and Pricing</u>	2 days	53
-	Tailor made training program on request		

4. Human Resource

-	<u>Human Resource Management</u>	2 days	54
-	<u>Training of Trainers</u>	4 days	55
-	<u>Training Management</u>	2 days	56-57
-	<u>Effective Employee Performance Management</u>	2 days	58-59
-	<u>Branch Management</u>	2 days	60-61
-	Tailor-made training program on request		

5. Accounting

-	<u>Financial and Accounting Management</u>	3 days	62-63
-	<u>Planning & Budgeting</u>	3 days	64
-	<u>Banking Budget Plan</u>	2 day	65
-	<u>CAMEL Ratio Analysis</u>	2 days	66
-	<u>Finance & Administration Operating Manual</u>	2 days	67-68
-	<u>Liquidity Risk & Cash Flow Management</u>	2 days	69-70
-	Tailor-made training program on request		



6. Auditing

-	<u>Internal Audit Management</u>	1 day	71-72
-	<u>Practical Credit Auditing</u>	2 days	73-74
-	Tailor-made training program on request		

7. Other Topics

-	<u>Microfinance Experience of ACLEDA</u>	4 days	75
-	<u>Transformation Experience of ACLEDA</u>	3 days	76
-	<u>Branch Management</u>	3 days	77
-	<u>Advanced Branch Management</u>	3 days	78-79
-	<u>Branch Administration</u>	3 days	80
-	<u>Knowledge of Law</u>	4 hours	81
-	<u>Employees Stock Ownership Plan</u>	1 day	82-83
-	<u>ACLEDA Bank's IT Policy Development</u>	2 days	84-85
-	Tailor-made training program on request		

Training Topics (International Training Courses)	Duration	Pages
- <u>Transformation, Ownership, and Governance (TOG)</u>	4 days	86-88
- <u>ACLEDA Internal Audit Management</u>	3 days	89
- <u>Micro, Small, and Medium Enterprise Lending</u>	5 days	90
- <u>Loan Quality Management</u>	5 days	91





Micro & Small Enterprise Lending

- Objective** : After completion of this course, participants will be able to:
- Understand micro & small loan process
 - Be aware of the micro & small loan policy
 - Know how to evaluate micro and small loan
 - Understand how to conduct loan discipline
 - Know how to prepare loan documents
 - Understand how to follow up and solve problem
- Course Contents** :
- Micro and Small Loan process
 - Micro & Small Loan policy
 - Micro & Small Loan Evaluation
 - Micro & Small Loan discipline establishing
 - Micro & Small Loan Document preparation
 - Follow-up repayment and solve problem
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Trainer, Training Manager, Branch Manager or someone who work related to credit activity
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, case study, Video clip, handout, discussion and offering concrete experiences.
- Facilitators** : Faculty of ACLEDA Training Center



Small and Medium Enterprise Lending

- Objective** : After completion of this course, participants will be able to:
- Understand the lending process and best practice in SME lending
 - Know frameworks to evaluate SME business risk profile.
 - Understand the process of making a sound credit decision, based on detailed analysis of financial statement
 - Understand the important of monitoring and control as an integral part of risk management process and understand causes of loan problems.
 - Identify early warning signs and take remedial actions.
 - Generate ideas for improvements in the credit process, specifically the business plan.
 - Access right borrower
- Course Contents** :
- Marketing Segmentation, Product development and marketing execution.
 - Forms of the business organization
 - Financial statement and financial analysis (Income Statement, Balance Sheet, Cash Flow and Ratio analysis)
 - Five basic C's of Lending
 - Credit Scoring and Credit Proposal
 - Type of risk
 - Management signal and Remedial action
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, case study, Exercise, Handout, Discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center

Medium Business Loan

- Objective** : After completion of this course, participants will be able to:
- Be Aware of the roles and responsibilities
 - Be aware of medium loan Operating Manual
 - Be able to comply with medium loan Operating Manual
 - Be able to use forms properly
 - Be able to use forms properly
- Course Contents** :
- The role and responsibilities of Medium Loan Officer
 - Medium Loan Operating Manual
 - Medium Loan Procedure and Using Forms
 - Loan Evaluation
 - Credit Discipline
 - Marking Strategy on Medium Loan
 - Credit Risk
 - Problem Solving on default debt
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity.
- Duration** : 2 days
- Methodology** : Lecture/demonstration, case study, handout, discussion and offering Experiences.
- Trainer** : Faculty of ACLEDA Training Center



Business Plan of Micro and Small Loan

- Objective** : After completion of this course, participants will be able to:
- Understanding the micro and small loan process
 - Acquiring new knowledge of micro and small loan policy
 - Gaining practical experiences of micro and small loan evaluation
 - Knowing how to calculate customer capacity repayment
 - Conducting loan discipline effectively
 - Completing business plan of micro and small loan
 - Knowing how to prepare micro and small loan documents
- Course Contents** :
- Micro and small loan process
 - Micro and small loan operating manual
 - Micro and small loan evaluation
 - Calculation for repayment of Micro & small loan
 - Micro and small loan discipline establishing
 - Micro and small loan document preparation
 - Credit by Industry and Ownership in the economic sector
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity.
- Duration** : 1 days
- Methodology** : Lecture/demonstration, case study, handout, discussion and offering Experiences.
- Trainer** : Faculty of ACLEDA Training Center



Business Plan of Medium & Corporate Loan

- Objective** : After completion of this course, participants will be able to:
- Understand the medium and corporate loan process.
 - Acquire new knowledge of medium and corporate loan policy.
 - Master the concept of providing medium and corporate loan.
 - Gain practical experiences of medium and corporate loan evaluation.
 - Excellent opportunity to conduct loan discipline effectively.
 - Identify the problem and solve the problem effectively.
- Course Contents** :
- Medium & Corporate Loan Process
 - Medium & Corporate Loan Operating Manual
 - New concept of providing medium and corporate loan.
 - Medium & Corporate Loan Evaluation.
 - Business plan of Medium & Corporate loan.
 - Financial Statement and Financial analysis (Income statement, Balance sheet, Cash Flow, Working capital and Ratio analysis).
 - Medium and corporate loan discipline establishing.
 - Credit proposal and Credit Scoring
 - Medium & Corporate Loan Document Preparation.
 - Credit by industry and ownership in the economic sector.
 - Follow-up repayment and solve problem.
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity.
- Duration** : 2 days
- Methodology** : Lecture/demonstration, case study, handout, discussion and offering Experiences.
- Trainer** : Faculty of ACLEDA Training Center



Workflow of Credit Officer

Objective : After completion of this course, participants will be able to:

- Understand the work flow of credit officer
- Be aware of studying the responsible area
- Understand the promotion strategies
- Know how to evaluate loan
- Know how to prepare loan documents
- Understand how to follow up and solve problem

Course Contents :

- Making work plan
- Study about responsibility area and contact local authorities
- Promotion strategies
- Home Visit
- Loan Document preparation
- Loan discipline establishing
- Follow-up repayment and solve problem

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity

Duration : 1 day

Methodology : Lecture/Demonstration, case study, Video clip, handout, discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center



Work Plan of Credit Officer

- Objective** : After completion of this course, participants will be able to:
- Be aware of planning
 - Understand how to make Daily work plan
 - Understand how to make Two-week work plan
 - Be aware of relationship between work plan and Business plan
- Course Contents** :
- Advantages of work plan
 - Preparing work plan
 - Sequences of work plan
 - Daily work plan
 - Monthly work plan
 - Yearly work plan
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity
- Duration** : 1day
- Methodology** : Lecture/demonstration, case study, handout, discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center



Productivities of Credit Officer

Objective : After completion of this course, participants will be able to:

- Define the cost on each products
- Understand effectiveness and efficiency
- Control his/her work to evaluate risk and success

Course Contents :

- Physical Productivity Controlling
- Financial Productivity Controlling
- Improving Productivity
- Provide DIAMOND Service
- Ratio on effectiveness and efficiency productivities
- Other ratio analysis
- Break event points analysis

Target Participants : Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity

Duration : 1 day

Methodology : Lecture/demonstration, case study, exercise, handout and offering experience.

Facilitators : Faculty of ACLEDA Training Center



Loan Evaluation

Objective : After completion of this course, participants will be able to:

- Understand 5C's for loan evaluation
- Understand the condition for loan evaluation
- Minimize the credit risk
- Know how to prepare loan documents
- Define a suitable loan size
- Find out the problem before disbursement

Course Contents :

- Advantages of Loan Evaluation
- Process of loan Evaluation
- Information Research
- The important points of Loan Evaluation (5Cs)
- 4cs + 4Rs of Loan Evaluation
- Making decision on providing loan
- The types of loan that must be precaution before providing loan
- Loan documents

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity.

Duration : 1 day

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center



Loan Discipline

Objective : After completion of this course, participants will be able to:

- Understand the advantages of loan discipline
- Make customer comply with credit policy and procedure
- Explain clearly the obligation of customers
- Prevent loan losses
- Reduces costs
- Explain customers how to calculate own capacity

Course Contents :

- Objective of loan discipline
- Who conduct loan discipline
- Components for conducting loan discipline
- How to conduct loan discipline effectively
- Requirement document that customer must have
- Process for conducting loan discipline
- Conditions that customer must obey

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity

Duration : 1 day

Methodology : Lecture/demonstration, case study, exercise, handout, discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center



Loan Recovery

- Objective** : After completion of this course, participants will be able to:
- Know the process of solving problems
 - Understand the causes of problems
 - Understand how to solve problems
 - Know how to control problems
 - Maintain Bank reputation and Assets
- Course Contents** :
- Process of solving problem
 - Identifying causes of problems
 - Defining problems/Situation Analysis
 - Selecting the strategies
 - Implementing the strategies
 - Monitoring
 - Characteristics and skills in solving problem
 - Loan classification and provisioning
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or some one who work related to credit activity.
- Duration** : 1 day
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Trainers** : Faculty of ACLEDA Training Center



Collateral Evaluation

Objective : After completion of this course, participants will be able to:

- Take right collateral
- Reduce credit risk
- Cover the amount of loan when the problems occurred

Course Contents :

- Objective of getting collateral
- Process of collateral evaluation
- REALTOR OF Collateral evaluation
- Risk of Collateral
- Collateral rating

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity

Duration : 1 day

Methodology : Lecture, Demonstration, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center



Delinquency Management

- Objective** : After completion of this course, participants will be able to:
- Understand the definition of delinquency
 - Know reasons or source of delinquency
 - Understand the impact of delinquency
 - Understand the procedure of loan recovery
 - Minimize credit risk
- Course Contents** :
- Introduction and objective
 - Definition of delinquency
 - Reasons of delinquency
 - Impact of delinquency
 - Solving problem (Loan recovery)
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity
- Duration** : 1day
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center



Credit Risk Management

- Objective** : After completion of this course, participants will be able to:
- Know the definition of Credit Risk
 - Know the causes of Credit Risk
 - Understand the effects of Credit Risk
 - Understand how to manage and minimize risk
 - Control Credit Risk
- Course Contents** :
- Types of risk
 - Objective of credit risk management
 - Principles of credit risk management
 - Factors that cause credit risk
 - Impact of credit risk
 - Foundation of risk management
 - Controlling and managing risk
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Branch Manager or someone who work related to credit activity
- Duration** : 1 days
- Methodology** : Lecture, Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center



Credit and Portfolio Management

- Objective** : After completion of this course, participants will be able to:
- Be aware of the micro, small, and medium loan policy
 - Manage loan portfolio effectively
 - Minimize credit risk
 - Know how to allocate credit plan
 - Monitor credit activities on time basis

- Course Contents** :
- Micro, Small, and Medium Loan Policy
 - Organizational Chart of Loan Portfolio Management
 - Credit Management Authority
 - Elements of Loan Portfolio Management
 - Goals of Credit Manager
 - Resources of Management
 - Credit Transactions
 - Management functions for loan portfolio
 - Planning Credit Activities
 - Leading Credit Activities
 - Controlling Credit Activities

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Trainer, Training Manager, Branch Manager or some one who work related to credit activity

Duration : 2 days

Methodology : Lecture/Demonstration, Case Study, Video Clip, Exercise, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center

Loan Portfolio Management

- Objectives** : After completion of this course, participants will be able to:
- Clearly understand the strategic keys in managing loan portfolio effectively through ACLEDA Bank real experiences
 - Be aware of the micro, small and medium loan operating manual
 - Be familiar with the successful loan quality management framework
 - Minimize credit risk
 - Know how to allocate credit plan and loan product diversification
 - Monitor credit activities on time basis
- Course Contents** :
- Loan quality management framework
 - Micro, Small and Medium Loan policy and procedure
 - Organizational chart of loan portfolio management
 - Credit management authority
 - Elements of loan portfolio management
 - Goal of credit manager
 - Resources of management
 - Credit transaction
 - Management functions for loan portfolio
 - Planning credit activities
 - Organizing credit activities
 - Leading credit Activities
 - Controlling credit activities
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Trainer, Training Manager, Branch Manager or someone who work related to credit activity
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, Case Study, Video Clip, Exercise, Handout, Discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center

Credit Risk and Delinquency Management

- Objectives** : After completion of this course, participants will be able to:
- Understanding credit risk management process
 - Finding out the impacts of credit risk to the financial institution
 - Managing credit risk effectively
 - Identifying the cause of delinquency on time
 - Preventing credit risk and delinquency
 - Dealing with delinquency clients effectively
 - Minimizing credit risk

- Course Contents** :
- Risks of microfinance
 - Credit management structure
 - Credit risk framework
 - Credit risk management process
 - Identifying credit risk
 - Measuring credit risk
 - Controlling credit risk
 - Monitoring credit risk
 - Lessons learned of credit risk
 - Definition of delinquency management
 - Reasons of delinquency management
 - Impact of delinquency management
 - Know how to deal with delinquent clients
 - How to solve problem out of court and in court

Target Participants: Branch Manager, Trainer, Credit Manager, Chief of Credit Officer, Credit Officer or someone who work related to credit activity

Duration : 2 days

Methodology : Lecture/Demonstration, Case Study, Video Clip, Exercise, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center



Anti-Money Laundering

Objective : After completion of this course, participants will be able to :

- Be aware of how to identify clients (KYC)
- Understand how to detect suspicious transaction

Course Contents :

- Know your customer (KYC)
- AML Checking Process
- Transactions Monitoring
- Suspicious Transaction
- Suspicious activities report

Target Participants: Cashier, Chief of cashiers

Duration : 1 day

Methodology : Lecture/demonstration, case study, handout, discussion and offering experiences.

Facilitators : Management team of Operation Division in ACLEDA Bank Plc.

Cash Management

- Objective** : After completion of this course, participants will be able to:
- Understand the saving security
 - Understand cash management in order to prevent cash surplus or deficit for saving.
- Course Contents** :
- Tool for support cash management (procedure)
 - Dealing with cash management relevant with money transfer, saving, credit clients.
 - Dealing with foreign currency exchange (local & international)
 - Efficiency and safety of Cash movement
 - Deal with unexpected cash surplus or deficit
- Target Participants:** Treasury Manager, Product development Manager, or someone who work related with saving program.
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of Operation, Treasury Division in ACLEDA Bank.

Risk of Cashier

Objective : After completion of this course, participants will be able to:

- Understand risk related with cash payment
- Prevent themselves from risk

Course Contents :

- Loss events
 - Steal
 - Cheat
 - Careless
 - Wrong safety procedure
 - Robbery
 - Fire
 - Dirty, tear, etc.
- Prevention Events
 - Steal
 - Cheat
 - Careless
 - Wrong safety procedure
 - Robbery
 - Fire
 - Dirty, tear, etc.

Target Participants: Cashier, Chief of Cashiers

Duration : 1 day

Methodology : Lecture/demonstration, case study, exercise, handout, discussion and offering experiences.

Facilitators : Management team of Operation Division in ACLEDA Bank Plc.

Saving and Cash Management

- Objective** : After completion of this course, participants will be able to:
- Know the saving procedure
 - Understand the saving security
 - Understand cash management in order to prevent cash surplus or deficit for saving.
- Course Contents** :
- Saving Security
 - Saving procedure
 - Saving Account
 - Current Account
 - Fixed Deposit
 - Tool for support saving program
 - Cash clearance with current or demand account
 - Cash Management
 - Tool for support cash management (procedure)
 - Dealing with cash management relevant with money transfer, saving, credit clients.
 - Dealing with foreign currency exchange (local & international)
 - Efficiency and safety of Cash movement
 - Deal with unexpected cash surplus or deficit
- Target Participants:** Treasury Manager, Saving Officer, Product development Manager, or someone who work related with saving program.
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of Operation, Treasury Division in ACLEDA Bank.

Practical Saving Program Management

- Objective** : After completion of this course, participants will be able to:
- Be aware of types of saving products
 - Understand the procedure of those saving products
 - Be aware of interest rate calculation
 - Be aware of saving report
 - Understand the important of asset and liability management
 - Understand effective cash management
- Course Contents** :
- Saving
 - Saving products:
 - Saving account
 - Fixed deposit account
 - Current account
 - Procedure of each saving products
 - Saving report
 - Asset and Liability Management
 - How to prepare cash flow projection "CF"
 - How to make cash flow more effective
 - Managing deposit and withdrawal
 - Managing the shortage and surplus of cash
 - Asset and Liability Management
 - What is ALCO (Asset and Liability Management Committee)?
 - ALCO responsibilities
 - Risk might affect to balance sheet management
- Target Participants:** Marketing manager, Product development manager, Treasury manager or who work related with saving program.
- Duration** : 3 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of Marketing Division, Operation Division and Treasury Division in ACLEDA Bank

PBALMCO

- Objective** : After completion of this course, participants will be able to:
- Be aware of level of risks that is being taken in consistent with the sustainable profit.
 - Understand Interest Rates and Pricing Structure
 - Be aware of Effective rate on loan & Average blended rate
 - Understand how much additional funding the branch is expected to be required from the Treasury Division
 - Consider the impacts of a new product that may have on the branch's balance sheet and recommend to the bank's management
- Course Contents** :
- General Concepts of PBALMCO Meeting
 - Responsibilities
 - The Helpful Hints before Conduct the Meeting
 - The Practical Agendas of Meeting
 - Foreign Exchange and Interest Rate Outlook
 - Cash Operations
 - Funding and Liquidity
 - New Products
 - Any Other Business
 - Action Plan
- Target participants:** Chief of cashier, chair person, Branch Manager, Chief of Accountant, Chief of Marketing, Chief of Credit.
- Duration** : 1 day
- Methodology** : Lecture/demonstration, case study, exercise, handout, discussion and Offering experiences.
- Trainer** : Management Team of Treasury Division in ACLEDA Bank Plc.

Asset & Liabilities Management

Objective : After completion of this course, participants will be able to:

As today are doing business in the era of the world financial crisis, which have impact on the organization/companies. On the other hand, in the modern societies, both producers/sellers and customers are sophisticated, these lead to create many challenge and conflicts need to find the most effective and efficiency tools/ solution that can help to successfully thrive and survive these challenging time and to enhance the future business.

This course will extend the whole concept of assets and liabilities management for banking business and the relevant factors which link to the bank's ALM, such as the bank's financial structure, the environment around the bank's business, the function of ALM manager and the asset and liabilities committee (ALCO)

Course Contents :

- Bank Financial Structure
- Bank Operation 's Environment
- Assets & Liabilities Manager Team
 - Cash flow & cash position forecasting
 - Cash & other bank Management
 - Liabilities Management
 - Funding & dept portfolios Management
 - Treasury type risk management
 - Bank , Financial counterparties relation management
- Assets & Liabilities Committee (ALCO)
 - Scope and purpose
 - Member
 - Responsibilities
- Role & Responsibilities of ALCO Vs Treasury Team



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- Target participants:** Manager of Treasury Division, Manager of Finance, Chief of Teller, Chief of Accountant.
- Duration** : 2 days
- Methodology** : Lecture/demonstration, case study, exercise, handout, discussion and Offering experiences.
- Trainer** : **Mr. Vuth Heng** Vice president & Head of Foreign Exchange and Economic Analysis Division in ACLEDA Bank Plc.



Retail Bank Operation Management

- Objective** : After completion of this course, participants will be able to:
- Be aware of the Retail Banking products and service
 - Be aware of how to manage retail bank operation efficiency
 - Be aware of problem solving
 - Be aware of selling concept and fundamental selling skill
 - Be aware of how to use information for decision making
 - Be aware of the operational networking of ACLEDA
 - Be aware of how do customer determine SERVICE QUALITY
- Course Contents** :
- Function of retail banking
 - Management activities Vs technical activities
 - Selling concept and fundamental selling skill
 - Operational networking
 - How do customers determine service quality?
- Target Participants:** Operation manager, Branch Manager, Marketing Manager, someone whose work related to operation and marketing tasks
- Duration** : 2 days
- Methodology** : Lecture/demonstration, case study, handout, discussion and offering experiences
- Trainer** : SVP & Head of Operation Division in ACLEDA Bank Plc.

Practical Cash Counting

- Objective** : After completion of this course, participants will be able to:
- Know the income operation
 - Know the cash income prevention
 - Know the expense operation
 - Know the cash expense prevention
- Course Contents** :
- How to count cash quickly and correctly
 - How to recognize cash including Khmer Riels and US Dollars
 - How to deal with customer when meet counterfeit note
- Target Participants:** Operation manager, Branch Manager, Marketing Manager, someone whose work related to operation and marketing tasks
- Duration** : 4 hours
- Methodology** : Lecture/demonstration, handout, discussion and offering experiences
- Trainer** : AVP & Manager of Vault Management Unit.



Products & Services

- Objective** : After completion of this course, participants will be able to:
- Be aware of the job to perform correctly to their roles and duties
 - Know how to do research, to write the bank product and service operating manual.
- Course Contents** :
- Maintain the good work culture of ACLEDA Bank
 - Understand the guideline for calculating, saving –deposits, Transfer money in-out bound, Approval Authorization, Cash Management service of ACLEDA Bank
 - Promote and sell the service and products of ACLEDA Bank
 - Maintain the business continuity and profit of ACLEDA Bank
- Target Participants:** Marketing Officer, Chief Marketing Officer, Marketing Manager
- Duration** : 1 day
- Methodology** : Lecture/demonstration, case study, exercise, handout, discussion and Offering experiences.
- Facilitators** : Management team of Marketing Division in ACLEDA Bank Plc.

Marketing Competition

Objective : After completion of this course, participants will be able to:

- Understand how to identify main competitors
- How to ascertain competitor's strategies, strength, weakness and reaction pattern.
- Define the position in the market (as market leader, challenger or follower).

Course Contents :

- Competitive Forces
- Characteristic of Competitors
- Identifying competitors
- Marketing Strategies
- Analyzing competitors
- Reacting Pattern

Target Participants: Marketing Officer, Chief Marketing Officer

Duration : 1 day

Methodology : Lecture/demonstration, case study, handout, and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Marketing Research

Objective : After completion of this course, participants will be able to:

- Understand how to collect information related to banking and financial institution in Cambodia.
- Find out marketing problem

Course Contents :

- Marketing Research Vs Market Research
- Marketing Research Process
- Research Design and Objective
- Measurement Scale

Target Participants: Marketing Officer, Chief Marketing Officer

Duration : 1 day

Methodology : Lecture/Demonstration, case study, Exercise, Handout, discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Promotional Mix

Objective : After completion of this course, participants will be able to:

- Be aware of promotion information
- Be aware of effective communication in promotion
- Be aware of the way to promote the products & service:

Course Contents :

- Definition of promotion
- Promotional mix strategy
- Setting advertising objective
- Develop advertising strategy
- Evaluating advertising
- Major consumer sale promotion tools
- Developing sale promotion program
- Major public relations tool
- The role of sale force
- Step in selling process
- Direct marketing

Target Participants: Marketing Officer, Chief Marketing Officer

Duration : 1 day

Methodology : Lecture/demonstration, handout, discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Communication & Promotion Strategy

- Objective** : After completion of this course, participants will be able to:
- Develop effective communication in promotion
 - Be aware of how to define an objective of promotion
 - Be aware of how to choose media for mix promotion
 - Be aware of how to evaluate advertising result

- Course Contents** :
- Step in developing effective communication
 - Market segmentation, targeting & positioning
 - Base & Effectiveness of segmentation
 - Differentiation products & service
 - Promotional strategy
 - Developing advertising strategy
 - Major consumer sale promotion tools
 - Public relations
 - Direct marketing
 - Defense strategies
 - Attract strategies
 - Evaluating advertising

Target Participants: Marketing Officer, Chief Marketing Officer

Duration : 1 day

Methodology : Lecture/Demonstration, case study, Handout, Discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Selling Skills

Objective : After completion of this course, participants will be able to:

- Be aware of characteristics of selling
- Be aware of golden rule in selling
- Be aware of core skills related with selling
- Understand the sale cycle

Course Contents :

- Type of Selling
- Golden rule of selling
- Core skill related with selling
- Pre-selling preparation
- Sale cycle

Target Participants: Marketing Officer, Chief Marketing Officer

Duration : 1 day

Methodology : Lecture/demonstration, case study, exercise, handout, discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Policy of Customer Service/Care

Objective : After completion of this course, participants will be able to:

- Make the service be continuous and satisfied
- Maintain moral in serving customer
- Know the technique in customer service
- Acknowledge the promotion through the customer services

Course Contents :

- Customer Service through Identity
- Personal Grooming
- Hygiene, Office Arrangement, Safety and Security
- Customer and Customer Service Quality
- Communication and Customer Service through electronic system
- Customer Service Cooperation
- Evaluation and penalization on Customer service activities
- Suggestion box and Customer service controlling
- Solving suggestion, complaint
- Service standard of ACLEDA Bank

Target Participants: Marketing Officer, Chief Marketing Officer, Marketing Manager

Duration : 1 day

Methodology : Lecture/demonstration, case study, exercise, handout, discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Customer Focus and Service Quality

- Objective** : After completion of this course, participants will be able to:
- Understand the effectiveness of customer focus
 - Improve customer service quality
 - Understand how to deal with customer complaint
 - Understand the right way to build customer satisfaction

- Course Contents** :
- Customer focus
 - Who is your customer?
 - " The Moment of Truth " related to understanding customer needs
 - Five keys to ensure customer-oriented frontline people
 - Customer complaint and solving
 - Wrong response to customer complaint
 - Right response to customer complaint
 - Service quality
 - Physical appearance vs. service quality
 - Disappointing service quality
 - Pleased service quality
 - 20 ways to improve customer service

Target Participants: Front line Officers, Credit officer, Information Service Officer, Marketing Officer, Receptionist or who work related with customers.

Duration : 1 day

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

Marketing Management

- Objective** : After completion of this course, participants will be able to:
- Understand quality of customer service
 - Be aware of the process for public relationship
 - Understand Marketing competition
 - Understand Marketing strategy
 - Be aware of market research and analysis through statistic

- Course Contents** :
- Customer service and Public relationship
 - Who is your customer?
 - Physical appearance vs. Service quality
 - What is customer service quality?
 - Five keys to ensure customer-oriented frontline people
 - Customer complaint and solving
 - Marketing Competition
 - Competitive Forces
 - Characteristic of Competition
 - Identifying main competitors
 - Marketing Strategies
 - Analyzing Competitors
 - Reaction Pattern
 - Marketing Strategy
 - Definition of Marketing strategy
 - Why thinking about Marketing strategy
 - What basis of setting Marketing strategy
 - Marketing strategy outlined
 - Market Research and Analysis through statistic
 - Marketing Research Vs Market research
 - Definition of Research
 - Marketing Research Process
 - Research Design

- Data Types and Sources
- Data Collection Method
- Data Collection Form
- Simple Plan
- Measurement Scales

Target Participants: Marketing Manager, Marketing Officer, Branch Manager, or someone who work related with Marketing.

Duration : 2 days

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management team of Marketing Division in ACLEDA Bank Plc.

ACLEDA's Marketing Management

- Objective** : After completion of this course, participants will be able to:
- Define the Marketing Management in new economy
 - Be aware of the core marketing activities of ACLEDA
 - Know how ACLEDA Manage their day to day marketing activities
 - Be aware of DIAMOND service & service Standard of ACLEDA
 - Understand how ACLEDA evaluate their customer satisfaction
 - Find out the relationship of People-Service-Profit
 - Discover the way ACLEDA success in the marketplace

- Course Contents** :
- Course Objective
 - What is Marketing Management?
 - Competitive advantages in the new economy
 - The core marketing activities of ACLEDA
 - Marketing Organizational chart of Head Office & Branch
 - The role of each unit in Marketing Division
 - The role of each unit in Product Development Division
 - The role of each marketing staff at Branch Office
 - Monthly marketing reports of Branch Office
 - Why customers stop doing business with us?
 - DIAMOND Service & Service Standard of ACLEDA
 - How customers judge your service?
 - Why customers favor ACLEDA products & services?
 - People-Service-Profit chain

Target Participants: Marketing Manager, Marketing Officer, Branch Manager, Customer Service Officer, Account Relationship Officer and some one who work related with Marketing.

Duration : 1 day

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center

ACLEDA's Saving Mobilization

Course Outline : After completion of this course, participants will be able to:

- Introduction to Saving Products of ACLEDA
 - History of ACLEDA Saving Program
 - Functional Structure
 - Saving products and Its features
- Successful Saving Mobilization
 - Saving Mobilization
 - Transform "Saving" into "Investment"
 - The gaps difference between Urban and Rural
 - Stay success with Saving Mobilization
- Tools for supporting Saving Program
 - Procedure of saving products
 - Operation management
 - Welcome customer
 - Cash paid-in process
 - Cash paid-out process
 - Teller qualification
 - Saving management module
- Cash Management
 - Procedure of cash flow forecasting
 - Dealing with deposit and withdrawal
 - Dealing with unexpected cash surplus or deficit

Target Participants: Marketing Manager, Product Development Manager, Operation Manager, Chief Marketing Officer or some one who work related with saving program.



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- Duration** : 2 days
- Methodology** : Lecture, Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Trainer Team of ACLEDA Bank Plc. (Faculty, Management from Marketing Division, Operation Division and Treasury Division)

New Product Pricing

- Objective** : After completion of this course, participants will be able to:
- Recognize and understand the bank concepts, features and benefits.
 - Outline the internal and external factors affecting pricing decisions.
 - Contrast the differences in general pricing approaches
 - Identify the new product, pricing strategies.
 - Understanding how to apply pricing strategies for existing products
 - Discuss the key issues related to price changes
 - Learn the CGAP's in price setting procedure.
 - Be aware of the ways ACLEDA Bank charges
- Course Contents** :
- Introduction to ACLEDA Bank Products.
 - Pricing Products in CGAP's Case
 - Pricing Products in ACLEDA Bank Practice.
 - Wrap up
- Target Participants:** Marketing Manager, Operation Manager, Credit Manager, Customer Marketing Officer, Treasury Manager and someone who work Related with customers.
- Duration** : 1 day
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : **Mr. Loeung Sopheap** : Senior Vice President and Head of Product Development Division of ACLEDA Bank Plc.

Customer Service & Care

- Objective** : After completion of this course, participants will be able to:
- Comprehend the effectiveness of customer service and care
 - Get to know how customers judge your service quality
 - Provide customers with the excellent service quality
 - Deal with customer's comments and complaints
 - Build customer service standard

- Course Contents** :
- Who is your customer?
 - Why is customer important to your business?
 - What do managers do to improve service quality?
 - How to measure service quality?
 - How customers judge your service quality
 - ACLEDA Bank's customer service and care
 - Introduction ACLEDA Bank's customer service and care
 - Customer service through identity
 - Body and uniform preparation in business hour
 - Office arrangement, safety and security, hygiene
 - Customer and service quality
 - Communication and customer service through electronic system
 - Customer complaints and solving
 - Service standard of ACLEDA Bank

Target Participants : Marketing Manager, Customer Relationship Manager, Branch Manager, Chief of Marketing Officer, Marketing Officer, Customer Service Officer, Front line Officer, Credit Officer, Receptionist or someone who works related with customers.

Duration : 2 days



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- Methodology** : Presentation, Discussion, Demonstration, Role-plays, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.
- Facilitators** : Management team of Call Center of ACLEDA Bank, Chief Marketing from ACLEDA's Branch and Senior Faculty (Marketing Specialist) of ATC.

Fund Transfer Service

- Objective** : After completion of this course, participants will be able to:
- Acquire new knowledge of features of deposit and Fund transfer service.
 - Excellent opportunity to develop the deposit and fund transfer services operating manual and guideline.
 - Calculate fee charge and interest rate.
 - Explain and solve customer complaints clearly.
 - Aware of the real experiences in deposit and fund transfer operation.

- Course Contents** :
- Deposit Services
 - Summary of ACLEDA Bank products and services.
 - Introduction of ACLEDA Bank deposit services.
 - Benefits and features of deposit services.
 - General terms and conditions of deposit services.
 - Guideline for calculating deposit services.
 - Lesson learned from ACLEDA Bank experiences.
 - Fund Transfer Services
 - Introduction of ACLEDA Bank Fund Transfer Services.
 - Benefits and features of Fund Transfer Services.
 - General Terms and Conditions of fund transfer services.
 - Guideline for calculating transfer services.
 - Lesson learned from ACLEDA Bank Experience.

Target Participants : Marketing Manager, Chief of Marketing Officer, Customer Relationship Manager, Customer Service Officer and Marketing Officer.

Duration : 2 days



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- Methodology** : Presentation, Discussion, Demonstration, Role-plays, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.
- Facilitators** : Senior Faculty (Marketing Specialist) and Chief Marketing from ACLEDA's Branch.

Successful Practice of Saving Mobilization

- Objective** : After completion of this course, participants will be able to:
- Acquire new Practical knowledge of the Keys Success of ACLEDA Bank's Savings Mobilization
 - Understand how to do Marketing Research
 - Be aware of ACLEDA Bank's Functional structure
 - Build Employee's Commitment and Competence
 - Be aware of developing the Deposit Services Policy and Guidelines
 - Be familiar of the process of Account opening
 - Understand Selling strategy of ACLEDA Bank
 - Know how to promote the savings services effectively
 - Provide customers with the excellent service quality
 - Maintain customer to stay with your organization
 - Be aware of MIS of ACLEDA Bank

- Course Contents** :
- Framework of successful savings mobilization
 - Keys success of ACLEDA Bank's savings mobilization
 - Introduction to ACLEDA Bank's savings program
 - History of ACLEDA savings program management
 - Marketing research on ACLEDA savings program
 - Transformation of organizational structure
 - ACLEDA savings products
 - Building employee's commitment and competence
 - How to build employee's commitment
 - How to build employee's competence
 - ACLEDA Bank's deposit policy and procedure
 - Deposit service policy and guidelines
 - Process of account opening
 - ACLEDA Bank's saving mobilization strategies
 - Strategic keys on saving mobilization
 - Sharing the real experience of ACLEDA Bank's saving mobilization

- Study visit at ACLEDA Bank's branch office
- ACLEDA Bank's customer service and care
 - How to provide customers with the excellent service quality
 - How to maintain customer to stay with your organization
- ACLEDA Bank's MIS
 - Savings management module

Target Participants: Marketing manager, Branch manager, Chief of marketing officer, Customer relationship unit manager, Marketing officer, Customer relationship unit manager, Marketing officer or who work related with savings mobilization

Duration : 2 days

Methodology : Presentation, Discussion, Demonstration, Role-plays, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.

Facilitators : ASVP & Head of Marketing Division, Senior Faculty (Marketing Specialist) and SVP & Head of Product Development Division.

New Product Development and Pricing

- Objectives** : After completion of this course, participants will be able to:
- Recognize and understand the bank concepts, features and benefits of products and prices.
 - Be clear of the Procedure, Process and Flow of new products Designed and Launched.
 - Outline the factors affecting pricing decisions.
 - Contrast the differences in general pricing approaches
 - Identify the new product pricing strategies.
 - Understand how to apply pricing strategies for existing products
 - Discuss the key issues related to price changes
 - Learn the CGAP's in price setting procedure.
 - Be aware of the ways ACLEDA Bank charges

- Course Contents** :
- ACLEDA Bank Products and Services.
 - Introduction to Product Development
 - Process and Flow of new products Designed and Launched
 - Levels of Product Development Management in ACLEDA Bank.
 - Development new product in ACLEDA Bank experiences
 - New Product Pricing in theory
 - Pricing Products in CGAP's Case
 - Pricing Products in ACLEDA Bank Practice.
 - Wrap up

Target Participants: Marketing Manager, Operation Manager, Credit Manager, Treasury Manager, Marketing Officer, and other relevant officers.

Duration : 2 days

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : SVP & Head of Product Development Division
VP & Deputy Head of Product Development
Faculty of ATC, Marketing Specialist
Faculty of ATC; Credit Specialist



Human Resource Management

- Objective** : After completion of this course, participants will be able to:
- Understand how to make H.R plan
 - Understand the process of recruitment
 - Understand about training management
 - Be aware of job description
 - Be aware of personnel management
 - Be aware of staff Performance Appraisal
 - Manage Human Resource effectively and efficiently
- Course Contents** :
- H.R Planning
 - Recruitment
 - Job description
 - Performance Appraisal
 - Personnel Management
 - Effectiveness of H.R Management
- Target Participants:** Human Resource Manager, H. R Officer, Branch Manager, Supervisor, or someone who work related with Human Resource Management.
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of ACLEDA Training Center and Human Resource Division of ACLEDA Bank Plc.



Training of Trainers

- Objective** : After completion of this course, participants will be able to do the following activities according to their own environment and relevant training workshop packages:
- Identify and analyze the needs for training.
 - Plan and develop a training program based on the training needs identified.
 - Deliver training to target audience by using an effective learning principles and giving opportunity for practice and application.
 - Develop evaluation methods.
 - Review and evaluate training and assessment activities effectively.
- Course Contents** :
- Training Process
 - Training Needs Identification and Analysis
 - Developing the Training Program
 - Identifying Learning Activities
 - Developing a Lesson Plan
 - Conducting the Training
 - Developing Evaluation Methods
- Target Participants:** Trainer, Training Supervisor, or some one who work related with training activity.
- Duration** : 4 days
- Methodology** : Presentation, Discussion, Demonstration, Role-plays, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.
- Facilitators** : Management team of ACLEDA Training Center..

Training Management

- Objective** : After completion of this course, participants will be able to:
- Be aware of Training department structure
 - Know Job description and responsibility of each unit in training department
 - Be aware of Training and Development Policy and Procedure
 - Understand about training curriculum and its importance
 - Be aware of training plan
 - Be aware of Trainers Team
 - Understand about training activity and training report

- Course Contents** :
- Introduction to ACLEDA Training Department Management
 - Structure/Organization Chart
 - Roles & responsibilities
 - Business Continuity Plan of Training department
 - Detailed Activities of Training Department
 - Training and Development Operating Manual
 - New Recruit Training Program
 - Existing Training Program
 - Introductory Training Program for Promotional staff and Changing positions
 - Career Development Training Program
 - Additional Learning Program
 - Visitor Program (Internship/Research/Study tour)
 - Training Curriculum
 - New Recruit Staff
 - Existing Staff
 - Promotional Staff and Changing positions
 - Managers (Career Development)
 - Training Plan
 - Yearly Training plan

- Yearly Budget Plan
- Trainer
 - Members of Trainer Team
 - Roles
 - Training of Trainers
- Visitor Program
 - Internship
 - Study tour
 - Training/Consultancy Service
 - Sport
- Pre-Training preparation
 - Training Schedule Setting
 - Training-Letter-out
 - Materials Development
 - Classroom Arranging
 - Catering
- Training Report
 - Recording Procedures
 - Summary and Detail Reports
 - Filling
 - Data Review

Target Participants: Training Manager, Human Resource Manager, or some one who work related with Training Activity.

Duration : 2 days

Methodology : Lecture, Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management team of **ATC and ACLEDA Bank Plc.**

Effective Employee Performance Management

- Objective** : After completion of this course, participants will be able to:
- Understand the Human Resource Management of ACLEDA Bank
 - Be aware of employee performance management and fringe benefit management
 - Understand the conflict management and HR problem solving
 - Understand the training and staff development programs of ACLEDA bank

- Course Contents** :
- Human Resource Planning
 - Who involve in the HR planning process
 - How to process and find the HR demand
 - How to link it with business plan
 - Job Description
 - Methods of collection job analysis information at ACLEDA
 - Writing job specification and job descriptions
 - External Recruitment and Selection
 - How to recruit and select staff effectively
 - Recruitment and selection process at ACLEDA
 - HR Organization and Career Development
 - How to organize the internal employee smoothly
 - Promotion process
 - Training and HR Development
 - Method of ACLEDA's Training and Development Program
 - Employee Performance Management and Appraisal
 - Performance appraisal system in ACLEDA
 - Performance appraisal procedure
 - Problems relating to performance appraisal
 - Salary and Other Fringe Benefit Management
 - Salary and fringe benefit at ACLEDA and how to control them
 - Conflict Management and HR Problem Solving
 - How to solve HR problem at ACLEDA

- Case Study
- Disciplinary action
- Building Employee's Goodwill
 - How to build employee's goodwill in ACLEDA

Target Participants : Human Resource Manager, HR Officer, Branch Manager, Supervisor, or someone who work related with Human Resource Management.

Duration : 2 days

Methodology : Lecture, Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management team of **Human Resource Division** in ACLEDA Bank Plc.

Branch Management

- Objective** : After completion of this course, participants will be able to:
- Understand effectiveness of human resource management
 - Understand the function of branch manager
 - Arrange branch office in good looking and safety way
 - Manage branch successful and reach business plan

- Course Contents** :
- Human Resource Management
 - HR Planning
 - Job description
 - Performance Appraisal
 - Personnel Management (Staff information, Salary, Incentive...)
 - Effectiveness of HR Management and leadership
 - Administration Management
 - Administration Letter (Letter-in, Letter-out, Documentation Management)
 - Office Administration (Office Arrangement, Office Decoration)
 - Administration Affair (Office Establishment, Office Transformation)
 - Asset and Expense Management
 - Branch Management
 - Manager functions: Planning, Organizing, Leading and Controlling
 - Branch administration affair (facilitation work flow in branch, branch management strategy)
 - Office management affair (Office arrangement, security)
 - Branch Management Experience:
 - Qualification of leader
 - 3 points that leader must adhere
 - 5 points for daily activity of leader
 - Motivation

Target Participants : Branch Manager, Supervisor, or someone who work related with Branch Manager.



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- Duration** : 2 days
- Methodology** : Lecture, Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of **Human Resource Division, Administration Division and Branch Manager**

Financial and Accounting Management

- Objective** : After completion of this course, participants will be able to:
- Be aware and able to summary balance sheet, income statement and cash flow statement.
 - Be aware and able to report liquidity ratio, net worth, solvency ratio and foreign exchange position.
 - Be aware of how t for Asset/ Fixed asset management and analysis.
 - Be aware of how to report for Board of Director needed
 - Be able to do solvency report, in which the net worth is calculated by the formula of NBC and BIS.
 - Be aware and able to report daily liquidity ratio which obey to National Bank condition.
 - Be able to assist of chief of branches accountant in daily report preparation.
 - Be aware of report preparation and analysis, and
 - Be aware of formulate and data in-putting.

- Course Contents** :
- Accounting Operating Manual
 - General Introduction
 - Basic report Preparation
 - Report to NBC
 - ALCO Report
 - Board Report
 - Report to Creditors
 - Financial Statement Analysis
 - Solvency daily Report
 - Daily Liquidity Ratio Report
 - Daily Liquidity Analysis Report
 - 3 Days Stress Testing Daily Report

- BP Alco Report
- 5 years Business Plan and Fixed Asset Plan

Target Participants: Management accountant, Chief Accountant

Duration : 3 days

Methodology : Explanation, Demonstration, Practice, Question-Answer

Trainer : Management Team of Finance Division in ACLEDA Bank Plc.

Planning & Budgeting

- Objective** : After completion of this course, participants will be able to:
- Understand planning concepts
 - Be able to translate the planning into budgeting
 - Can prepare budget plan for his/ her business

- Course Contents** :
- Introduction
 - Definition
 - Objectives and uses of the budget plan
 - What is planning?
 - What is budgeting?
 - Why is budget plan needed by all managers?
 - The budget plan process
 - Communicating Details of Budget Policy and Guidelines
 - Determining the factor that restricts performance
 - Preparation of the sales budget
 - Initial preparation of various budgets
 - Negotiation of budgets with superiors
 - Coordination and review of budgets
 - Final acceptance of budgets
 - Ongoing review of budgets
 - Budget plan preparation (Sample)
 - Conclusion

Target Participants: Finance Manager, Supervisor, Branch Manager or someone who works related with Finance.

Duration : 3 Days

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management team of Finance Division of ACLEDA Bank Plc.

Banking Budget Plan

Objective : After completion of this course, participants will be able to:

- Understanding what budget plan is?
- Understand budget plan concepts
- Understand budget plan processes
- Be able to prepare budget plan

Course Contents :

- Introduction
- Budget Concepts
 - What is budgeting?
 - Objective and uses budgeting.
 - Why is budget plan needed by all managers?
 - Budget plan requirement.
 - Capital expenditure plan (CAPEX)
 - Budget limitations
- Budget Plan Process
 - Communicating Details of Budget Policy and Guidelines
 - Determining the factor that restricts performance
 - Preparation of the sales budget
 - Initial preparation of various budgets
 - Negotiation of budgets with superiors
 - Coordination and review of budgets
 - Final acceptance of budgets
 - Ongoing review of budgets
- Budget plan preparation (step by step)
- Conclusion

Target Participants: Finance Manager, Supervisor, Branch Manager, Chief of Accountant or someone who works related with Finance.

Duration : 1 Day

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Faculty of ACLEDA Training Center

CAMEL Ratio Analysis

- Objective** : After completion of this course, participants will be able to:
- Analyses a banks'/ institution's balance sheet & income statement
 - Utilize the CAMEL analytical approach.
 - Identify warning signs of potential problems.
 - Appreciate the key performance indicators for banks.
 - Gain insight into how banks/institutions manage credit risk and funding.
 - Gain insight into off-balance sheet risk for a major financial institution.
 - Utilize ratio analysis and assess the relative financial condition of peers.
- Course Contents** :
- Introduction
 - CAMEL Concepts
 - What is CAMEL?
 - CAMEL Requirement
 - Objectives and uses CAMEL
 - Banking/Institution Risks
 - CAMEL Ratio Analysis
 - Capital Adequacy
 - Asset quality
 - Management
 - Earnings and efficiency
 - Liquidity
 - Bank/Institution analysis checklist
 - Conclusion
- Target Participants:** Finance Manager, Supervisor, Branch Manager.
- Duration** : 2 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center

Finance & Administration Operating Manual

- Objective** : After completion of this course, participants will be able to:
- Mastering the concept of Financial & Administration Operating Manual and easily to planning and manage expenses.
 - Providing general knowledge to employees who have function and position relating to organization budget expenditure and avoid any mistakes.
 - Managing expenses and reducing risk to the organization effectively and efficiently.
 - Increasing general knowledge of tax calculation (Paten, tax on signboards...)

- Course Contents** :
- Approval Right
 - Operational Expense Procedure
 - Form and Usages
 - Operational Expense Procedure (Less than \$250)
 - Operational Expense Procedure (Equal Or more than \$250)
 - Objectives and uses CAMEL
 - Banking/Institution Risks
 - Fixed Assets Expense Procedure
 - Form and Usages
 - Fixed Assets Expenditure Procedure in CAPEX Plan
 - Fixed Assets Expenditure Procedure out CAPEX Plan
 - Earnings and efficiency
 - Liquidity
 - Petty Cash Expense Procedure
 - Form and Usages
 - Petty Cash levels
 - Petty Cash Request

- Petty Cash Usages
- Petty Cash Expense Clearing
- Request for Cash Replenishment
- Stock Office Supplies Expenses Procedure
- Taxation

Target Participants: Finance Manager, supervisor, Branch Manager, Chief of Administration or someone who works related to accounting and finance.

Duration : 2 days

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Mrs. Long Sothy: ASVP of Finance Division.
Mr. Leng Sovannarath: Senior Faculty

Liquidity Risk & Cash Flow Management

- Objective** : After completion of this course, participants will be able to:
- Liquidity Risk
 - Identify Liquidity Risk
 - Be able to forecast Liquidity in your organization
 - Understand how future changes in your balance sheet could affect your liquidity position
 - Cash Flow
 - Identify what is cash inflows and cash outflows
 - Allowing you to make investments without worrying that existing commitments will not be met
 - Be able to save interest charges by paying down debt.
 - Increasing your knowledge on how to analyze Cash Flow
 - Helpful to set up a regular review of the forecast
 - Increase your knowledge on how to forecast cash flow from Operating, Investing, and Financing Activities
 - Recognizing the important of Cash Flow Cycle

- Course Contents** :
- Learning Objective
 - Definition of Liquidity Risk and Cash Flow
 - Definition
 - Liquidity Risk and Cash Flow
 - Liquidity Concern
 - Reasons of Liquidity Risk
 - Internal Factors
 - External Factors
 - Liquidity Risk Management
 - Cash Flow Forecasting Method
 - Cash Flow analysis
 - Forecasted Currencies
 - Preparation for Cash Flow Forecast Report

- Liquidity Stress Testing
 - Determine how much liquidity you have
 - Estimate how much liquidity you need
 - Establish an early warning system
 - Stress-Test your funding needs and availability
 - Outline management's responses
 - Document your process and periodically test liquidity sources

Target Participants: Finance Manager, Treasury Manager, Risk Manager, Branch Manager, Someone who works related with Accounting and Finance.

Duration : 2 days

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Management Team of Treasury Division and Faculty of ATC

Internal Audit Management

- Objective** : After completion of this course, participants will be able to:
- Better manage our audit content.
 - Implement continuous auditing.
 - Management awareness of anti-fraud responsibilities.
 - Employee guidance if fraud is suspected.
 - Assurance that fraud will be fully investigated.
 - Protection guidelines for those reporting suspected fraud.
 - Development of understand the method of audit program.
 - To be aware of responsibilities for identifying exposures for preventing such fraudulent activity and / or detecting such fraudulent activity when it occurs.
 - Adequate protection and guidance as to appropriate action to employees in circumstances where they are victimized as a consequence of reporting, investigating or being a witness to, irregular activities.

- Course Contents** :
- Internal Audit Function in ACLEDA Bank
 - Introduction IA organization structure.
 - Performance of IAD function.
 - Reporting line
 - How to Develop the Audit Program
 - Basic to develop the IA task
 - The standards of audit program
 - Credit Audit
 - Fundamental of credit audit program
 - The exception of experience.
 - Operating Expense Audit
 - Improper on financial report
 - Cut-off time in transaction expense.

- Cash Audit
 - Basic to develop the IA task
 - The standards of audit program
- Quality Control on Audit Risk
 - Control on audit branch.
 - Control on audit procedure.

Target Participants: Audit Manager, HR Manager, Operation Manager and whose work related to the audit tasks.

Duration : 1 day

Methodology : Lecture/Demonstration, Handout, Discussion and offering experiences.

Facilitators : Head of Internal Audit Division and Audit Management Team

Practical Credit Auditing

- Objective** : At the end of course, each participants will be able to:
- Certify all loans which provided to clients are secured or non-secured
 - Detect, prevent and mitigate from credit risks
 - Strengthen loan officers by audit findings
 - Improve credit policy and operating manual depending on the audit finding
 - Support company to achieve its goal
 - Understand the fundamental of credit audit program
 - Comprehend the practical loan audit experience
 - Know how to perform the on-side loan audit

- Course Contents** :
- Introduction
 - Credit auditing definition
 - Key objectives of practical credit auditing
 - General Practical Credit Auditing Process
 - Credit audit planning process
 - Population and sample size selection concept
 - Case study
 - Loan file reviewing concept
 - Case study
 - Field reviewing concept
 - Case study
 - Reporting process
 - Follow-up audit process
 - Practical credit auditing experience
 - Practical credit auditing experience
 - Practical exception of experience
 - Case study

- Practical Credit Auditing
 - Credit audit planning technique
 - Population and sample size selection technique
 - Case study
 - Loan file reviewing technique
 - Case study
 - Field reviewing technique
 - Case study
 - Reporting technique
 - Case study
 - Follow-up auditing technique
- On site credit auditing
 - Verify loan balance with client
 - Client's financial reassessment
 - Client's collateral reassessment
 - Fraud examination questionnaire

Duration : 2 days

Methodology : Presentation, Discussion, Demonstration, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.

Target Participants: Internal Control, Internal Audit Managers and Staff, background in accounting is highly recommended.

Facilitators : VP & Deputy Head of Internal Audit Division
AVP and Manager of Credit Audit Unit

Microfinance Experience of ACLEDA

Objective : After completion of this course, participants will be able to:

- Understand the credit policy and procedure of the bank
- Understand the loan operation and management
- Be aware of non performing loan
- Be aware of bed debt and solution
- Understand the Credit officer's work and effectiveness

Course Contents :

- Overview of ACLEDA Bank
- Credit Division structure
- Day to day activity of credit operation and loan management
- Credit policies, procedures guidelines, methodology, loan process and evaluation.
- Credit analysis, Monitoring and Credit Report
- Non-performing assets, bad debt recovery, problem loans solving.
- Field visit to ACLEDA Branch to see the real life work of:
 - Credit Officer's practical work
 - Loan Process and Management
 - Visit micro finance customers

Target Participants: Project manager, Finance Manager, Credit Manager, Credit agent, or someone who work related with Microfinance Program.

Duration : 4 days

Methodology : Presentation, study tour, discussion (Q & A) and offering experiences.

Facilitators : Management team in Training Division, Credit Division and Branches of ACLEDA Bank.

Transformation Experience of ACLEDA

- Objective** : After completion of this course, participants will be able to:
- Be aware of the Microfinance experience of ACLEDA
 - Be aware of the stage of transformation
 - Understand the requirement and preparation for each stage
 - Visit the real life work at ACLEDA branch office

- Course Contents** :
- Overview of ACLEDA
 - ACLEDA History
 - Organization structure
 - Financial products and services
 - Branch network
 - Personnel statistics
 - Updated result/achievement
 - ACLEDA Experience of Transformation
 - ACLEDA as an NGO
 - ACLEDA as Specialized Bank
 - ACLEDA as Commercial Bank
 - Study tour to provincial / district branch office
 - Visit ACLEDA ' s customers
 - Wrap-up meeting at the Head Office

Target Participants: Project manager, Finance Manager, some one who work related with Microfinance Program

Duration : 3 days

Methodology : Lecture, demonstration, field study, discussion and offering experiences

Facilitators : Management team of the Training Division and other related Divisions.

Branch Management

- Objective** : After completion of this course, participants will be able to:
- Understand effectiveness of human Resource management
 - Understand the function of branch manager
 - Arrange branch office in good looking and safety way
 - Manage branch successful and reach business plan
- Course Contents** :
- Human Resource Management
 - H.R Planning
 - Job description
 - Performance Appraisal
 - Personnel Management (Staff information, salary, incentive.....)
 - Effectiveness of H.R Management and Leadership
 - Branch management
 - Manager functions: Planning, Organizing, Leading, Controlling.
 - Branch administration affair (facilitation work flow in branch, branch management strategy)
 - Office management affair (Office arrangement, security).
 - Branch Management experience:
 - Qualification of leader
 - 3 points that leader must adhere
 - 5 points for daily activity of leader
 - Motivation
- Target Participants:** Branch Manager, Supervisor, or some one who work related with Branch Management.
- Duration** : 3 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of H. R Division and Administration Division of ACLEDA Bank Plc.

Advanced Branch Management

- Objective** : After completion of this course, participants will be able to:
- Understand effectiveness of human Resource management
 - Understand the function of branch manager
 - Manage branch operation successful and reach business plan

- Course Contents** :
- Human Resource Management
 - Function of Manager
 - Effectiveness and characteristic of manager
 - Power of manager
 - Staff motivation
 - Conflict management
 - General Knowledge on Internal Audit and good governance
 - General knowledge on Legal
 - General knowledge on Financial Management
 - Credit management
 - Business Plan Analysis
 - Loan Request Controlling
 - Credit Risk
 - Work Productivities
 - Cash management
 - Risk of Cash management
 - Organizing Cash in hand
 - Deposit Stability
 - Cash Projection
 - Marketing management
 - Market orientation
 - Market analysis possibilities
 - Crucial keys of marketing management and customer increase
 - How to develop marketing plan and increase profit



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- Target Participants:** Branch Manager, Supervisor, or some one who work related with Branch Management.
- Duration** : 3 days
- Methodology** : Lecture/Demonstration, Handout, Discussion and offering experiences.
- Facilitators** : Management team of ACLEDA Bank Plc. (H.R, Credit, Finance, Treasury, Operation, Audit, Legal, Marketing Divisions).

Branch Administration

- Objective** : After completion of this course, participants will be able to:
- Understand the work structure of ACLEDA Bank. And able to establish a close relation with others.
 - Know types of administrative letters, forms of administrative letters, how to prepare administrative letters, confidential letters, how to number the administrative letters, how to file administrative letters.
 - Understand of protocol affairs, Letter-In and Letter-Out, use fax machine, office decoration/ arrangement, security tasks.
 - Understand expenditure operating manual, procedures of expense and quotation, expense form usage and quotation forms, Be able to prepare report the expenses properly, house renting process.
 - Understand how to minimize of using utilities and vehicles.
 - Understand how to do list, report and stick code number.
- Course Contents** :
- Structure Work
 - Administrative letters
 - Orderly Affairs
 - Administrative Expenditure Procedures
 - Material and Equipment Management and Inventory and Equipment Expendable
- Target Participants:** Administration Officer/ Administration Assistant
- Duration** : 3 days
- Methodology** : Explanation, Demonstration, Practice, Question-Answer
- Trainer** : Management Team at Headquarters, Administration Division, AVP & Manager of Branch Administrator.

Knowledge of law

Objective : After completion of this course, participants will be able to:

- Understand the banking law

Course Contents :

- General introduction to law, legality and types of legal document
- Types and the validity of contract
- Contracting
- Mortgaging contract
- Mortgaged property and evaluation
- Advantage of mortgaged property

Target Participants: All kinds of Staff

Duration : 4 hours

Methodology : Lecture/demonstration, case study, handout, discussion and offering experiences

Trainer : Management Team of Legal Division in ACLEDA Bank Plc.

Employees Stock Ownership Plan

Objective

- : At the end of course, each participants will be able to:
- Discovering general overview of ACLEDA Staff Ownership Program
 - Acquiring knowledge on legal process of ACLEDA Staff Association (ASA)
 - Understanding the importance of the Ownership and Governance
 - Gaining knowledge on Corporate Governance
 - Understanding the International Stock Market Progress
 - Knowing what are the recent change of ASA
 - Determining the Rule and Regulation of ESOP
 - Finding out the ESOP and Trading Procedure

Course Contents

- :
- ACLEDA ESOP
 - General Overview of ACLEDA Bank Plc
 - Legal Process of ACLEDA Staff Association
 - Ownership and Governance
 - Ownership
 - Change in Investment and Ownership
 - Governance
 - Corporate Governance
 - Corporate Governance Agreement
 - Service Agreement
 - Purchase and Sell Share Agreement
 - Progress of Internal Stock Market
 - Trend to set up internal stock market
 - Internal Stock Market policy and progress
 - Trading Volume and Transaction in ASA Market
 - Recent Change of ASA
 - ESOP Rule and Regulation
 - ESOP and Trading Procedure
 - Question and Answer Session



Duration	:	1 day
Methodology	:	Presentation, Discussion, Demonstration, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.
Target Participants:		Board of Director, CEO, Finance Manager, Human Resource Manager, Treasury Manager, Company Secretary and Someone who works related to ESOP tasks.
Facilitators	:	President and Managing Director of ACLEDA Securities Plc and Head of Operation of ACLEDA Securities Plc.

ACLEDA Bank's IT Policy Development

- Objective** : At the end of course, each participants will be able to:
- How to create BCP, DRP, SSM, MSM and UC
 - How to practice BCP, DRP, SSM, MSM and UC
 - Understanding more BCP, DRP, SSM, MSM and UC
 - Understanding clearly about functions of HD

- Course Contents** :
- Business Continuity Plan (BCP)
 - Understanding to BCP
 - How to Create and Operate BCP
 - Why we need BCP for Business?
 - Example of BCP
 - Disaster Recovery Plan (DRP)
 - Understanding to DRP
 - How to create and Operate DRP
 - Why we need DRP for Business?
 - Example of DRP
 - System Security Manual (SSM)
 - Understanding to SSM
 - How to create and operate real SSM
 - Why we need SSM for business?
 - Example of SSM
 - Maintenance System Manual (MSM)
 - Understanding to MSM
 - How to create and operate MSM
 - Why we need MSM for business?
 - Example of MSM
 - User Control (UC)
 - Understanding to UC
 - How to create and operate UC

- Why we need UC for Business?
- Example of UC
- Help Desk (HD)
 - Understanding to HD
 - How to create and operate HD
 - Why we need HD for Business?

Duration : 2 days

Methodology : Presentation, Discussion, Demonstration, Individual work, Question and Answer, and other participatory actions to ensure that the transfer of experiences and learning activities are going smoothly in the professional manner.

Target Participants: IT Managers and Staff, background in IT is highly recommended.

Facilitators : AVP and Manager of System Security Unit

Transformation, Ownership, and Governance (TOG)

- Objective** : At the end of course, each participants will be able to :
- Transformation:
 - Understand the common reasons MFIs seek to transform, the challenges and the benefits.
 - Appreciate the visionary, legal, regulatory, and tax pre-conditions and requirements for transformation.
 - Analyses transformation mechanisms of the ACLEDA case and the options available, including the future role of the NGO, staff incentives and training initiatives.
 - Apply lessons to their own institutions and contexts.
 - Ownership:
 - Understand the importance of aligning interests between shareholders and management and staff and among shareholders prior to transformation.
 - Prepare for topics that are likely to be discussed during equity negotiations and during the Business Purchase Plan process.
 - Understand how to seek new owners who share common interests and seek them with confidence and skill.
 - Understand likely investor expectations and their roles in lending, equity, governance and common exit strategies.
 - Apply the ACLEDA experience with the Employee Stock Ownership Plan (ESOP) to their own circumstances.
 - Appreciate the shareholder role during normal times and under special circumstances, e.g. required regulatory capital increases.
 - Governance:
 - Appreciate “Good governance” and why it is important.
 - Identify governance models that limit conflicts of interest.
 - Assess the benefits, challenges and risks of different governance models (minority vs. majority shareholders, CEO / Board Chair, independent directors.)

- Identify how to set up board committees for proper governance, including the reasons for Board Committees, the number of committees, the roles and responsibilities, and how they function, and change over time.
- Know how Board committees and management teams support good governance processes, what they do, and the key decisions they make supported by cases from the ACLEDA Files.
- Appreciate Corporate Social Responsibility initiatives and how these may apply to their own contexts and institutions.

Course Contents :

- Transformation: Why Transform? The Challenges, Benefits and Pre-Conditions.
- Transformation : Structuring the Vision, Mission and Mission Drift.
- Transformation : Governance: General Concepts and Issues.
- Transformation : Developing the Business Plan.
- Wrap-up and Prepare for tomorrow.
- Regulation, Laws and Supervision.
- Ownership and Governance :NGO and Employees as Owners Shareholders and Roles in Governance
- ASA Ownership and How ASA Functions.
- NGO Role, How it Functions and Mechanisms.
- Transformation: NGO and Employees as Shareholders and Roles in Governance
- Good Governance
- Good Governance: The Board Committee
- Good Governance: Corporate Social Responsibility (CSR)\
- Good Governance–Credit and Risk Committee: What are the Risks?
- Transformation is a Continuous Process: Transformation and Ownership.
- Prior Day Summary and Introduction to the Day
- ACLEDA performance: Benefits of Transformation, Responsible Ownership and Good Governance: Time line 2000-2010

Duration : 4 days

Target Participants: The course is designed for : MFI Board and Senior Management that are considering transformation or those that have recently transformed; investors and Funders who become shareholders in MFI and play an active role in governance and Funders who are interested in ensuring prior donations continue to support their original purpose.

Facilitators : Board of ACLEDA Bank, Head of Training Division, Head of Legal & Corporate Affairs Division and Company Secretary, Head of Microfinance Supervision Department (National Bank of Cambodia), Head of Capital Market Division.

ACLEDA Internal Audit Management

- Objective** : After completion of this course, participants will be able to :
- Develop an internal audit function within their organization that meets high quality standards.
 - Recognize types of common transaction fraud in the system.
 - Implement the fundamentals of a credit audit program.
 - Ensure the auditor's duty and response to fraud prevention in savings and transfer accounts.
 - Make judgment calls about fraud in common areas such as savings, transfers, credit and improper financial reporting.

- Course Contents** :
- Internal Audit Function in ACLEDA Bank
 - How to Develop the Audit Program
 - Fraud Analysis by Audit Software
 - Saving & Transfer Fraud Prevention
 - Operating Expense Audit
 - Credit Audit
 - On site audit.
 - Quality Control on Audit Task
 - Cash Audit
 - On site audit.

Duration : 3 days

Target Participants : Internal Control/Internal Audit staff and managers; Background in accounting is highly recommended.

Facilitators : Head of Internal Audit Division and Audit Management Team.

Micro, Small and Medium Enterprise Lending

- Objective** : After completion of this course, participants will be able to:
- Understand the micro, small and medium loan process.
 - Acquire new knowledge of micro, small and medium loan operating manual.
 - Gain practical experiences of micro, small and medium loan evaluation effectively.
 - Employee guidance if fraud is suspected.
 - Excellent opportunity to conduct loan discipline effectively.
 - Identify and solve loan problem on time.
 - Know how to monitor and manage loan portfolio effectively.
- Course Contents** :
- History of ACLEDA Bank
 - Introduction to Loan Products
 - Map of MSME Lending
 - Credit Operating Manual
 - Loan Evaluation
 - Collateral Evaluation
 - Loan Discipline
 - Loan Documents
 - Loan Problem Solving
 - Loan Portfolio Management and Monitoring
- Target Participants:** Credit officer, Chief of Credit officer, Credit Manager, Trainer, Training Manager, Branch Manager or someone who work related to credit activity
- Duration** : 5 days
- Methodology** : Lecture/Demonstration, Case Study, Video Clip, Handout, Group Discussion, Role Play, and offering experiences.
- Facilitators** : Faculty of ACLEDA Training Center and management of Credit Division.

Loan Quality Management

Objectives

: After completion of this course, participants will be able to:

- Framework of ACLEDA Loan Management
- Loan Delinquency Management
- Loan Recovery
- Customer Service and Care
- Credit Auditing
- Burning Issue

Course Contents :

- Framework of ACLEDA Loan Management
 - Human resources
 - Training and development
 - Organizational structure
 - Incentive program
 - Management information system
 - Customer service
 - Internal control
 - Credit Policy and procedure
- Loan Delinquency Management
 - Identify the main causes of delinquency
 - Impact of delinquency on an MFI
 - Measuring delinquency
 - Controlling delinquency
 - Information system for controlling delinquency
 - Managing delinquency crisis
- Loan Recovery
 - Objectives of loan problems solving
 - Process of loan problem solving
 - Defining the problems
 - Selecting the strategies
 - Implementing strategies
 - Monitoring output

- Tips for solving problems
- Customer Service and Care
 - Introduction to customer service and care
 - How customers judge your service quality
 - Customer service and care
 - Solution to customer's comment and complaint
 - ACLEDA's customer service standard
 - Excellent service quality
- Credit Auditing
 - Introduction
 - Fundamental of credit auditing
 - General loan auditing process
 - Practical credit auditing experience
- Burning Issue

Target Participants: Credit officer, Chief of Credit officer, Credit Manager, Trainer, Training Manager, Branch Manager or someone who work related to credit activity

Duration : 5 days

Methodology : Lecture/Demonstration, Case Study, Video Clip, Handout, Group Discussion, Role Play, and offering experiences.

Facilitators : Faculty of ACLEDA Training Center and
VP & Deputy Head of IAD.