



Knowledge • Service • Beacon • Credibility

KSBC KNOWLEDGE RESOURCES LIMITED

2025 TRAINING PROGRAMMES

- ⇒ In-plant Programmes
- ⇒ Open Programmes

...Experiential Training



Our Core Values

K: Knowledge

S: Service

B: Beacon

C: Credibility



**IN-PLANT
PROGRAMMES**

OUR IN-PLANT TRAINING MENU

We Are Full-Service Capacity Building Company partnering with Major African Banks to build capacity EXPERIENTIALLY in:

- Selling and Negotiation Skills
- Relationship Management at all levels
- Customer Service and Service Excellence
- Financial Analysis
- Credit and Total Risk Management
- Banking Operations
- Balance Sheet and Financial Statement Analysis
- Internal Controls, Frauds and Anti-Money Laundering
- Essential Leadership and Management in Banking
- Basic Accounting and Financial Statement Analysis
- And more.

MOST ORDERED COURSES

- **“HOW TO MAKE MORE MONEY”**
 - How to Run Effective and Profitable Branches... Branch Managers as True Business Managers
 - Sales, Negotiation & Customer Relationship Management Skills
 - Managing Costs: Effective Cost Management Strategies
 - “From Losses to Profits” : A Profit Improvement Programme Specifically for Loss-making Teams and Branches
- **“RISK MANAGEMENT – That Our Loans Must Be Repaid Principal and Interest”**
 - Retail Credit Appraisal & Credit Scoring
 - Loan Management and Risk Monitoring
 - Comprehensive & Practical Credit School for Branch Managers, Team Leaders & Account Officers
- **“OPERATIONAL EFFICIENCY – BACK OFFICE MANAGEMENT”**
 - “Back-office – The New Profit Centre”
 - Service Excellence School – A New Way of Doing It
 - Branch Operations Management
 - Intermediate Banking Operations

- **SOFT SKILLS**
 - Business Writing and Presentation Skill
 - Leadership Skills
 - Communication Skills
 - Team Building Skills
 - And More

COMPLETE TRAINING SOLUTIONS

A. BANKING SCHOOL

Our Banking School currently offers the following courses:

- **Domestic Banking Operation**

It provides participants with in-depth understanding of all activities of the domestic operations department, detailing all processes and structures involved in this area of banking operation.
- **International Operations**

It is designed to provide participants with strong understanding of the theoretical, legal and practical aspects of foreign trade transactions and international trade finance.
- **Credit Analysis**
 - Credit Analysis, Structuring and Monitoring: Refresher Catch-Up School
 - From our various Training engagements, we have come to establish that there is a big difference between “Really Knowing” a Principle and “Knowing About” the same principle.
 - Credit Analysis and structuring sadly is one of the topics that this situation so deeply applies.
 - If you mildly ask any banker with 5 or more years of banking experience, “Do you know Credit Analysis?” Many will indeed feel insulted or irritated at the minimum.
 - But if you venture and probe further, you will actually find out that it is more of “Knowing About” Credit Analysis than “Really Knowing” Credit Analysis and all its nuggets

- **Comprehensive & Practical Credit School for Branch Managers, Team Leaders & Account Officers**
 - We have observed that Credit Analysis and Structuring skills rarely improve for many officers even after attending various Training Programmes. So, we shall focus this Training Programme on the granular level or the “day to day “Credit issues and challenges that the Account Officers face.
 - This will not just be a general Training program. We shall focus on Qualitative and Quantitative issues in the Credit Process and work with the Criticized Assets & Legal Departments to select and review Past Credits on “What Went Wrong” “Why” “How” to prevent reoccurrence - as a basis to further cement the learning program.

- **Loan Management and Risk Monitoring: “If You Can’t Monitor, Don’t Lend”**
 - An intensive programme covering the key areas in loan management, detecting potential problem loans and how to handle problem loans when these arise.
 - Sound underwriting practices is a corner stone of effective risk management. After the loan is booked and disbursed, accountability for its ultimate repayment rests with officers who need to monitor, evaluate and take prompt action on credit issues. Besides training and experience in analysis and underwriting, additional skills and knowledge to actively prevent and solve potential problems are crucial in managing the credit relationship.

- **Specialized Lending**
 - Agriculture
 - Power
 - Shipping
 - Commodities

- **Remedial Management and Loan Workout Techniques**

- **Private Banking & Wealth Management**

This course focuses on providing participants with the necessary knowledge to add value to their private banking strategy.

- **Project Finance**

This project finance course is designed from the risk management perspective to give participants an in-depth understanding of the core principles and practice of project finance.

- **Retail Banking**
The programme provides participants with in-depth understanding of Retail Banking, the peculiarities of the Nigerian economic and demographic environment and its impact on consumer demand.
- **Commercial & SME Banking School**
 - Bank specific module on how existing products, services, platforms, can exponentially improve the bank's offering to Commercial & SME banking clients
- **Corporate Banking School**
 - This provides financing to corporations and institutional clients through debt issuances, structured products, or other banking and investment products. These "products" include:
 - Secured Term Loans
 - Syndicated Loans with Multiple Arrangers
 - Structured Finance-type Loans
- **How to Run Effective and Profitable Branches: Branch Efficiency & Performance Management**
 - This course is focused on building the requisite mindset and basic skills for optimization of branch profitability and management through the creation of synergy among the entire branch staff and departments, with the manager as a team leader.
- **"From LOSSES to PROFITS": How to Help Loss Making Branches/Teams Running \geq 25% Below Budget Return to Profitability**
 - This Programme is designed to assist Branch Managers and Teams move from 'LOSSES to PROFITS'.
 - We shall work with **each Branch Manager/Team Leader** to answer some **SPECIFIC QUESTIONS:**
 - **Why are you not making money?**
 - **What do you have to do to start making money?**
 - What are the Step-by-Step Action Plans you need to implement the "Next day" once you resume in your Branch?
 - Are there any Corporate Decisions to be taken as it concerns each Branch by the Head Office?

B. CUSTOMER MANAGEMENT SCHOOL

Our Customer Management School currently offers the following courses:

- **Customer Acquisition Strategies in a Competitive Market**
This Course teaches the participants the most practical skills to win customers in their domain. It will cover topics such as Needs Analysis, Value Chain Analysis, Customer Contact Points etc.
- **Relationship Management**
This programme provides unique insight and practical guidance for your staff on maintaining quality client relationships.
- **Key Account Management**
The course is designed to equip your account management staff with the tools and knowledge needed to understand how to effectively manage key accounts, their strategic importance and impact on the success of your business, identify threats and how to manage them, the right ways to sell to them, as well as developing teams to support such key accounts.
- **Effective Selling and Negotiation Skills**
The focus of this course is on developing and inculcating effective selling skills, as well as good customer focus in all your customer-contact officers.
- **The Magic of Service Excellence**
This course focuses on equipping your customer-contact staff with the critical skills and techniques required to provide exceptional customer service and support, which leaves the customer with an overwhelming impression that ensures repeat business and customer advocacy
- **Effective Call/Contact Centre Training**
To equip today's Front Desk Officers, Call Centre Agents, Concierge and Protocol Officers, Tellers, Secretaries and Personal Assistants, and Other Office Support Staff with the skills and attributes they require to be effective in their role; and raise the awareness of participants on the importance of personal effectiveness and grooming in their job functions
- **Handling Customer Complaints**

C. LEADERSHIP & MANAGEMENT SCHOOL

Our Leadership & Management School currently offers the following courses:

- **Building and Leading a Team**

This course provides winning strategies for developing and leading a high-performance team, as well as offers essential skills for improving team efficiency and effectiveness through effective leadership.

- **Building Leadership and Motivational Competencies: Essential Management Skills**

This course provides participants with an in-depth understanding of what leadership entails, the essential strategies and skills required to lead with major emphasis on being influential rather than being autocratic.

- **Improving Personal Effectiveness and Time Management**

This course is designed to equip participants with the necessary skills needed to manage and balance work priorities by focusing on those activities that add the most value.

- **Effective Writing Skills**

It is a practical course that brings to bear the imperatives of syntax, semantics and logic in modern professional business writing, which will equip participants with the skills for effective business communication.

- **Effective Communication Skills**

It takes participants from learning effective tools to the techniques needed to effectively interpret communicative behaviors

- **Assertiveness in the Work Place**

Participants on this course will learn to be more effective, positive and competent in the workplace, by learning to be firm but fair with their colleagues.

- **Improved Interpersonal Skills**

This programme is designed to provide Participants with comprehensive tools and techniques for improving personal productivity in the workplace through improved interpersonal skills.

- **Project Management**

On this course, our unique 100% case-based delivery methodology makes formal theoretical instructions a complement to the highly expository videos, practical and interactive class exercises. These help participants practice managing projects in realistic situations.

- **Strategic Planning**

This course provides participants with in-depth understanding of strategic planning as well as skills needed to formulate plans that are both decision and action oriented.

- **Basic IT Skills**

This course is designed to provide participants with fundamental concepts of information technology.

- **Corporate Governance**

The course examines the concept of corporate governance, trends and developments, as well as looks at some cases that have led to corporate failures, delving into providing probable solutions

- **Corporate Culture**

- **What is an Organization?**

- An organization is nothing but a common platform where individuals from different backgrounds come together and work as a collective unit to achieve certain objectives and targets.

- The course is aimed at delving into:

- What is Corporate Culture?
 - Types of Corporate Culture
 - Importance of Corporate Culture
 - Factors affecting Corporate Culture
 - Changing Corporate Culture
 - Adjusting to Changing Corporate Culture
 - Employees role in Corporate Culture
 - Communication and Corporate Culture
 - Setbacks of Corporate Culture
 - Threats to Corporate Culture
 - Open door policy.

D. FINANCE SCHOOL

Our Finance School currently offers the following courses:

- **Financial Statement Analysis and Projections**

This highly participative programme examines past, current and future financial data so that a company's performance and financial position can be evaluated and future risks, revenue potentials, funding needs and debt capacity can be estimated.

- **Financial Modelling on Excel**
 With this modeling course, participants learn skills required to accurately model and forecast volatile economic inputs and the knowledge required for better analysis of financial data.
- **Treasury Management**
 This treasury course covers in detail the complexities of treasury management activities while expanding on participants' prior knowledge of the essential concepts and inherent risks in treasury management.
- **International Financial Reporting Standards (IFRS)**
 This IFRS programme seeks to promote the use of those standards; taking into account the financial reporting needs of emerging economies and small and medium-sized entities (SMEs); and to bring about convergence of national accounting standards and IFRSs.
- **Elements of Finance**
 This course is designed to equip participants with thorough understanding of concepts of finance.
- **Bonds & Derivatives**
 This practical course provides a solid introduction to bond trading terminology, bond- rating systems, techniques and strategies, the yield curve and the factors that affect it, and the role of the various government agencies; Central Bank of Nigeria and Debt Management Office as well as their impact on bonds.
- **Budgeting & Budgetary Control**
 With the unique KSBC delivery style, the use of cases, class exercises and practical sessions, participants will be taken through to explore the traditional tools of budgeting and control as well as new dynamic approaches.
- **Capital Market Operations**
 This programme offers a unique approach at providing a thorough understanding of the capital market, its players, risk elements, instruments as well as its overall operations.
- **Inventory Management**
 This course brings to bare common sources of errors in inventory management and ways of preventing them thus shielding the business from crashing.
- **Investment Appraisal & Management**

KSBC uniquely offers an improved and updated knowledge of how to appraise capital investments. This is a comprehensive review of discounted cash flow capital investment appraisal techniques.

E. RISK SCHOOL

Our Risk School currently offers the following courses:

- **Basel II & III and Capital Management**

It is designed to make participants understand the requirements across the three pillars of Basel II, as well as identify specific issues under the minimum capital requirements regarding credit, market and operational risks.

- **Credit Risk Management**

It is meant to provide participants with a good understanding of credit risk and contemporary methods available for measuring and managing it effectively.

- **Credit Risk Modeling**

The course focuses on the key theoretical aspects of credit risk quantification along with practical techniques in modeling development, application and validation

- **Enterprise-wide Risk Management (ERM) Master Class**

This master class is designed to address the changing role of executives, senior managers and others in financial institutions towards meeting the challenging implementation of ERM.

- **Solvency II**

This Solvency II course is aimed at teaching the updated set of regulatory requirements for risk management in insurance firms

- **Market Risk Management**

It is designed to give a good understanding of market risks, including interest rate and foreign exchange risks in the trading book, as well as asset and liability risks in the banking books.

- **Asset and Liability Management (ALM)**

This programme is designed to give an in-depth coverage of the fundamental issues that make ALM a strong and successful tool for strategic management and direct profit optimization for your bank.

- **Fraud, Risk, Money Laundering and Internal Control**

This Programme is projected to give the basic structures required for effective Fraud Prevention & Detection. An effective control system within the

organization is the first deterrent to the occurrence of Fraud within the organization.

- **Internal Capital Adequacy Assessment Process (ICAAP)**

This course has been designed to provide the knowledge and skills needed to understand and work in line with the Second Pillar of Basel II.

- **Risk-Based Internal Audit**

This programme provides a comprehensive understanding of all the concepts of Risk-Based Internal Auditing.

- **Risk-Based Supervision (RBS)**

This programme is designed to meet the knowledge needs of both regulators and operators in evaluating risk frameworks.

- **Compliance**

This Course is aimed addressing ongoing efforts on bank supervisory issues and enhance sound practices in banking organizations, compliance risk and the compliance function in banks has become very key. Banking supervisors must be satisfied that effective compliance policies and procedures are followed and that management takes appropriate corrective action when compliance failures are identified.

- **Strategic Risk Management Master Class**

KSBC presents this course with the latest thinking on strategic risk measurement and management best practices.

COMPREHENSIVE ENTRY LEVEL TRAINING PROGRAMME (ELTP) (FOR FRESH GRADUATES & NEW RECRUITS)

- **Basic Accounting**

- This will provide a general background to accounting describing the accounting function and explaining the differences between financial and management accounting and the various classifications of assets and liabilities.

- **Financial Statement Analysis**

- Understanding Financial Statements, their uses and limitations

- **Elements of Banking**

- Origins and Development of Financial Services
- Overview of Banking Business and the Concept of Financial intermediation

- Overview of Organizational Structure of Banks and the segregation of duties
- **Basic Banking Operations**
 - Business of Banking
 - Customer Services Functions
 - Cash and Tellers Operations
- **Personal Financial Management**
 - Basics of money management,
 - Understanding your spending habits,
 - Assessing your present financial condition,
 - Setting financial goals,
 - Improving your spending habits,
 - Wealth creation strategies
- **Credit Analysis**
 - To help trainees develop capacity to identify credit risks and propose mitigants
 - Provide tools for scanning and analyzing the borrowers' external environment and its impact on is request
 - Create competence in interpreting financial statements for lending decisions
 - Develop skills for structuring credit facilities
- **Elements of Finance**
 - Introduction and definition
 - Understanding financing decision and the role of finance
 - Understanding functions of the Financial Controller and Treasurer
- **MICRO AND MACRO ECONOMICS**
- **Basic Micro Economics**
 - Defining Economics
 - Economics Problems and their Impact on People and Businesses
 - Understanding the Economic Way of Thinking
 - Defining Micro-Economics
 - Understanding the Main Economics Problem
- **Money and Capital Markets**
 - Introduction to Investments Markets
 - Definition of Investment

- Alternative forms of Investment
- Attributes of investments

- **Legal Aspects of Banking & Securities for Lending**
 - Legal reasoning and logic,
 - Law of contract
 - Law of Torts (Civil liability)
 - Requirements of a valid contract,
 - Banker and customer relationship
 - Banking practice and criminal responsibility
 - Negotiable instruments

- **Selling & Marketing Skills**
 - Review of previous selling experience
 - Why some like/hate going selling
 - Why Selling & marketing are not the same
 - The real definition of selling
 - The 3 critical skills

- **Personal Effectiveness Using Steve Covey's 7 Habits for Highly Effective People**

Steve Covey's 7 Habits for Highly Effective People: Personality vs. character ethics, paradigms & paradigm shifting, visualization, effective habits defined. Maturity continuum: Dependence to independence to interdependence, effectiveness defined. Habit 1-7

- **Business Etiquette**
 - What is Etiquette?
 - Principles of Etiquette

- **Presentation Skills**
 - Foundation Ideas & Principles
 - Making Your Case
 - Presentation Planner

- **Use of English & Business Writing**

- The Communication Process
- The Writing Process
- **Time Management Skills**
 - Introduction
 - Understanding Time Management
 - Common misconceptions about time management
 - Time Management and the Pareto Principle
- **Work Ethics**
 - Ethics in The Work Place
 - Ethics in Interpersonal Relations (“The Chair”)
- **Understanding Regulatory Issues**
 - Banking Regulation and Supervision
- **Insurance**
 - Origin of Insurance
 - Relevance of Insurance
- **Understanding MPR**
- **Banking Software Training**
 - The course introduces the software and the students have hands-on training in a simulated environment with individual practice on all the basic modules that will be required for day-to-day activities towards delivering world-class services to the bank’s customers.
- **Credit Policy Guide**
 - The Credit Policy Guide (CPG) a document produced by the Bank as a framework of principles and rules providing guidance for the complete management of loans. All members of staff are required to be familiar with this document and each staff at some point must take an exam on the CPG. The CPG will be reviewed with the students and then they will be tested on it.
- **Book Club/Review**
 - Trainees each given two books at the start of training to read and a book discussion/review led by one or more Facilitators is conducted for each book. Exercise to demonstrate learning points are given to Trainees to perform and a reading guide provided.

- **The Bank Products and Services: (Facilitated by Bank's Staff)**

OPEN PROGRAMMES

**For further Information/Enquiries, Contact
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COURSE NAME	MONTHS											
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
A. Organizational Development & General Management Courses												
• Effective Business Writing, Effective Presentation & Communication Skills		x			x				x			
• Self-Leadership for Exceptional Performance in Organizations		x				x				x		
• Strategic Finance Skills for Non-Finance Managers												
• Effective Selling & Marketing Skills Programme – For Sales Officers and Business Executives		x			x			x		x		
• Strategic Customer Service and Relationship Management Excellence		x			x			x		x		
• Essential of Human Resources Management for Line Managers			X					x				
• Building and Leading Effective Team			X						x			
• Development Leadership Competence			X				x			x		
B. CORPORATES, BANKING & FINANCE COURSES												
• Fundamentals of Corporate Finance for Business Professionals					x							
• Mastering Enterprise Risk Management Workshop			X				x			x		
• Basic Credit Risk Analysis & Management Workshop		x				x			x			
• Basic Accounting & Financial Statement Analysis		x				x			x			
• Loan Monitoring, Work Out & Recovery Strategies		x			x				x			
• Intermediate Credit Risk Analysis & Management			X				x					
• Governance, Risk and Compliance Programme – For Managers and Executive						x						
• Effective Budgeting & Cost Control			X					x				

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