

## **BUSINESS PLANNING AND SALES**

### **GOALS**

This training activity seeks to develop procedures to enable all members of the BusinessPlatform, coming from various areas of the company, to learn product sale techniques.

This Seminar supports:

- A- The ability to detect business opportunities
- B- Knowledge of sales techniques and participation in sales workshops.
- C- Organization, control and monitoring tools.

By the end of the activity, participants will know how to act before different situations and characteristics of potential clients, by detecting and meeting their needs through standardized techniques and methods designed to help them achieve their individual goals and the goals of the company generally.

### **PART I**

Provide participants with the necessary knowledge and tools to:

- make a general diagnosis of the branch
- develop micro-planning for the branch
- establish a strategy and business plan
- develop effective leadership and team work

### **PART II**

Provide participants with the necessary knowledge and tools to market the companies products more effectively.

### **THE COURSE IS ADDRESSED TO:**

- Business managers, business executives and/or account officers.

### **DURATION OF THE COURSE**

- Twenty hours

## **PROGRAM**

### **Part 1 – BUSINESS PLANNING**

- a. Diagnosis of the Current Situation
- b. Micro-planning for the Business Unit
- c. Database Sources and Analysis of the Influence Area
- d. Client Retention; Claims/Complaints
- e. Determining Sales Strategies
- f. Business Plans
- g. Service Model
- h. Sales Process Model
- i. Establishing Quantified Objectives
- j. Effectiveness Measurement Process

### **Part 2 – Leadership and sales**

#### **Tools**

- a. Need Detection Techniques
- b. Opportunity Detection Techniques
- c. Need Satisfaction Techniques
- d. Surveying Techniques
- e. Support Techniques
- f. Closure Techniques

### **Part 3 – WORKSHOPS**

- g. Role playing
- h. Videos

## **RISK MANAGEMENT AND AGING PROGRAM**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Develop a risk control scorecard.

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the Consumer Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Eight hours, divided into three parts

### **PROGRAM**

#### **Part 1 – RISK CONTROL SCORECARD**

- Overview
- Business Intelligence Systems
- Development of Indicators
- Roll Rate
- Is Was
- Vintage
- Lagged

#### **Part 2 – INDICATOR EVALUATION**

- Aging Strategic Management
- Efficiency Evaluation
- Indicators Measurement
- Outsourcing
- Cost/Benefit Analysis
- Consumer Credit Product Analysis

#### **Part 3 – CASE STUDIES**

## **DEBT COLLECTION AND RECOVERY**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Establish a collection management and debt recovery strategy.

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the Corporate, SME and Consumer Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Twelve hours, divided into two parts

### **PROGRAM**

#### **Part 1 – COLLECTION TECHNIQUES**

- a. Borrower Behavior
- b. Collection Techniques
- c. Development of Collection Campaigns
- d. Debt Reduction: Analysis

#### **Part 2 – REFINANCING**

- a. Problem Analysis
- b. Strategy Development
- c. Strategy Implementation
- d. Settlement Analysis

## **FRAUD DETECTION AND PREVENTION**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Identify and prevent fraud in the consumer and corporate business.
- Minimize fraud by working on the early stages of the analysis process
- Memory aids
- Issues on which attention should be focused as information becomes available
- Some tips to be taken into account

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the Consumer and Corporate Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Eight hours, divided into two parts

### **PROGRAM**

#### **Part 1 – FRAUD IN THE CONSUMER BUSINESS**

- a. Overview
- b. Identification
- c. Prevention

#### **Part 2 – FRAUD IN THE CORPORATE BUSINESS**

- a. Overview
- b. Identification in Accounting Documentation
- c. Prevention

#### **Part 3 – CASE STUDIES**

Individual Documentation Case Studies  
Financial and Accounting Information Case Studies

## **RISK ANALYSIS – COMPANIES**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Identify, assess and cover credit risks associated with the various sectors in which companies operate.

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the Corporate Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Twenty hours, divided into three parts

### **PROGRAM**

#### **Part 1 – RISK**

- Overview
- Main Risks
- Risk Identification
- Forms of Coverage
- Risk Factors
- Success Factors

#### **Part 2 – CREDIT EVALUATION**

- Customer Screening Criteria
- Qualitative Evaluation
- Quantitative Evaluation
- Analysis Models
- Liquidity Risk
- Repayment and Collateral Analysis
- Financing
- Credit Score Preparation
- Building a Customer Rating

#### **Part 3 – CASE STUDIES**

## **RISK ANALYSIS – INDIVIDUALS**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Identify, assess and cover credit risks associated with the consumer business.

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the Consumer Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Sixteen hours, divided into three parts

### **PROGRAM**

#### **Part 1 – RISK**

- Overview
- Main Risks
- Risk Identification
- Forms of Coverage
- Portfolio Securitization

#### **Part 2 – CREDIT EVALUATION**

- Customer Segmentation Criteria
- Profile Evaluation; Positioning
- Quantitative Evaluation
- Analysis Models
- Analysis of Consumer Credit Products
- Provisioning Rules

#### **Part 3 – CASE STUDIES**

## **RISK ANALYSIS – SMEs**

### **GOALS**

Provide participants with the necessary knowledge and tools to:

- Identify, assess and cover credit risks associated with the SME business.

### **THE COURSE IS ADDRESSED TO:**

- Credit Analysts, Auditors and Account Officers who are actively involved in the credit process, and especially professionals working in the Commercial and Risk areas within the SME Business, in-house and independent auditors.

### **DURATION OF THE COURSE**

- Eight hours, divided into three parts

### **PROGRAM**

#### **Part 1 – RISK**

- Overview
- Main Risks
- Risk Identification
- Forms of Coverage

#### **Part 2 – CREDIT EVALUATION**

- Qualitative Evaluation
- Profile Evaluation; Positioning
- Quantitative Evaluation
- Analysis Models
- Analysis of SME Credit Products

#### **Part 3 – CASE STUDIES**