

Branch Management: The favourite training programme of branch managers and heads of departments at WSBI member banks

When he arrived last October in Brussels, to follow a one month course on Branch management, Désiré Fagninou, Head of the Center of Financial Services, commented that their challenge at la Poste du Bénin was to fight against fierce competition, that offers very high interest rates on deposits - sometimes 13 % a month - with only a very limited range of savings products. Mr Fagninou stressed the urgent need to be very creative and to differentiate La Poste du Bénin from its competitors with attractive, sound and effective retail banking strategies and tools.

These differentiation strategies are at the core of the Branch Management programme developed by WSBI. The various training modules teach how to achieve sustainability through the marketing to low income segments of the population, the organization of the distribution networks, the management of the company risks with a focus on credit, and the motivation of the staff. Ultimately the course on branch management is in line with the mission of the WSBI to fight poverty and promote financial inclusion.

More than 100 people from Postbank Uganda, Lesotho Postbank and from FEPC-MAC in Peru have benefited from the training programme since 2007. The latest beneficiaries from this year are la Poste du Bénin, PosteFinances Senegal, les Services Postaux du Cameroun, and la Société Nationale des Postes et des Services Financiers des Comores. Some have participated in the one-month training programme while others joined for only one or two modules.

To complete their training, the participants have decided to continue working together on a common project related directly to the course that is to identify and then mitigate operational risks. This will take place through a group created on LinkedIn.com called 'BESSEC' (for Benin, Senegal, Comores and Cameroon). The group will

be led by Isma Seck, Head of Operations and Network Department at PostFinances, Senegal.

Testimony about the Branch Management Training program

When they arrived mid October, Astou Kane and Diatou Diop, from PostFinance Senegal, said their objectives were to get a more in depth overview of the links between the bank's different departments and activities, to acquire new marketing and communication tools, and to improve their abilities to deal with their clients. After one month, both agreed that their objectives had been totally achieved:

"The programme organized by the WSBI completely fulfils our expectations, the themes cover all the key issues we are dealing with in our institution and are directly linked to the core activities of our bank. The experts are of very high quality and have a sound knowledge of our concerns in African institutions; the combination of theory and practical cases that was proposed in the course was very enriching".

Adapted to serve microfinance institutions

The programme has also been adapted to serve microfinance institutions. This year

FINADEV and LE BACAR, two microfinance institutions from Benin, and 'Le Fond d'Impulsion de Microfinance' from Senegal took part in the trainings. Mr Abdou Kader Ba from 'Le Fond d'Impulsion de Microfinance'" is very enthusiastic about the programme and he is proposing to promote it throughout the network of microfinance institutions in Senegal. In the meantime, he plans to submit a request to become an associate member of the WSBI.

Branch Management Training in the coming year

The success of the programme means that WSBI will continue offering the Branch Management Training throughout 2010 in Brussels. For those interested, the programme can also be organized in your country upon request. In order to adapt to members needs, it will be broken down into modules of 3 to 5 days each and offered at a pace of about one module per month throughout the year; it will be provided in French and English.

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Participants in the recent Branch Management Training

