

## 2024 Training Catalog



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<b>Foreword.....</b>	<b>1</b>
<b>AMEF Training .....</b>	<b>2</b>
<b>Customer Relationship Management and Sales Skills</b>	
<b>Financing Approaches for Small Businesses</b>	<b>4</b>
<b>Introduction to Wealth Management .....</b>	<b>6</b>
<b>Financing Agricultural Value Chains .....</b>	<b>10</b>
<b>Green Micro Finance .....</b>	<b>12</b>
<b>Project Finance Approach for Renewable Energy Projects.....</b>	<b>14</b>
<b>Operational CSR - ESG Approach for Financial Institutions.....</b>	<b>16</b>
<b>Development and Use of Risk Mapping.....</b>	<b>18</b>
<b>Anti Money Laundering &amp; Terrorism Financing .....</b>	<b>20</b>
<b>Internal Rating and Credit Scoring System.....</b>	<b>22</b>
<b>Environmental and Social Risk Management .....</b>	<b>23</b>

## Foreword

Welcome to our professional training catalogue.

In this catalogue, we are delighted to present our carefully-curated selection of training programs designed to meet your professional development needs.

We invite you to explore our wide range of training courses, led by recognized experts in their field. Whether you're looking to hone your skills, explore new professional horizons or adapt to changes in the market, we have the range and resources to support you.

Our courses are designed to be relevant, interactive and adapted to the current and future challenges you may face in your professional career. Whatever your area of activity in the Finance sector and whatever your level of experience, we are here to provide you with the tools and knowledge you need to excel.

We're committed to helping you achieve your career goals and supporting you as you progress.

## **AMEF Training**

AMEF Training is a professional training company specializing in the finance sector and approved by the Tunisian Ministry of Professional Training and Employment.

Our training company was founded in 2011 as a subsidiary of our strategy and management consultancy AMEF Consulting, a regional firm operating in Africa and the Middle East.

Convinced of the importance of human capital in the success of our clients' development, transformation and organizational projects, our 2024 training catalogue offers a full range of professional training courses on topical subjects in line with current and future developments in the finance industry.

We are convinced that training is a profession in its own right and that it must be carried out with professionalism, and so we have created a dedicated structure, AMEF Training, with the appropriate human and material resources. We hope that this structure will be a partner of choice in the development of your company's human capital.

## **2024 Training Topics**

- Customer Relationship Management
- Sales Skills
- Communication and Sales Interviews Techniques
- Customer Portfolio Management
- Wealth Management
- Market and Customer Segmentation
- Risk Management
- Risk Mapping
- Internal Rating / Credit Scoring
- Environmental and Social Risk Management
- Anti-Money Laundering and Terrorism Financing
- Environment, Social, Governance (ESG)
- Corporate Social Responsibility (CSR)
- Green Finance - Climate Finance
- Green Microfinance
- Project Finance and Green Project Financing
- SME Financing
- Cash-Flow Approach and VSE financing
- Agriculture Financing
- Agricultural Value Chains Financing

**Title:**

## **Customer Relationship Management and Sales Skills**

**Description of the training:**

Strengthening the effectiveness of a financial institution's marketing and sales force is essential in a competitive environment. The program covers the techniques and resources needed to develop effective customer relations adapted to different segments of the market: Individuals, Professionals and Businesses.

**Objectives:**

The objective of this course is to enable participants to:

- Develop an approach to managing a customer portfolio
- Master the tools needed to adapt a sales offer to customers' needs and expectations
- Develop skills in marketing financial products and services

**Training program:**

- **The consumer and business market**
  - Challenges and success factors
  - The Universe of Personal and Business Needs
- **Relationship Strategy and Sales Interviews**
  - Relationship Strategy
  - Customer Segmentation
  - Sales Interviews
- **Customer Portfolio Management**
  - The job of Customer Advisor
  - Managing a Customer Portfolio
  - Case studies

**Training approach:**

PPT presentations / Interactive approach / Case studies / Application exercises / Role plays / Quizzes

**Target audience:**

Account managers / Agency managers / Marketing managers

**Duration:**

2 days

**Title:**

## **Introduction to Wealth Management**

**Description of the training:**

Asset management is a market segment with specific needs that financial institutions do not always meet satisfactorily. This course develops the techniques to be adopted in wealth management and the organizations to be set up to seize opportunities for development and profitability in high-potential customer portfolios.

**Objectives:**

The course aims to enable participants to:

- Master the asset management approach
- Understand how this profession is organized within the framework of a Retail Banking activity
- Understand the different skills required to carry out asset management activities

**Training program:**

- Managing High-End Individual Customer Portfolios
  - The concept of the customer portfolio
  - The Client Portfolio Management Approach
  - Making a client portfolio profitable
- Organization of Wealth Management
  - The Wealth Advisor profession
  - Segmentation of wealth management clients
  - Organization of Wealth Management
- The Wealth Management Entry Process
  - Targeting and approach
  - Discovery
  - Diagnostic analysis
  - Recommendations



- Implementation and follow-up
- Assets
  - Real estate and movable assets
  - Financial assets: fixed income and equities
- Wealth management: Areas of expertise
  - Legal and tax skills
  - Risk management
  - Financial Markets
  - Real estate engineering skills
  - Financial Planning
- Asset development levers
  - Earnings leverage
  - Tax leverage
  - Leveraging Credit

**Training approach:**

PPT presentations / Interactive approach / Application exercises / Case studies / Quizzes

**Target audience:**

Market managers / Marketing managers / Branch managers / Account managers

**Duration:**

2 days

**Title:**

**Financing Approaches to Small Businesses**

**Description of the training:**

Financial analysis is an essential tool for assessing the financial and economic health of companies, and making informed decisions about granting finance. This course is designed to help students master the basic concepts of financial analysis.

However, financial analysis has its limitations when it comes to studying the performance of very small enterprises (VSEs), where the availability and reliability of financial information is often not guaranteed. Hence the usefulness of mastering and applying the methodology of the balance sheet and cash flow. This is what the course offers participants, with application exercises. This requires a good understanding of the customer and knowledge of communication and interview techniques, which the course also covers.

**Objectives:**

To enable trainees to process a financing request from a very small business and to master the risk management of loans granted to this category of company. They will be able to:

- Master the key concepts of financial analysis
- Be able to read and use the balance sheet and income statement
- Interpret changes in balance sheet and income statement items and financial ratios
- Be able to draw up a cash-flow statement based, among other things, on movements in bank accounts, invoices and the customer's actual expenditure and income
- Communicate with customers, be able to make suitable financing proposals and advise them.

## **Training program:**

- Putting the challenges of financing very small businesses into perspective
- Structure of the VSE economic fabric - formal and informal sectors
- The benefits and limitations of financial analysis for VSEs
- Basic accounting concepts:
  - Balance sheet
  - Income statement
  - Financial ratios
- Presentation of the approach based on global knowledge of the customer
- Drawing up an asset balance sheet
- Techniques for preparing and using cash flow statements
- Approach and techniques for gathering information / techniques for communicating with entrepreneurs
- Implementing effective credit risk management approaches for VSEs
- Approaches to recovering unpaid MSEs

## **Training approach:**

PPT presentations / Application exercises / Case studies / Role plays / Quiz

## **Target audience**

Sales managers / Credit risk managers / Credit analysts / Account managers  
/ Branch managers

## **Duration:**

2 days

**Title:**

## **Financing Agricultural Value Chains**

**Description of the training:**

It is important for a financial institution to identify the specific financing needs of each type of player in an agricultural value chain in order to develop secure financing for agriculture. The course develops methods for identifying and analyzing agricultural value chains. It presents the techniques to be mastered in the analysis of agricultural investments and their financing within the framework of a value chain.

**Objectives:**

The objectives of this training course are to enable Participants to:

- Identify the various agricultural value chains and their different actors and components
- Identify the specific financing needs at each stage of an agricultural value chain
- Develop financing solutions adapted to the various players in the chain.

**Training program:**

- Introduction to Agricultural Value Chains
  - Definition of an agricultural value chain
  - Objectives of an agricultural value chain
  - Key players in an agricultural value chain
  - Relationships between key players in an agricultural value chain
- Financial Management in the Agricultural Sector
  - Training in the financial management of agricultural projects
  - Cash flow and financial Risk management
- Approach to Financing Agricultural Value Chains
  - Financial needs of an agricultural value chain
  - Sources of finance for an agricultural value chain

- Risks associated with agricultural investments
- Profitability of agricultural projects
- Development of suitable financial products
- Sustainability of agricultural investments
  - Integrating sustainability principles into agricultural projects
  - Examples of sustainable agricultural practices
  - Assessing the social and environmental impact of agricultural investments

**Training approach:**

PPT presentations / Interactive approach / Application exercises / Case studies / Quiz

**Target audience:**

Sales managers / Marketing and product managers / Branch managers / Corporate account managers / Credit managers / Credit analysts

**Duration:**

2 days

**Title:**

## **Green Micro Finance**

**Description of the training:**

The training program on green microfinance aims to raise participants' awareness of climate change issues and their impact on clients and microfinance institutions (MFIs). It explores the International Sustainable Development Goals and defines green finance, highlighting its adaptation, mitigation and resource management dimensions. The course explores the regulatory framework and presents examples of green microfinance products. Participants will also learn how to develop green microfinance activities, overcoming resistance and driving change. Finally, the course covers performance and impact indicators, as well as regulatory reporting requirements, including corporate social responsibility (CSR).

**Objectives:**

Ensure that participants have a good understanding of green microfinance and develop their capacity to design and market specific products for this activity.

**Training program:**

- Presentation of the Objectives and the Training program; Tour de table of the participants; Participants' understanding of green microfinance
- Climate change and its negative impacts on clients and the Microfinance Institution
- International sustainable development objectives
- Definition of Green Finance: Adaptation / Mitigation / Resource Management / Green Taxonomy
- The role of microfinance in meeting customer expectations and sustainable development
- Risks of climate change for microfinance clients

- The Green Finance market; The institutional and regulatory framework
- How to go about developing a green microfinance business; Overcoming resistance and driving change
- Performance and impact indicators for green microfinance activities; Example of reporting; Regulatory requirements; CSR reporting
- Quiz

**Training approach:**

PPT presentations / Interactive approach / Application exercises / Case studies / Quizzes

**Target audience:**

MFI managers / Sales managers / Product marketing managers / Risk managers / Microfinance regulatory managers

**Duration:**

2 days

**Title:**

**Project Finance Approach for Renewable Energy Projects**

**Description of the training:**

Financial analysis in Project Finance is a complex and rigorous discipline, essential in the approach to financing large-scale projects. It involves a thorough understanding of risk, sophisticated financial modelling and careful legal structuring to ensure the long-term viability and profitability of the project. This course presents the various phases in the life cycle of a renewable energy project, as well as the tools and techniques used in analyzing their profitability and structuring their financing using the Project Finance approach, a unique and strategic approach to financing this type of project.

**Objectives:**

Understand the specific features of the "Project Finance" approach compared with the "Corporate Finance" approach, and their impact on the development of green finance and the financing of renewable energy projects. The course also aims to help students master the financing techniques for this type of project, based on the Project Finance approach.

**Training program:**

- Concept and Characteristics of the Project Finance Approach
- Comparative review of the project finance approach & the corporate finance approach
- Life Cycle Phases of a Renewable Energy Project
- Tools and techniques for financing renewable energy projects using the Project Finance approach
  - o Adaptation of the Project Finance approach to the study and financing of renewable energy projects
  - o Risk Assessment
  - o Financial Models



- o Sensitivity and Scenario Analysis

- o Contracts and Agreements

- Application exercises and case studies

**Training approach:**

PPT presentations / Exercises / Case studies

**Target audience**

Risk managers / Credit managers / Credit analysts / Corporate account managers / Legal managers

**Duration:**

2 days

**Title:**

**Operational CSR - ESG Approach for Financial Institutions**

**Description of the training:**

This program provides an in-depth understanding of CSR principles and ESG criteria for financial institutions. Participants will explore key regulations such as green taxonomy, CSRD and SFDR, with a focus on climate risk. Sustainable finance will be explored, with case studies of sustainable banks. New ESG strategies and impact investing will be covered, as well as tools for measuring sustainable performance. The course includes exercises in calculating ESG scores and an analysis of banking strategies, concluding with a discussion of the banks' perspectives on sustainability.

**Objectives:**

The objective of this program is to provide financial institution professionals with the knowledge and tools they need to effectively integrate CSR principles and ESG criteria into their operational activities. By exploring regulations, climate risk assessment methodologies and sustainable finance strategies, participants will be able to develop sustainable and responsible financial practices adapted to the specific context of their market.

**Training program:**

- Regulations, governance and compliance (Taxonomy, SFDR, CSRD, etc.)
- Assessing climate risks: EN-ROADS application
- Sustainable finance: CSR, SRI
- Sustainable banking: a case study
- New ESG strategies and new governance
- Impact investing, impact measurement metrics and analysis of ESG rating methodologies
- Presentation and application of the SPI (Sustainable Performance Indicator)

- Calculating ESG scores and examining the strategy of a sample of banks
- Collective summary: the future of African banks in the face of CSR and ESG challenges

**Training approach:**

PPT presentations / Interactive approach - Participants share their experiences and testimonials / Application exercises / Case studies / Quizzes

**Target audience:**

CSR managers / ESG risk managers / ESG analysts / Sales managers / Sales representatives

**Duration:**

2 days

**Title:**

**Development and Use of Risk Mapping**

**Description of the training:**

Risk mapping is a key tool in the risk management process: identifying and assessing risks; treating risks; monitoring their evolution.

This course aims to provide participants with an in-depth understanding of the principles, techniques and best practices associated with risk mapping. Through a combination of interactive sessions, practical exercises and real-life case studies, this course will equip participants with the skills they need to effectively develop and use risk maps tailored to their organizational context, with a particular focus on operational risks.

**Objectives:**

To raise awareness of the importance of integrating risk mapping into a financial institution's risk management process in order to make the best strategic choices.

- Understand the regulatory framework and Basel standards for risk management and risk mapping.
- Master the methods and techniques for drawing up and using risk maps.

**Training program:**

- Definition, challenges and objectives of risk mapping
- Modalities and stages of a risk mapping project
- Risk identification: methods, points of attention and formalization
- Risk assessment concepts and tools
- Definition and challenges of operational risk
- Drawing up an operational risk map
- Operational risk management

**Training approach:**

PPT presentation / Interactive approach and participative debate /  
Application exercises / Case studies / Quiz

**Target audience**

Risk managers / Operational risk managers and representatives / Internal  
controllers / Internal auditors

**Duration:**

2 days

**Title:**

## **Anti-Money Laundering and Terrorism Financing**

**Description of the training:**

The training course on Combating Money Laundering and Terrorist Financing (AML/CFT) aims to provide participants with an in-depth understanding of the methods associated with illicit activities and the related risks for financial institutions. It also covers the legal and regulatory framework relating to AML/CFT and the measures for preventing and detecting the inherent risks.

**Objectives:**

To develop participants' knowledge of the risks of non-compliance with legal and regulatory requirements relating to the fight against money laundering and the financing of terrorism, and their ability to manage the inherent risks, and to strengthen their skills in implementing and using AML/CFT tools.

**Training program:**

- Introduction to AML/CFT
  - o Definitions and key concepts
  - o Regulatory developments and the international context.
- Typologies of Money Laundering and Terrorist Financing
- Regulatory Framework and Compliance Obligations
  - o International standards (FATF, GAFI) and national directives.
  - o Responsibilities of financial and non-financial institutions.
- Risk Assessment and Customer Due Diligence (KYC)
  - o Risk identification and vulnerability assessment.

- o KYC procedures and customer identity verification.
- Monitoring and Detection of Suspicious Transactions
  - o Transaction monitoring tools and techniques.
  - o Warning signals and risk indicators.
- Suspicious Transaction Reporting and Compliance Management
  - o Process for reporting suspicious transactions.
  - o Cooperation with regulators and law enforcement agencies.
- Staff training and awareness
  - o Importance of staff awareness and training.
  - o Strategies to promote a culture of compliance within the organization.
- Implementation of AML/CFT measures
  - o Development and implementation of policies and procedures.
  - o Evaluation and continuous improvement of AML/CFT systems.

**Training approach:**

PPT presentation / Study of regulatory documents / Case study / Quiz

**Target audience**

Risk managers / Compliance managers / Audit managers / Internal auditors  
/ Members of financial sector regulatory and supervisory bodies

**Duration:**

2 days

**Title:**

## **Internal Rating and Credit Scoring System**

**Description of the training:**

The program covers techniques for setting up an internal rating and credit scoring system, both Expert and Statistical, in accordance with Basel rules. Participants will also learn about the principles of credit risk management and related capital requirements under Basel II and III, as well as local regulatory requirements.

**Objectives:**

By the end of the program, participants will have developed the skills needed to set up or improve an expert or statistical internal rating system for matching risk and credit scoring in accordance with Basel standards.

**Training program:**

- Concepts and definitions
- Basel standards and requirements for credit risk
- Local credit risk regulations
- Approach and techniques for measuring credit risk
- Definition and applications of an internal rating system
- Techniques for developing an internal rating system
- Case studies and application activities

**Training approach:**

PPT presentations / Interactive approach / Application exercises / Case studies / Quizzes

**Target audience:**

Risk committee members / Risk managers / Credit managers / Credit analysts / Internal audit managers / Internal auditors

**Duration:** 2 days



**Title:**

## **Environmental and Social Risk Management**

**Description of the training:**

This program offers a comprehensive overview of corporate social and environmental responsibility (CSR) in the finance sector, highlighting its growing importance. It defines CSR and explores why it is crucial in the field of Finance. Participants learn about the Objectives, Pillars and Commitments of CSR, as well as an overview of related standards and benchmarks. The course then examines the legal and institutional framework governing environmental and social (ES) risks, illustrating with concrete examples. It also presents the techniques, tools and various stages involved in setting up an environmental and social risk management system (ESRMS).

**Objectives:**

To enable trainees to master the principles and approaches involved in drawing up a CSR policy and implementing an Environmental and Social Risk Management System (ESRMS).

**Training program:**

- Definitions and concepts
- Why is CSR so important in the finance sector?
- Objectives, pillars and commitments of a CSR policy
- Overview of some CSR standards and benchmarks
- Overview of the legal and institutional framework governing environmental and social risks
- Definitions of an ESMS
- ESMS objectives, components and tools
- Presentation of the different stages of the ESMS approach
- Case studies and application exercises

**Training approach:**

PPT presentations / Interactive approach - Participants share their experiences and testimonials / Application exercises / Case studies / Quizzes

**Target audience:**

CSR managers / Risk managers / Credit analysts / Sales managers / Sales representatives

**Duration:**

2 days

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