



# FINAFRIQUE LEARNING 2020 TRAINING CATALOG

Our consultants are coming to meet you

1

Editorial

2

About FinAfrique

3

Some of our references

4

Our Approach

5

2020 Training program

6

A non exhaustive list of our consultants

7

Contacts





## **Together let's lead the way to Africa's awakening**

For more than a decade now, the African continent has averaged about 5% annual growth. These good results lead some economists, drawing parallels with the emergence of China, to highlight a historic investment opportunity.

The outlook for short-term growth is much better than in the rest of the world and the long-term outlook is even above that of some large emerging countries, despite the decline in commodity prices in some countries of the sub-Saharan zone. The market capitalization of the continent is set to rise sharply and there are many areas of improvement in terms of organization, human capacity and the business environment.

The good prospects for growth, the emergence and globalization of financial markets, the tightening and complexity of regulation following the so-called "subprime" financial crisis, but also rapid technological transfers, are generating increased skills needs within financial institutions (banks, insurance companies, public and private financial institutions, etc.) to meet the increasingly specific needs of their clients.

In this context, the services provided by the Firm FinAfrique, specialized in consulting, studies and training in Banking, Finance and Insurance, with an exclusive focus on Africa, make full sense. We support you in your studies and perpetual developments for innovative formulas, we will assist you in the upgrading of your operational skills to gain efficiency through our highly technical training combining theoretical and practical approach.

Our technical team consists almost exclusively of professionals from investment banking, asset management companies, retail banking, insurance, consulting, and auditing. The experience, enthusiasm and pragmatism of our consultants is a guarantee of our missions' success.

In few words, our mission is to make you more competitive and more efficient.



## Dual expertise: Training & Consulting (1/3)

FinAfrique's team take into account your specificities in order to offer adapted solutions.

### FinAfrique Learning & FinAfrique Consulting's commitments:

- Our team comprises many **international professionals** with significant experiences in Africa. Most of them come from investment banking, asset management companies, retail banking, insurance, consulting and audit firms,
- Highly skilled Finance professionals pass on their expertise and share their experience with you,
- **Tailor-made services** in total adequacy with your objectives and the level of technicality required,
- Services tailored to address **Africa's current financial issues and futures challenges**,
- **Your expectations and appreciation are taken into account** through regular interactions before and after the service.



## Dual expertise: Training & Consulting (2/3)

### FinAfrique Learning offers :

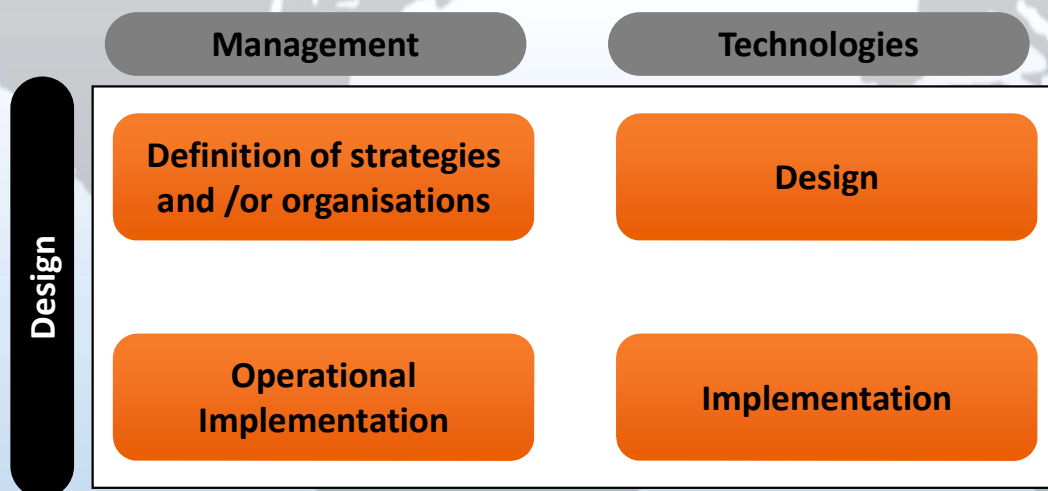
- Targeted interventions adapted to African issues,
- Training at the heart of financial innovation thanks to our international consultants,
- Consultants combining Mathematical, Financial and Computer skills and experiences that make them clear-sighted and effective in solving concrete financial problems,
- Quality on-site training at a lower cost, punctuated by numerous practical cases generally carried out on a computer,
- The opportunity to contribute to the development of your training plans, in particular by auditing your needs.





## Dual expertise: Training & Consulting (3/3)

**FinAfrique Consulting** assists its clients in fields of Banking, Finance and Insurance from the definition of their strategy to the implementation of their operational projects :





## Some of our references...

A Network with more than 300 Institutions in twenty Countries





## Our approach

- **Cutting-edge Training and adapted** to current African financial issues and regulations (Banking/Insurance/Large Companies/SMEs),
- A **Pre-training questionnaire** to perfectly target the needs of each participant,
- **Learning routes** articulated around Modules, Quizzes and case studies,
- **Rich and practical training sessions** with feedback from your trainer,
- **Didactic and attractive training materials**,
- Each participant receives a **Certificate attesting his participation**,
- **Webinars** as training follow-up,
- **Satisfaction surveys** ensure very precise monitoring of the learning quality and allow constant modification of certain points to better meet the requirements of learners.







## Some of the 2020's training topics

Top Management, Sales, Support functions, Transversal functions....

**BANKS**

**FINANCIAL  
INSTITUTIONS**

**PUBLIC  
SECTOR**

**INSURANCE /  
REINSURANCE**

**PRIVATE  
SECTOR**

Development of a commercial and marketing strategy

Impact of IFRS9, IFRS16 and IFRS15

Introduction to Actuarial science

Audit and Internal Control for an Insurance company

Procedures and Practical Solutions for Big Data

Introduction to Blockchain Technology

Financial English



## The different themes

Top Management, Sales, Support functions, Transversal functions....

**BANKS**

**FINANCIAL  
INSTITUTIONS**

**PUBLIC  
SECTOR**

**INSURANCE /  
REINSURANCE**

**PRIVATE  
SECTOR**

**SKILLS**

Strategy / Business Development / Marketing / Digital

Financial Markets / UCITS Management / Islamic Finance / Green Bonds

Cash Management / Foreign-exchange Risk Management / Audit & Management Control / Accounting Standards / Financial Modeling

Big Data / Blockchain / Information Systems Management / Security of Payment Systems/ GRDP (RGPD)

Regulation / Control / Internal Audit / Risk Management / Procedures / BCP / Ethics / AMLFT

Insurance / Reinsurance

Management / Operational Efficiency / Governance / Human Resources Management





# The content of the various themes (1/2)

## Strategy / Business Development / Marketing / Digital

Development of a commercial and marketing strategy  
Manage your customer relationship effectively  
Management of bank branches  
The development of new banking and financial products  
Marketing of banking and financial products  
Digital Marketing Tools  
Digital banking at the service of customer relationship  
Digital transformation and financial innovations

## Financial Markets / UCITS Management / Islamic Finance

Raw Materials Market  
UCITS Management  
International Trade Finance  
Project Financing & Structured Financing  
The Financial Market, the Financial Rating and the Bond Market  
Private Equity: Methods and Tools for Risk and Performance Analysis  
Financing of renewable energies  
Syndication & Origination of the Bond Market  
Financial engineering: structured finance  
Ethical finance and sustainable finance in Africa  
Islamic Finance  
The Islamic bond market in Sub-Saharan Africa  
Economic and financial aspects of Green Bonds

## Cash Management / Foreign-exchange Risk Management / Audit & Management Control / Accounting Standards / Financial Modeling

Cash Management  
Foreign-exchange Risk Management  
Accounting & Financial Audit  
The revised Banking Chart of Accounts with the transition to Basel 2  
Accounting for real estate projects  
Introduction to IFRS accounting standards  
Impact of IFRS9, IFRS16 and IFRS15  
Improve your Financial Analysis  
SMEs Financial Analysis  
Arrangement and Analysis of a Financing File  
Financial Diagnosis and Business Plan  
Implementation of a Banking Credit Score under EXCEL  
Financial calculations with EXCEL  
Modeling of Financial Forecasts with EXCEL  
How to value a Bank in Sub-Saharan Africa?  
Asset & Liability Management  
The Emergency Refinancing Plan for Banks

## Big Data / Blockchain / Information Systems Management / Security of Payment Systems

Managing IT projects within Banks  
Procedures and Practical Solutions for Big Data  
Introduction to Blockchain Technology  
Security of Payment Systems  
Understand the GDPR: General Data Protection Regulation



## The content of the various themes (2/2)

### Regulation / Control / Internal Audit / Risk Management / Procedures / BCP / Ethics / AMLFT

Transition to Basel 2  
Implementation of Basel I, II, III prudential standards (WAMU and CEMAC)  
Methodology for conducting an internal audit mission  
Stress Tests for Banks  
Banking risk mapping  
Legal Banking Risk  
SMEs credit risk hedging tools and techniques  
Credit Recovery Techniques  
Business Continuity Plan  
Anti-money laundering and financing of terrorism  
FATCA- Foreign Account Tax Compliance Act  
CRS - Common Reporting Standard

### Insurance / Reinsurance

Effective sale of insurance products  
Understanding the Solvency I & II standards and their applicability in the African context  
Understand the fundamental principles of ORSA and their transposition in the African context  
Risk management for an insurance company  
Chart of accounts for insurance companies  
Management Control for Insurance Companies  
Asset Management for Life Insurance Companies  
Introduction to Actuarial science  
Insurance & Reinsurance

### Management / Operational Efficiency / Governance / Financial English

Management Skills Development  
Management for Professionals in the Financial Sector  
Operational Efficiency - Lean Management  
Corporate governance: tools, risks and responsibilities  
Governance, Strategies and Control of Microfinance Institutions  
Provisional management of jobs and skills  
English for Financial Markets





## The detail of the different Themes

**Strategy / Business Development / Marketing / Digital**



# Development of a commercial and marketing strategy

## OBJECTIVES

- Define the concept of marketing and identify its role in the company's strategy,
- List the segmentation, targeting and positioning techniques,
- Develop and conduct a marketing program,
- Know the different operating modes of marketing and define marketing objectives for your institution.

## TRAINING PROGRAM

- The impact of Marketing in the financial sector
- Building a strategic choice
- Strategic marketing tools
- Operational marketing techniques
- The development of a strategic plan

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Marketing managers
- Product managers
- Market Researchers
- Sales
- Business development and strategy managers
- Any employee in charge of management and / or strategy wishing to master the specifics and strategies



# Manage your customer relationship effectively

## OBJECTIVES

- Understand the importance of daily customer relationship management,
- Put the customer at the heart of your activity and respond effectively to its needs,
- Promote your products to optimize your commercial relationship,
- Manage conflicts situations,

## TRAINING PROGRAM

- Understand, exploit the needs and expectations of customers,
- Concept of added value in customer relationship,
- Learn to handle objections and complicated situations,
- Transforming conflict management into loyalty action,
- The advantages of additional sales.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                      |                       |
|----------------------|-----------------------|
| ➤ Marketing managers | ➤ Business Officers   |
| ➤ Sales managers     | ➤ Key account manager |
| ➤ Product managers   | ➤ Brokerage managers  |



# Management of bank branches

## OBJECTIVES

- Acquire the knowledge allowing to assume all the functions of the bank branch manager (team management, commercial animation, customer relationship, marketing strategy),
- know how to analyze and assemble credit files,
- understand the new challenges of the banking profession.

## TRAINING PROGRAM

- Introduction,
- Management of a Bank branch,
- Animation and Management of your team,
- The branch serving customer relationship,
- The commercial animation of the bank branch,
- Analysis and effective management of credit files,
- Case studies.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                          |                                  |
|--------------------------|----------------------------------|
| ➤ Group General manager  | ➤ Credit Analysts                |
| ➤ Bank Branches managers | ➤ Heads of Credit Department     |
| ➤ Account managers       | ➤ Banking and Financial Managers |
| ➤ Financial Analysts     | ➤ Chief Financial Officers       |





# The development of new banking and financial products

## OBJECTIVES

- Master the techniques to manage a client portfolio and know the principles of relationship management with all client segments,
- Know how to analyze and carry out a balance sheet of a client's wealth structure in order to define objectives with him,
- Being able to advise products adapted to the targeted clientele according to their income.

## TRAINING PROGRAM

- Introduction,
- The challenges of Private Banking / Wealth Management: optimizing its model,
  - ❖ Creativity at the service of marketing:
  - ❖ Innovation as a growth driver,
  - ❖ The life cycle of a product,
  - ❖ Measuring the attractiveness of a new market,
  - ❖ Techniques for setting up and leading a creativity team;
- The development process of the new product:
  - ❖ Market research, profitability, viability,
  - ❖ Definition of the target, product launch strategy..

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                       |                           |
|-----------------------|---------------------------|
| ➤ Account managers    | ➤ Commercial directors    |
| ➤ Marketing directors | ➤ Transversal departments |
| ➤ Brokers             | ➤ Managing Directors      |



# Marketing of banking and financial products

## OBJECTIVES

- Understand the specifics of banking activity and their consequences on banking marketing,
- Understand and identify behavioral specificities and expectations of the banking client,
- Master the variables of the "marketing mix" applied to the banking environment,
- Know recent trends in marketing strategies in the banking sector (global customer approach, sustainable development, ...)

## TRAINING PROGRAM

- Strategy and specifics:
  - ❖ Service Marketing and Banking Marketing,
  - ❖ "Mix Marketing" applied to the bank,
  - ❖ CRM;
- Loyalty of the clientele :
  - ❖ Customer relationship management,
  - ❖ Establishment of a loyalty program.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- |                                     |   |
|-------------------------------------|---|
| ➤ Marketing managers                | ➤ Remote banking managers   |
| ➤ Segment managers                  | ➤ Business Officers   |
| ➤ Product managers                  | ➤ Wealth management advisers  |
| ➤ Market Researchers                | ➤ Any employee in charge of management and/or of the strategy wishing to master the specificities and strategies in terms of banking marketing. |
| ➤ Development and strategy managers |   |



# Digital Marketing Tools

## OBJECTIVES

- Understand the challenges of digital in the development of a marketing strategy,
- Master the mechanisms of Digital Marketing,
- Measure the performance of marketing campaigns

## TRAINING PROGRAM

- Introduction
- The challenges of a digital strategy
- The different business models
- Marketing tools:
  - ❖ Data sources
  - ❖ The different supports
- Planning an effective communication plan
- The development of a Digital Marketing plan
- Marketing campaign performance measurement tools

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Commercial Directors
- Product managers
- Marketing Managers
- Analysts



# Digital banking at the service of customer relationship

## OBJECTIVES

- Understand the specifics of digital in customer relationship,
- Fully integrate digital into a customer relationship strategy in the bank,
- Implement a relevant customer relationship on each digital channel.

## TRAINING PROGRAM

- Define your digital customer relationship strategy in the bank:
  - ❖ Master the challenges of digital in the customer experience,
  - ❖ Integrate digital in the customer relationship strategy,
  - ❖ Collect and use customer data,
  - ❖ Define the objectives and performance indicators for customer relations;
- Successfully implement your digital customer relationship strategy in the bank:
  - ❖ Define good practices for personalized customer relationship,
  - ❖ Identify good practices in social customer relationship,
  - ❖ Manage conversations with customers,
  - ❖ Manage a digital customer relationship project.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Customer service managers
- Digital project managers, digital marketing managers
- Marketing and / or communication managers





# Digital transformation and financial innovations

## OBJECTIVES

- To master the challenges of digital in the customer experience,
- Understand the impact of innovations in financial institutions,
- Identify threats and opportunities of digitalization for financial institutions.

## TRAINING PROGRAM

- Define your digital customer relationship strategy within a financial institution,
- Successfully implement your digital customer relationship strategy within a financial institution,
- Impact of innovations in Banks, Insurance and Microfinance
- Digital Transformation and Cyber Security,
- Feedback on digitalization projects within European financial institutions,

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                             |                            |
|-----------------------------|----------------------------|
| ➤ Communication departments | ➤ Customer managers        |
| ➤ IT Departments            | ➤ Human resources managers |
| ➤ Sales managers            | ➤ Organization Managers    |
| ➤ Strategy Managers         |                            |



## The detail of the different Themes

**Financial Markets / UCITS Management / Islamic Finance**



# Raw Materials Market

## OBJECTIVES

- Know the main markets,
- Understand the specificities of African products,
- Effectively manage the risks associated with these products.

## TRAINING PROGRAM

- General presentation of the financial markets
- Introduction to commodity markets
- The different types of raw materials, focus on the products encountered in Africa
- Presentation of the main players
- Typology of financial products
- Use of these products for effective risk management

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Management Company  
Operators
- Treasurers
- Market operators



# UCITS Management

## OBJECTIVES

- Master the regulatory aspects of their management and know the operating principles of the different forms of UCITS management,
- Understand the business of asset management and its organization,
- Appreciate the fundamental characteristics of asset classes and their place in an investment strategy,
- Understand the principles of bond and equity management and the other major management strategies,
- Know how to present and analyze the performance of an investment.

## TRAINING PROGRAM

- Administrative management of UCITS,
- Strategic portfolio management:
  - ❖ Equity Management,
  - ❖ Bond Management,
  - ❖ Monetary Management,
  - ❖ Asset allocation;
- Construction of portfolios.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |  |  |
|--|--|
| ➤ Junior employees of management companies | ➤ Market operations controllers                              |
| ➤ Customer advisers                        | ➤ Members of the accounting departments of market operations |
| ➤ Internal controllers                     | ➤ General Secretariat (COO, "Chief Operating Officer").      |
| ➤ Auditors                                 |  |





# International Trade Finance

## OBJECTIVES

- Understand the environment and procedures related to trade finance,
- Know the different stakeholders in the funding chain,
- Identify and manage the risks related to the financing of international trade.

## TRAINING PROGRAM

- Regulations: eligibility criteria (Knowledge of the client - Due diligence - Exposure limit - Default events),
- Insurance: The review of insurance policies - Flaws and exclusions, best practices, insurance by raw material,
- The regulations: the eligibility criteria for raw materials,
- Regulations: buyer eligibility criteria, The documentary review,
- Standard operating procedures,
- General overview of the procedure
- The typology of existing loans.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Group Directors / Branch Managers
- Account managers
- Financial analysts
- Credit analyst
- Heads of credit department
- Banking and financial Managers



# Project Financing & Structured Financing

## OBJECTIVES

- Master the general principles of project financing,
- Identify the different stages in the implementation of a project,
- Identify the advantages and disadvantages of different sources of funding.

## TRAINING PROGRAM

- Identify the concepts,
- The context of project funding today,
- Analyze and share risks,
- Set up financing,
- Understand the contractual architecture,
- Practical workshop.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- Collaborators in specialized financing
- Chief Financial Officers
- Financial Departments
- Anyone wishing to understand project financing mechanisms



# The Financial Market, the Financial Rating and the Bond Market

## OBJECTIVES

- Know the organization, functioning and usefulness of the Financial Market and related financial products,
- Understand the concepts of Credit Risk and Sovereign Risk,
- Master the organization of the Bond Market, Syndication and valuation of a bond loan,
- Understand the profession of asset management and its organization.

## TRAINING PROGRAM

- The Financial Market:
  - ❖ Usefulness and functioning of the financial market and some asset-backed products,
  - ❖ Introduction to asset management;
- The Financial Rating and its impact on financing:
  - ❖ Rating agencies,
  - ❖ Credit risk and sovereign risk;
- The Bond Market: Alternative source of financing for African states and institutions
  - ❖ Bond issue,
  - ❖ Bond loan,
  - ❖ Introduction to origination and bond syndication,
  - ❖ Focus on the African bond market.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- Treasury Departments / Ministry of Finance
- Insurance companies / Asset management companies
- Central Banks / Development Banks
- Traders, Bond sellers / Back Office and Middle Office



# Private Equity: Methods and Tools for Risk and Performance Analysis

## OBJECTIVES

- Introduce to the principles of alternative finance,
- Provide participants with a practical knowledge of the tools and axis of analysis of Private Equity funds.

## TRAINING PROGRAM

- Private Equity or Capital Investment:
  - ❖ Market elements and performance,
  - ❖ Regulatory aspects,
  - ❖ The main indicators;
- Selection of Private Equity funds through due diligence,
- Selection and Analysis of SMEs as Fund Manager.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |   |   |
|---|---|
| ➤ Investors   | ➤ Capital Investor                        |
| ➤ Account managers, Financial Analysts, Risk Analysts | ➤ Management and Intermediation Companies |



# Financing of renewable energies : Financial packages, investment products, market players

## OBJECTIVES

- Understand the changing economic and regulatory contexts of the renewable energy market and their impact on project financing in Sub-Saharan Africa, Master the financing arrangements for renewable energy projects in crowdfunding,
- Locate the main investment products offered on emerging markets, Know the major players in debt and equity in renewable energies.

## TRAINING PROGRAM

- Introduction,
- Project approach in terms of return / risk:
  - Technological risks (in wind and solar),
  - Operational and maintenance risk (especially on offshore projects),
  - Regulatory risk (tariff and tax),
  - Market risk: focus on “feed in tariffs” vs. "Merchant tariffs",
  - Financial risk (too high leverage);
- The main financing arrangements: bank debt, equity, securitization,
- Market players.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                      |                          |
|----------------------|--------------------------|
| ➤ Account managers   | ➤ Life contract managers |
| ➤ Insurance advisors | ➤ Transversal directions |
| ➤ Brokers            | ➤ Legal Department       |



# Syndication & Origination of the Bond Market

## OBJECTIVES

- Understand the role of stakeholders and the Organization of the primary bond market,
- Know how to value a bond loan,
- Master all the characteristics and stages of a bond issue,
- Master the main techniques of Syndication.

## TRAINING PROGRAM

- Description of the main players in the bond market,
- Definition and valuation of a bond loan,
- Origination,
- Characteristics and objectives of a program,
- Procedure and preliminary stage for a broadcast,
- Syndication,
- Mission evaluation,
- Dynamic debt management.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |  |                              |                         |
|--|------------------------------|-------------------------|
| ➤ Originators and Syndicators                    | ➤ Intermediaries             | ➤ Financial Departments |
| ➤ Bank General Managers                          | ➤ Traders and sellers        | ➤ CFOs                  |
| ➤ Treasury Directions                            | ➤ Middle office, Back office | ➤ Senior officials      |
| ➤ Officials of Ministries of Finance and Economy | ➤ Internal controllers       |                         |
| ➤ Central Banks / Development Banks / Financial  | ➤ Auditors                   |                         |





# Financial engineering: structured finance

## OBJECTIVES

- Discover and understand the different financing methods,
- Modeling synthetic portfolios build with derivative products,
- Understand structured finance.

## TRAINING PROGRAM

- Funding methods,
- Financial engineering and derivatives,
- Financial engineering of structured finance,
- Mergers, acquisitions and initial public offering.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- For all



# Ethical finance and sustainable finance in Africa

## OBJECTIVES

- Understand the challenges of sustainable finance and its impacts on the African financial industry in a global context marked by climate change (COP23),
- Understand the techniques of the CSR metric and the new challenge of the extra-financial,
- Measure economic sustainability.

## TRAINING PROGRAM

- Global environmental context: Acting against the effects of climate change,
- How to integrate this dimension in the financial industry in Africa? : sustainable finance and CSR,
- The meaning and construction of extra-financial analysis for investors in the way of integrated reporting,
- The extra-financial rating and responsible finance (SRI and PRI),
- Carbon finance and Microfinance,
- The tools to guide the sustainability of the company,
- Practical cases.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                                      |                                  |
|--------------------------------------|----------------------------------|
| ➤ Insurance company General Managers | ➤ Insurance researcher           |
| ➤ Bank and Insurance Risk Directors  | ➤ Technical Directors            |
| ➤ Actuaries                          | ➤ Banking and financial Managers |



# Islamic Finance

## OBJECTIVES

- Acquire the basics of Islamic Finance to define its application to the financial and banking fields,
- Incorporate the latest regulatory and tax instructions.

## TRAINING PROGRAM

- History and evolution of Islamic banks,
- Introduction to Islamic finance,
- Operation of interest-free banks,
- Introduction to Islamic law (Sharia) and jurisprudence (fiqh),
- Financial contracts in accordance with Sharia,
- Role and functioning of Shariah Boards,
- Practical cases.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- For all
- Manager and collaborator interested or concerned by the issues of Islamic Finance



# The Islamic bond market in Sub-Saharan Africa (The Sukuks case)

## OBJECTIVES

- Understanding the environment and Islamic bond products,
- Analyze the world market of Sukuks and their emergences in Sub-Saharan Africa (Case of West Africa),
- Identify and manage the risks associated with Sukuks emissions.

## TRAINING PROGRAM

- The economic context and the regulatory environment,
- Reminder of Islamic products and main principles,
- The Sukuk market in Sub-Saharan Africa,
- A source of portfolio diversification,
- Points of vigilance and risks related to Sukuks emissions,
- Practical cases.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- **Manager and collaborator interested or concerned by the issues of Islamic Finance**
- **For all**



# Economic and financial aspects of Green Bonds

## OBJECTIVES

- Become familiar with the Green Bonds market,
- Understand the societal role of Green Bonds,
- Understand the impacts of social investments on the development of Green Bonds.

## TRAINING PROGRAM

- The economic context and the regulatory environment,
- History and global organization of the Green Bonds market,
- The main market players,
- Economic and financial aspect for banks and financial intermediaries,
- Economic and financial aspect for investors.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- **Manager and collaborator interested or concerned by Green Bonds issues**
- **For all**



## **The detail of the different Themes**

**Cash Management / Foreign-exchange Risk  
Management / Audit & Management Control /  
Accounting Standards / Financial & Actuarial Modeling**





# Cash Management

## OBJECTIVES

- Understand the main components and objectives of short-term financial management,
- Master the main forms of financing and short-term investment,
- Being able to build a cash flow plan,
- Know the main features of day-to-day cash management.

## TRAINING PROGRAM

- Cash flow forecasts:
  - ❖ Short-term and very short-term financial forecasts,
- Financing and short-term investments:
  - ❖ Financing and Short-term Investments,
  - ❖ Cost of short-term financing,
  - ❖ Negotiations of banking conditions,
- Introduction to foreign-exchange risk management.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                          |                                |                        |
|--------------------------|--------------------------------|------------------------|
| ➤ Risk Department        | ➤ Middle office                | ➤ Corporate treasurers |
| ➤ Financial departments  | ➤ Specialized financing trades | ➤ Auditors             |
| ➤ Banking intermediaries | ➤ Accountants                  | ➤ Insurers             |
| ➤ Back office            | ➤ Institutional investors      |                        |



# Foreign-exchange Risk Management

## OBJECTIVES

- General knowledge of the foreign-exchange market and its participants,
- Understanding of the mechanisms of the foreign-exchange market,
- Control of the various instruments allowing to intervene on the foreign-exchange market.

## TRAINING PROGRAM

- General presentation of the foreign-exchange market,
- Participants in the interbank foreign-exchange market,
- Assets traded on the foreign-exchange market,
- The functioning of the spot interbank foreign-exchange market,
- Foreign-exchange risk management,
- Foreign-exchange swaps and currency swaps,
- Futures contracts,
- Currency options.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                 |                          |   |
|-----------------|--------------------------|---|
| ➤ Bankers       | ➤ Middle-office managers | ➤ Any financial professional wishing to improve their knowledge in currency management. |
| ➤ Treasurers    | ➤ Insurers               |   |
| ➤ CFOs          | ➤ Auditors               |   |
| ➤ Fund managers | ➤ Regulators             |   |



# Accounting & Financial Audit

## OBJECTIFS

- Know the techniques and tools for accounting audit,
- Master the accounting and financial audit process,
- Conduct a reliable audit.

## PROGRAMME DE LA FORMATION

- Economic, regulatory and financial environment,
- Positioning of the accounting and financial audit,
- Risk-based audit strategy,
- Assessment of the internal control system,
- How to perform an account control?
- The formulation of relevant and constructive conclusions.

## PLANNING

- **Duration of the training : 3 days**

## CIBLES

- |                                |  |
|--------------------------------|--|
| ➤ Banking / financial auditors | ➤ Executives and managers of financial departments |
| ➤ Financial controllers        | ➤ General managers                                 |



# The revised Banking Chart of Accounts with the transition to Basel 2

## OBJECTIFS

- Allow participants to understand the specifics, particularities and difficulties of the accounting, tax and social rules specific to the financial sector.

## PROGRAMME DE LA FORMATION

- Details of the changes introduced by the revised SYSCOA:
  - ❖ Comprehensive review of changes introduced by the revised SYSCOA,
  - ❖ Analysis of the accounting, tax and financial impacts of these changes;
- Impacts of these changes in the banking sector,
- Financial statements according to the revised SYSCOA:
  - ❖ Know how to present financial statements in the new format,
  - ❖ Present the pro forma accounts: impact of restatements at the opening.

## PLANNING

- **Duration of the training : 3 days**

## CIBLES

- |                          |                      |
|--------------------------|----------------------|
| ➤ Transversal directions | ➤ Auditors           |
| ➤ Accountants            | ➤ Internal control   |
| ➤ Insurers               | ➤ Management control |
| ➤ Corporate treasurers   | ➤ Financial analysts |



# Accounting for real estate projects

## OBJECTIFS

- Master the environment of construction projects in the building and public works sector and the related accounting specificities,
- Address holdbacks and bank guarantees,
- Outline a cost accounting statement of a building site: role and organization.

## PROGRAMME DE LA FORMATION

- Introduction to the construction industry and accounting applicable to construction,
- Construction and labor relations,
- Construction tax and bond:
  - ❖ Taxation of construction in OHADA law,
  - ❖ Holdback guarantee and Bank guarantee;
- Construction project management:
  - ❖ Reminder of the internal control rules,
  - ❖ Specific management rule necessary for monitoring construction projects.

## PLANNING

- **Duration of the training : 3 days**

## CIBLES

- |                        |                      |
|------------------------|----------------------|
| ➤ Accountants          | ➤ Auditors           |
| ➤ Financial Department | ➤ Internal control   |
| ➤ Project manager      | ➤ Management control |



# Introduction to IFRS accounting standards

## OBJECTIVES

- Understand the techniques for implementing IFRS standards,
- Apply these methods through numerous examples and evaluation cases.

## TRAINING PROGRAM

- The big questions around accounting harmonization,
- Presentation of the standards development and adoption process,
- The keys to reading IFRS standards - the conceptual framework of IFRS standards,
- Summary of the impacts of IFRS on strategy and financial statements,
- Evolution of standards following the financial crisis.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                         |                        |                        |
|-------------------------|------------------------|------------------------|
| ➤ Financial departments | ➤ Business officers    | ➤ Consultants          |
| ➤ Credit Analysts       | ➤ Internal controllers | ➤ Corporate treasurers |
| ➤ Accountants           | ➤ Financial Auditors   | ➤ Auditors             |





# Impact of IFRS9, IFRS16 and IFRS15

## OBJECTIVES

- Understand the challenges of IFRS 9, IFRS16 and IFRS15,
- Understand the techniques for implementing IFRS standards,
- Apply these methods through numerous examples and evaluation cases.

## TRAINING PROGRAM

- Reminder of the origins and requirements of IFRS 9, IFRS16 and IFRS15,
- Understand the main challenges of IFRS 9, IFRS 16 and IFRS 15,
- Accounting for assets under IFRS 9,
- Application of IFRS 16 standards for lessees and lessors,
- Principle of accounting for turnover relating to contracts concluded with customers in accordance with IFRS 15,
- Impact of IFRS on financial indicators and financial statements.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                         |                        |                        |
|-------------------------|------------------------|------------------------|
| ➤ Financial departments | ➤ Internal controllers | ➤ Corporate treasurers |
| ➤ Credit Analysts       | ➤ Financial Auditors   | ➤ Auditors             |
| ➤ Accountants           | ➤ Consultants          | ➤ Asset manager        |



# Improve your Financial Analysis

## OBJECTIVES

- Acquire a methodology to conduct a financial analysis,
- Know how to diagnose the financial situation of a company according to defined objectives,
- Define action plans to improve the financial situation of a company.

## TRAINING PROGRAM

- Accounting items,
- Financial analysis,
- Financial structure,
- Analysis of activity and results,
- The profitability.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- Business Officers
- Financial departments
- High-level managers in companies
- Chartered accountants
- Audit firm collaborators



# SMEs Financial Analysis: credit and financing risk assessment tools

## OBJECTIVES

- Deepen the financial analysis criteria,
- Master the financial and operational performance indicators,
- Understand the specificities of SMEs credit risks and assessment tools (scoring).

## TRAINING PROGRAM

- Analysis of the company's financial and operational performance:
  - ❖ Critical analysis of financial statements,
  - ❖ Analysis techniques: SWOT analysis,
  - ❖ Scoring and financial rating (in the absence of a balance sheet);
- Key financial and operational performance indicators,
- SMEs credit risk management:
  - ❖ Overview of the risks of financial failures,
  - ❖ SMEs credit risk reduction techniques (guarantee),
  - ❖ Scoring as a decision support tool.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |   |                                  |
|---|----------------------------------|
| ➤ Group General Managers / Brank Managers | ➤ SMEs Credit Analyst            |
| ➤ Account managers                        | ➤ Heads of Credit department     |
| ➤ Business financial analysts             | ➤ Banking and financial managers |



# Arrangement and Analysis of a Financing File

## OBJECTIVES

- Have an effective methodology to build a credit application file,
- Know how to identify the real medium to long term needs of companies,
- Meet the expectations of businesses while ensuring control of banking risk,
- Maintain a constructive dialogue with the company.

## TRAINING PROGRAM

- Establish the identity card of a company,
- Analyze the financial situation and performance of a company,
- Present the project,
- Build and qualify the financing plan,
- Provide guarantees,
- Case studies.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                                      |   |
|--------------------------------------|---|
| ➤ Branch managers                    | ➤ Account managers                      |
| ➤ Business managers                  | ➤ Heads of Credit department            |
| ➤ Collaborators in charge of SME-SMI | ➤ Banking and financial managers / CFOs |
| ➤ Credit analysts                    |   |



# Financial Diagnosis and Business Plan

## OBJECTIVES

- Understand the techniques and logics of financial analysis and evaluation,
- Learn to formulate a diagnosis and recommendations,
- Understand the concepts on which evaluation techniques are based,
- Master the main methods of business valuation,
- Apply these methods through numerous examples and evaluation cases.

## TRAINING PROGRAM

- Introduction to financial diagnosis,
- Analysis and reading of accounts,
- Performance analysis,
- Risk analysis and risk management,
- Analysis process and recommendations,
- Harmonization of financial information,
- Business financing plan.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Business Accountants
- Financial departments
- High-level managers in companies
- Chartered accountants
- Audit firm collaborators



# Implementation of a Banking Credit Score under EXCEL

## OBJECTIVES

- Understand the challenges of Scoring in assessing a client's credit risk,
- Understand a client's rating process and steps,
- Improve credit risk analysis using a personalized method,
- Share best practices in terms of credit risk management.

## TRAINING PROGRAM

- Local and international regulatory context:
  - ❖ Basel 2 requirements (credit risk), Prudential framework (sub-Saharan Africa);
- Definition of a credit score:
  - ❖ What is Credit Scoring, What are the uses of a credit score?
- The steps for implementing a credit score (case in Excel):
  - ❖ Preparation, Choice of criteria, process;
- Managing and updating a credit score (case in Excel):
  - ❖ Integration into the bank clientele file.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                     |   |
|---------------------|---|
| ➤ Business Officers | ➤ Credit Analysts                       |
| ➤ Account managers  | ➤ Risk Analysts / Operations Managers / |
| ➤ Risk Department   | Consultants / Auditors                  |





# Financial calculations with EXCEL

## OBJECTIVES

- to ensure proficiency in the use of EXCEL for all financial issues.

## TRAINING PROGRAM

- Use and interpretation of financial functions,
- Reconciliation functions,
- Overview of the calculation means in Excel,
- Construction of dashboards,
- Tips and shortcuts.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Financial executives
- Bankers
- Insurers
- Anyone using Excel for Financial Calculations



# Modeling of Financial Forecasts with EXCEL

## OBJECTIVES

- Build a global business or project financial forecast model (income statement, financing table and balance sheet),
- Master the presentation standards for financial projections and the key indicators used by the financial world,
- Identify the relationships between the accounts used in the model to know how to build a balanced forecast balance sheet,
- Integrate a multi-scenario simulation module into a model and know how to use it for sensitivity analyzes.

## TRAINING PROGRAM

- Identify the relationships between the sections of the model,
- Identify the architectural choices of the model and their consequences,
- Define the significant financial ratios and insert a module for calculating these ratios in the model,
- Create an income statement,
- Create a financing table,
- Build a forecast balance sheet,
- Cost allocation,
- Analysis and forecast of WCR and cash flow.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                      |                           |                         |
|----------------------|---------------------------|-------------------------|
| ➤ CEOs               | ➤ Banking manager         | ➤ Chartered accountants |
| ➤ CFOs               | ➤ Private equity Investor | ➤ Auditors              |
| ➤ Financial analysts | ➤ Consultants             |                         |



# How to value a Bank in Sub-Saharan Africa?

## OBJECTIVES

- Master the standards for presenting financial projections and the key indicators used in the banking world,
- Build different valuation models for a bank,
- Understand and Calculate the cost of capital of a bank,
- Understand and Evaluate the re-launch / dilution of an external growth operation.

## TRAINING PROGRAM

- Panorama of the African banking sector,
- Projections of a bank's income statement and balance sheet,
- Analysis of the main performance ratios,
- Understand the concept of the cost of capital,
- Valuation of a bank,
- Practical cases: Applications on Excel.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |  |                            |
|--|----------------------------|
| ➤ General Manager of Banks                   | ➤ Strategists              |
| ➤ Operators in the Merger-Acquisition Sector | ➤ Economists               |
| ➤ Financial analysts                         | ➤ Stock Exchange Companies |
| ➤ Financial Engineers                        | ➤ Consultants              |



# Asset & Liability Management

## OBJECTIVES

- Understand all the components of asset / liability management,
- Understand and manage asset allocation strategies and liability modeling.

## TRAINING PROGRAM

- Assets and objectives of asset-liability management:
  - ❖ Principles of asset-liability management,
  - ❖ Presentation of model structures,
  - ❖ Liability modeling,
  - ❖ Calibration of a model,
  - ❖ Implementation of an efficient system for measuring, managing and allocating equity,
  - ❖ Practical cases ;
- Asset and liability strategies:
  - ❖ Construction and diversification of asset allocation,
  - ❖ Risk coverage,
  - ❖ Comparative study of the different strategies.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Transversal departments
- Internal control
- Management control
- Treasury



# The Emergency Refinancing Plan for Banks

## OBJECTIVES

- Identify and Manage Liquidity Stress,
- Being able to identify actions likely to allow your institution to find sources of liquidity,
- Understand the different steps for setting up an Emergency Refinancing Plan.

## TRAINING PROGRAM

- Introduction,
- Early Warning Indicators calculations:
  - ❖ Recurring metrics,
  - ❖ External data and internal data,
  - ❖ Qualitative indicators
- Establishment of a dedicated Comitology,
- Coping with declining liquidity stress:
  - ❖ Increase in refinancing capacity,
  - ❖ Reduced need for refinancing.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                            |                       |
|----------------------------|-----------------------|
| ➤ Managing Directors       | ➤ Financial Directors |
| ➤ Risk Director            | ➤ Analysts            |
| ➤ Internal Audit Directors |                       |



## The detail of the different Themes

**Big Data / Blockchain / Information Systems  
Management / Security of Payment Systems/ GRDP**



# Managing IT projects within Banks

## OBJECTIVES

- Understand the challenges of IT and its impact on banking activity in Africa,
- Master the methodology and management of an IT project within a bank,
- Assess the impact of IT in banking risk management (credit, operational),
- Share best practices in terms of implementation methodology for IT in Banking

## TRAINING PROGRAM

- IT and banking activity in Sub-Saharan Africa:
  - ❖ Overview of banking activity, regulatory developments, IS challenges and impact on banking activity;
- IT project management methodology:
  - ❖ The different stages, the roles and responsibilities of the actors, the points of vigilance;
- Monitoring and steering an IT project:
  - ❖ Communication between stakeholders, deliverables, budget;
- IT risk management tools.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                                 |   |
|---------------------------------|---|
| ➤ Project manager               | ➤ Operating expense   |
| ➤ Risk Department               | ➤ Consultants   |
| ➤ Credit Analyst / Risk Manager | ➤ Managers / Anyone involved in the management of IT projects |





# Procedures and Practical Solutions for Big Data

## OBJECTIVES

- Understand the challenges and the implementation of a Big Data architecture,
- Understand the legal framework for data storage and analysis,
- Have the technical skills necessary for the implementation of Big Data analyses.

## TRAINING PROGRAM

- Understand the importance of Big Data and its environment,
- Data quality and infrastructure,
- Big Data infrastructure and architecture:
  - ❖ Data extraction and storage process
  - ❖ Data collection and storage solutions
- Techniques and methods dedicated to Big Data Analytics.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Managing Directors
- IT Department
- Marketing Department
- Financial Department
- Research & Development Department



# Introduction to Blockchain Technology

## OBJECTIVES

- Understand the technical basics of Blockchain technology,
- Identify the applications of Blockchain technology,
- Understand the economic challenges of Blockchain technology.

## TRAINING PROGRAM

- General introduction and notions of vocabulary,
- Legal aspects of Blockchain,
- Usefulness and functioning of the Blockchain,
- Differentiate between public and private blockchain,
- Understand the replication and distribution mechanisms of the registry,
- The advantages and limits of Blockchain technology,
- Economic challenges for businesses.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Managing Directors
- IT Department
- Marketing Department
- Financial Department
- Research & Development Department



# Security of Payment Systems

## OBJECTIVES

- Understand the risks associated with payment systems,
- Know how to limit these risks.

## TRAINING PROGRAM

- Presentation of means of payment,
- Interbank exchange systems,
- Processing of checks and operational risks,
- Efficient management of transfers and direct debits,
- Electronic payment and inherent risk management,
- The challenges of digital payment,
- International banking and payment methods,
- Introduction to the fight against fraud and money laundering.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- International banking departments / Commercial managers
- IT Departments
- Back Office
- Security Officers



# Understand the GDPR: General Data Protection Regulation

## OBJECTIVES

- Discover the compulsory formalities of the General Data Protection Regulation (GDPR)
- Understanding the legal framework of the GDPR
- Understand the importance of the GDPR Obligations

## TRAINING PROGRAM

- GDPR legal fundamentals,
- Understand the importance of the obligations induced by the GDPR,
- The challenges of personal data protection,
- Safety and control standards,
- Creation of realistic action plans,
- International certifications and labels.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Sales managers
- Underwriting officers
- IT Departments
- Compliance Manager
- Data Protection Officer



## **The detail of the different Themes**

**Regulation / Control / Internal Audit / Risk  
Management / Procedures / BCP / Ethics / AMLFTB**



# Transition to Basel 2: roles and responsibilities of the Management Committee (WAMU, CEMAC)

## OBJECTIVES

- Understanding the fundamental elements of Basel I, II and III regulations,
- Understand the challenges of the project to switch from the existing prudential system to Basel II and Basel III standards,
- Know precisely the role and responsibilities of the members of the Management Committee,
- Know the impact of the transition to Basel 2 on the operational management of teams.

## TRAINING PROGRAM


- The prudential reforms Basel I, II, III,
- The role and responsibilities of the Management Committee (Basel Committee):
  - ❖ The governance,
  - ❖ Operational functions,
  - ❖ Control bodies,
  - ❖ Risk management communication;
- Impacts on the activities of the members of the Management Committee (feedback),
- Practical cases and workshops.

## PLANNING

- **Duration of the training : 1 day**

## TARGETS

- |                        |                              |  |
|------------------------|------------------------------|--|
| ➤ Risk Directors       | ➤ Managing Directors         | ➤ Any other member of the Management Committee |
| ➤ Commercial Directors | ➤ Internal Control Directors |  |
| ➤ Auditors             | ➤ CFOs                       |  |



# Implementation of Basel I, II, III prudential standards (WAMU and CEMAC)

## OBJECTIVES

- Raise awareness of economic players on the new standards (Basel II) which they will now have to adapt to. These standards have been applied in Europe since January 1, 2008 in order to limit any operational risks.

## TRAINING PROGRAM

- Revision of the main requirements,
- The axes of the new reform,
- Risk and capital adequacy assessment,
- The impact on the activity of Banks and Financial Institutions,
- The main requirements of Basel 3,
- Case studies and scenarios.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- |                                |                               |                           |
|--------------------------------|-------------------------------|---------------------------|
| ➤ Credit Analysts              | ➤ Internal controllers        | ➤ Economists              |
| ➤ Risk Department              | ➤ Auditors                    | ➤ Institutional investors |
| ➤ Financial departments        | ➤ Back office / Middle office | ➤ Corporate treasurers    |
| ➤ Banking intermediaries       | ➤ Consultants                 | ➤ Insurers...             |
| ➤ Specialized financing trades | ➤ Financial lawyers           |                           |





# Methodology for conducting an internal audit mission

## OBJECTIVES

- Know the scope of financial activities,
- Appreciate the internal audit system: legislation; control authorities, actors, organization of the system, ethics, etc.,
- Build an audit plan and develop recommendations with high added value.

## TRAINING PROGRAM

- Define the function and objectives of internal audit
- Master the reference and regulatory framework
- Methodology for conducting an internal audit mission: Planning / Realization / Communication
  - ❖ Identification and prioritization of "risk zones",
  - ❖ Implementation of a control plan,
  - ❖ Definition of management processes and tools,
  - ❖ Diagram of the process for carrying out audit missions,
- Implementation of recommendations

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Financial department
- Internal Audit



# Stress Tests for Banks

## OBJECTIVES

- Understand the challenges of stress tests for banking institutions,
- Conduct a stress test exercise on a bank portfolio,
- Quantify the impacts on the portfolio of a deteriorated economic situation,
- Assess your bank's resistance to equity.

## TRAINING PROGRAM

- Fundamental reminders on own funds:
  - ❖ Definition,
  - ❖ Solvency requirement;
- Risks and indicators:
  - ❖ Credit risk / Operational risk / Market risk;
- Stress tests:
  - ❖ Definition and objective,
  - ❖ Typology of stress tests,
  - ❖ Methodology and interpretations;
- Practical cases,
- Extensions: Reverse stress tests / Stressed risk indicators.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- General management / Risk management / Financial management
- Internal audit / Internal control /
- Credit analyst/ Back office / Middle office



# Banking risk mapping

## OBJECTIVES

- Know the main steps to establish a risks mapping within your organization, as well as the main difficulties related to the process,
- Know how to develop an action plan to better control the risks identified at the end of the risk mapping.

## TRAINING PROGRAM

- Introduction to concepts,
- Establish a risks mapping,
- Update of risks mapping,
- Risks mapping tools,
- Practical cases.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Risk Department
- Financial departments
- Auditors
- Consultants
- Operational managers



# Legal Banking Risk

## OBJECTIVES

- Identify the legal environment for banking and financial activities,
- Discover the legal regime for money transactions,
- Anticipate the risks of questioning the responsibility of the banker.

## TRAINING PROGRAM

- Master the legal and regulatory environment for banking activity,
- Master banking operations,
- Prevent the risks of questioning the responsibility of the banker,
- Case studies.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Lawyers wishing to specialize in banking law
- Anyone whose job requires knowledge of the legal environment for banking activities



# SMEs credit risk hedging tools and techniques

## OBJECTIVES

- Better understand the specificities of SMEs as Banking customers in Africa,
- Understand and control SMEs credit risk,
- Know the tools and technique for covering SME credit risk.

## TRAINING PROGRAM

- The banking landscape in Sub-Saharan Africa,
- Local and international regulations on credit risk coverage,
- Credit risk hedging techniques for SMEs:
  - ❖ Internal scoring credit adapted to local standards Brakes on marketing,
  - ❖ The sharing of credit risk through guarantee funds,
  - ❖ The introduction of new banking products,
  - ❖ Awareness through financial education.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Marketing managers
- Sales managers
- Product managers
- Business Officers
- Key account manager
- Risk managers
- R&D managers



# Credit Recovery Techniques

## OBJECTIVES

- Identify the default symptoms,
- Put in place an effective recovery plan for late payments and defaults
- Mastering recovery methods, both legal and through conciliation
- Optimizing the choice of techniques and practices in line with the constraints of the bank
- Effectively implement preventive procedures

## TRAINING PROGRAM

- Introduction
- Early Warning Indicators calculations:
  - ❖ Recurring metrics,
  - ❖ External data and internal data,
  - ❖ Qualitative indicators
- Establishment of a dedicated Comitology,
- Coping with declining liquidity stress:
  - ❖ Increase in refinancing capacity,
  - ❖ Reduced need for refinancing.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                     |                         |
|---------------------|-------------------------|
| ➤ Recovery officers | ➤ Account managers      |
| ➤ Accountants       | ➤ Commercial            |
| ➤ Auditors          | ➤ Financial Departments |



# Business Continuity Plan

## OBJECTIVES

- Take participants to integrate the culture of business continuity management,
- Provide participants with practical knowledge of the tools for managing a business continuity program.

## TRAINING PROGRAM

- Establish a crisis management plan,
- Define a recovery strategy,
- Develop and formalize and test a Business Continuity Plan (BCP),
- Business Continuity Models,
- Establish and maintain effective communication,
- Satisfy the compliance check,
- Manage crisis scenarios (case studies).

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Risk managers
- IT Managers
- Operations Managers
- Any other employee concerned by the definition of a BCP





# Anti-money laundering and financing of terrorism

## OBJECTIVES

- Identify money laundering channels,
- Financing of terrorism and new trends,
- Establish a risk culture and raise awareness among all stakeholders,
- Put in place suitable tools and procedures to measure,
- Control the risks of money laundering.

## TRAINING PROGRAM

- State of play,
- Evolution of criminal and administrative jurisprudence,
- The judicial sphere of the investigation,
- Money laundering risk management,
- Cooperation between authorities and professionals,
- AML / FT aspects in correspondent banking,
- Prevention of the AML / FT risk.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                                  |                               |                           |
|----------------------------------|-------------------------------|---------------------------|
| ➤ Credit Analysts                | ➤ Internal controllers        | ➤ Economists              |
| ➤ Risk Department                | ➤ Auditors                    | ➤ Institutional investors |
| ➤ Financial departments          | ➤ Back office / Middle office | ➤ Corporate treasurers    |
| ➤ Banking intermediaries         | ➤ Consultants                 | ➤ Insurers...             |
| ➤ Specialized financing Officers | ➤ Financial lawyers           |                           |



# FATCA - Foreign Account Tax Compliance Act

## OBJECTIVES

- Define the legal framework of the FATCA law,
- Understand the issues and objectives of the FATCA law,
- Measure the impact of the FATCA reform on African financial institutions,
- Identify the different categories of customers potentially concerned,
- Identify the risks involved in the event of non-compliance

## TRAINING PROGRAM

- The FATCA framework,
- Identification Rules and Legal Security:
  - ❖ Master the rules for identifying "US people"
  - ❖ Understand the FATCA identification process (certification, reporting, etc.)
  - ❖ The medium for transmitting information
  - ❖ Identify the beneficiaries of certain entities
  - ❖ Risks and sanctions incurred in the event of non-compliance,
- The operational impacts of FATCA regulations.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                                  |                               |                           |
|----------------------------------|-------------------------------|---------------------------|
| ➤ Legal department               | ➤ Internal auditors           | ➤ Permanent control       |
| ➤ Risk Department                | ➤ Internal controllers        | ➤ Institutional investors |
| ➤ Financial departments          | ➤ Back office / Middle office | ➤ Insurers...             |
| ➤ Specialized financing Officers | ➤ Consultants                 |                           |



# CRS - Common Reporting Standard

## OBJECTIVES

- Define the legal framework of CRS,
- Understand the challenges and objectives of CRS,
- Measure the impact of the CRS reform on African financial institutions,
- Identify the different categories of customers potentially concerned,

## TRAINING PROGRAM

- Context and main objectives of CRS,
- Classification of entities:
  - ❖ Roles of the different actors
  - ❖ Similarities and differences with FATCA
- Obligation of African financial institutions:
  - ❖ Rules for identifying affected customers
- Reporting and penalties for non-compliance
- The operational impacts of CRS regulations.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- |                         |                                  |                           |
|-------------------------|----------------------------------|---------------------------|
| ➤ Legal department      | ➤ Specialized financing Officers | ➤ Consultants             |
| ➤ Compliance Department | ➤ Internal auditors              | ➤ Institutional investors |
| ➤ Risk Department       | ➤ Internal controllers           | ➤ Insurers...             |
| ➤ Financial departments | ➤ Back office / Middle office    |                           |



## The detail of the different Themes

**Insurance / Reinsurance**



# Effective sale of insurance products

## OBJECTIVES

- Understanding and mastering the commercial relationship in insurance sales and advice,
- Identify the conditions for the success of an insurance sale,
- Establish a lasting relationship of trust with customers,
- To know the techniques of animation and piloting of the insurance activity.

## TRAINING PROGRAM

- Definition and inventory of the offer,
- Insurance issues and prospects in the markets:
  - ❖ CIMA challenges and perspectives,
  - ❖ Barriers to marketing,
  - ❖ Insurance contributions;
- Optimization of the sale and sustainability of the commercial relationship,
- Combination of winning formulas,
- Insurance activity management.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                      |                       |
|----------------------|-----------------------|
| ➤ Marketing managers | ➤ Key account manager |
| ➤ Sales managers     | ➤ Brokerage managers  |
| ➤ Product managers   | ➤ R&D managers        |
| ➤ Business Officers  |                       |



# Understanding the Solvency I & II standards and their applicability in the African context

## OBJECTIVES

- Understand the risk measurement elements of the various insurance businesses,
- Understand the link with other structural reforms in bancassurance (IFRS standard, Basel II Agreements),
- Be aware of the constraints of the application of these guidelines for African insurance companies.

## TRAINING PROGRAM

- Define the Solvency I & II directives,
- Modernize the prudential requirements applicable to insurance companies,
- Implement these directives in the context of African insurance,
- Treatment of discrepancies with the Basel II standard, other directives,
- Reinforce the harmonization of powers and means of supervision,
- Introduction to risk management,
- Interaction between minimum solvency and target capital,
- From a standard approach to internal models.

## PLANNING

- Duration of the training : **2 days**

## TARGETS

- |                       |  |
|-----------------------|--|
| ➤ Managing Directors  | ➤ Treasurers                           |
| ➤ Risk Directors      | ➤ Risk managers                        |
| ➤ Financial Directors | ➤ ALM managers in insurance or banking |



# Understand the fundamental principles of ORSA and their transposition in the African context

## OBJECTIVES

- Understand the reasons and the challenges of the transition to this new risk management requirement,
- Determine an optimal risk management policy using ORSA,
- Apply ORSA and risk governance,
- Be aware of the constraints of the application of this directive for African insurance companies.

## TRAINING PROGRAM

- Objectives and principles of the Solvency II Directive,
- Key concepts of ORSA,
- Organize and manage risks within insurance companies,
- Implement ORSA into the context of African insurance,
- Stage of the operational implementation of an ORSA framework,
- Fundamentals of ORSA reporting.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                        |  |
|------------------------|--|
| ➤ Managing Directors   | ➤ Technical Department                 |
| ➤ Risk Directors       | ➤ Actuaries                            |
| ➤ Financial Department | ➤ ALM managers in insurance or banking |





# Risk management for an insurance company

## OBJECTIVES

- Identify the main risk factors,
- Understand the issues of measuring and monitoring these risks,
- Understand current regulatory developments.

## TRAINING PROGRAM

- Introduction and presentation of risk factors,
- Risks and techniques,
- Financial risks:
  - ❖ Interest rate risk,
  - ❖ Liquidity risk,
  - ❖ ALM risk;
- Credit risks,
- Operational, legal, tax and reputational risks,
- Presentation of regulatory constraints.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Risk Department
- Financial departments
- Auditors
- Consultants
- Operational managers



# Chart of accounts for insurance companies

## OBJECTIVES

- Master the accounting environment and understand the regulatory framework for insurance accounting,
- Understanding social accounts,
- Know how to check financial statements in depth.

## TRAINING PROGRAM

- Introduction and general concepts,
- Presentation of the international regulatory environment,
- Review of the constituent elements of the social accounts,
- Universal accounting principles,
- Thorough assessment of financial statements,
- Accounting control.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- |                           |                      |
|---------------------------|----------------------|
| ➤ Transversal departments | ➤ Internal control   |
| ➤ Accountants             | ➤ Management control |
| ➤ Insurers                | ➤ Financial analysts |
| ➤ Corporate treasurers    |                      |



# Management Control for Insurance Companies

## OBJECTIVES

- Implement the management tools of an insurance company,
- Take an active part in the budget process,
- Analyze the results of the company and be proactive in order to improve profitability.

## TRAINING PROGRAM

- The fundamentals of insurance,
- Management of the company's activity:
  - ❖ Participate in the definition of the company's economic objectives and the determination of its management indicators,
  - ❖ Identify, interpret and report discrepancies between actual data and forecast data in terms of management indicators;
- Budget process and variance management,
- Support and decision support.

## PLANNING

- **Duration of the training : 3 days**

## TARGETS

- Management control
- Financial Department
- Accountants
- Internal control
- Transversal functions



# Asset Management for Life Insurance Companies

## OBJECTIVES

- Provide Life Insurers with techniques, strategies and investment opportunities according to their Asset-Liability constraints,
- Master the regulatory aspects of their management and know the operating principles of the different forms of UCITS management,
- Appreciate the fundamental characteristics of asset classes and their place in an investment strategy,
- Understand the principles of bond management, equities and the main other management strategies. Know how to present and analyze the performance of an investment.

## TRAINING PROGRAM

- The assets representing the technical provisions (Savings made up of life insurance contracts),
- Investment supports,
- Administrative management of a UCITS,
- Strategic Portfolio Management and Selection of a UCITS,
- Direct investment in life insurance,
- Calculation of return on investments and Projection,
- Impact of investments on asset management liabilities.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- |   |  |   |
|---|--|---|
| ➤ Employees of Life Insurance companies | ➤ Market operations controllers                              | ➤ General Secretariat (COO, "Chief Operating Officer"). |
| ➤ Collaborators of management companies | ➤ CFOs   |   |
| ➤ Customers advisers                    | ➤ Members of the accounting departments of market operations |   |



# Introduction to Actuarial science

## OBJECTIVES

- Become familiar with the actuary's vocabulary,
- Understand the usefulness of actuarial techniques in insurance,
- Acquire the technical basics of insurance.

## TRAINING PROGRAM

- The Insurance Market in Africa,
- Role of the actuary and his main technical skills,
- Fundamentals of insurance,
- Basic mathematical tools used in Actuarial science,
- Actuarial techniques applied to Personal Insurance,
- Actuarial techniques applied to Damage Insurance,
- Introduction to reinsurance,
- Analysis of production, financial and claims indicators.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- Employees of Insurance companies
- Risk Department
- Financial department
- Commercial management
- Marketing department



# Insurance & Reinsurance

## OBJECTIVES

- Understand the concepts of insurance and reinsurance (product typology, underlying mechanisms, positioning, taxation),
- Understand the importance of insurance and insurance in the development of the financial markets.

## TRAINING PROGRAM

- Insurance:
  - ❖ Presentation of products and financial arrangements (stocks, bonds, UCITS, funds, back-to-back loans, loans in fine...),
  - ❖ Understand the mechanisms during the life of the contract,
  - ❖ Typology of contracts,
  - ❖ Taxation,
  - ❖ Introduction to Non-Life Insurance;
- Reinsurance:
  - ❖ Presentation of reinsurance operations,
  - ❖ Damage reinsurance,
  - ❖ Life reinsurance.

## PLANNING

- Duration of the training : **3 days**

## TARGETS

- Account managers
- Insurance advisors
- Brokers
- Life contract managers
- Transversal department
- Legal Department



## **The detail of the different Themes**

**Management / Operational Efficiency / Governance /  
Human Resources Management/ Financial English**





# Management Skills Development

## OBJECTIVES

The aim of this training is to develop your posture as a manager, develop your management to improve performance, acquire concrete tools to lead a team, encourage the establishment of a climate of cooperation, federate a team and support it in change.

## TRAINING PROGRAM

- Exercise effective management:
  - ❖ The different styles of Management,
  - ❖ Analyze your own Management style,
  - ❖ Develop your Charisma and Power of attraction;
- Increase the performance of your team:
  - ❖ Characteristics of a successful team,
  - ❖ Set qualitative and quantitative objectives,
  - ❖ Coach your collaborators,
  - ❖ Manage conflicts, egos and difficult personalities,
  - ❖ Detect the team's strengths and improvement points,
  - ❖ Assess the key skills of your employees to be developed.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Any employee brought to lead a team



# Management for Professionals in the Financial Sector

## OBJECTIVES

This seminar will give you good organizational and governance practices. On the other hand, for each of the 4 proposed parts, the speaker will share his experience of Management acquired in financial institutions across 4 continents: Europe, America, Asia, Africa.

## TRAINING PROGRAM

- Adopt an effective Management style:
  - ❖ Choose the Management style appropriate to each type of employee,
  - ❖ Identify the type of environment suitable for each;
- Resolve typical malfunctions of employees:
  - ❖ The causes of "stress" in different types of personality,
  - ❖ Learn to resolve dysfunctions of different types of personalities (non-compliance with rules, critical attitudes, difficulties in defending a point of view);
- Set Goals and define areas for progress,
- Free discussion "the new financial concepts and practices developed outside the African continent as well as their local impacts".

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- **Any employee brought to lead a team**



# Operational Efficiency - Lean Management

## OBJECTIVES

The objective of this training is to Appropriate the Stakes of Lean in your business, to Identify and Practice all the Tools essential for Piloting your activity in Performance Management, to Practice Collaborative Management Tools and Problem Solving , to master the Facilitation and Operational Problem Solving Tools, to have the Tools to take on the role of Change Agent.

## TRAINING PROGRAM

- Awareness of Operational Efficiency
- Facilitation Techniques and Tools
- Operational Problem Solving Tools and Process
- Change Management
- Fundamental Principles of an Operational Efficiency Strategy
- Lean Tools and Continuous Improvement
- Standards development and audit process
- How to develop an Operational Efficiency program
- Operational Risk Management: identify and build
- Define a Risk Mapping
- Steering of the Permanent Control System
- How to Develop a Culture of Operational Efficiency
- Continuous Improvement: Total Quality - Just in Time
- Performance Management and Control (KPI'S)
- How to start Continuous Improvement

## PLANNING

- Duration of the training : **2 days**

## TARGETS

- Managing Directors
- Operational Unit Manager
- Operational Managers and Managers



# Corporate governance: tools, risks and responsibilities

## OBJECTIVES

- Understand the challenges of corporate governance,
- Organize the establishment of internal committees.

## TRAINING PROGRAM

- Definition and determination of the foundations of corporate governance,
- Regulatory provisions relating to good governance and clarification of roles and key players,
- Identification of all corporate governance stakeholders,
- Analysis of the mechanisms that govern the conduct of managers and their responsibilities in the management of the company,
- Tools for implementing effective governance

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Executive management
- Compliance
- Branch General Managers
- Financial departments
- Commercial departments



# Governance, Strategies and Control of Microfinance Institutions

## OBJECTIVES

- Understand the challenges of governance and control to achieve strategic objectives within microfinance institutions,
- Evaluating optimal decisions in relation to regulations, efficiency and performance.

## TRAINING PROGRAM

- Revision of the regulations governing microfinance activities,
- Regulatory provisions relating to good governance and clarification of roles and key players,
- Establish an effective short, medium and long term development strategy,
- Optimal management: Planning, programming, control
- Financial analysis and communication tools.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Executive management
- Compliance
- Branch Manager
- Financial departments
- Commercial departments



# Provisional management of jobs and skills

## OBJECTIVES

- Understand the challenges of GPEC,
- Assess the existing human resources,
- Measure the gaps between the existing and the future projection.

## TRAINING PROGRAM

- Inventory of professions and skills:
- Mapping of professions and qualifications,
- Review of the human resources management tools used,
- Identification of sensitive jobs in line with the HR strategy,
- Legal framework;
- Anticipate future business needs:
- Orange Money's development strategy,
- The means of projecting the necessary human resources over the long term,
- Measurement of deviations from existing.

## TARGETS

- Any employee brought to lead a team
- Human Resources Department

## PLANNING

- **Duration of the training : 2 days**



# English for Financial Markets

## OBJECTIVES

The aim of this training is to familiarize learners with the professional English vocabulary used in the financial markets.

## TRAINING PROGRAM

- Revision of the main notions of grammar useful for communication,
- Vocabulary of financial markets: equity, bond, money market, derivatives, etc.,
- Typology of actors and risks related to market activities,
- Vocabulary in the environment of trading platforms,
- Master idiomatic forms,
- Memo-technical means to memorise key expressions.

## PLANNING

- **Duration of the training : 2 days**

## TARGETS

- Any employee active on the financial markets
- Financial investment advisors





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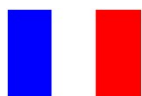
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