**PROPOSAL TO PROVIDE TRAINING FOR HAGGAI MORTGAGE BANK LIMITED**

**TRAINING TOPIC: BASIC OPERATIONS**

**SEPTEMBER 2020**



**CONTENT**

**INTRODUCTION**

As the business environment in Nigeria and even globally continues to change and customers become increasingly demanding and selective, it is important that organizations who desire to perform excellently need to understand, respond and deliver services that meet the unique expectations of its clients. To achieve this, it is therefore imperative to strengthen the internal factors and processes within the organization which includes optimizing the capacity of its employees.

We understand that Haggai Mortgage bank Limited will be seeking to enhance the skills of its Operations staff in the delivery of quality services ensuring that customers’ expectations are met and safeguarding customer retention. We are therefore pleased to forward this proposal for Improving Banking Operations

This course can be tailored as appropriate to suit the specific needs of different grades/levels of staff.

**OUR UNDERSTANDING OF YOUR TRAINING NEEDS**

From our initial discussions with you and our depth of knowledge in such matters, you require a training that is tailored specifically to address the operational needs of your staff. This training would be:

* Targeted at the different units in your organization
* Of high standard
* Addressing day to day interactions
* Delivered by seasoned professionals with in-depth understanding of the relevant subject areas
* Cost effective and result oriented

Datis Consult has a team of professionals who are:

* Committed to quality and excellence
* Dedicated and result driven
* Experienced in adopting appropriate methodology for each of our trainings to ensure quality learning takes place.

Datis Consult therefore brings to your table people, tools, methods, and experience that you require to get the results desired by your organization.

**OUR GENETIC CODE**

**Efficient Process**

Like nature, we abhor wastage and we specialize in assisting our clients build lean systems that can maximize their profit.

**Disruptive Thinking**

We look for the fastest way from where we are to where we want to be. Without taking short-cuts, we shorten our client’s journey.

**Tailored Content**

We believe that no two companies are the same. We explore each client’s uniqueness and craft a bespoke strategy leading to tailore outcomes.

**Strong Faculty**

Our facilitators are seasoned professionals who have worked and trained all over the world.

**OVERVIEW OF OUR COURSE**

**Purpose**

The purpose of the course is to help bank understand the critical success factors in customer satisfaction, retention and to strengthen their customer service delivery skills.

**Objectives**

By the end of the course participants will:

* Understanding of the value customers place on good service
* Understanding Do’s and Don’ts of customer service
* Understanding the various Banking operation
* Using the criteria of a customer’s expectation of good service offered by the bank to properly give the customer a satisfactory service.
* Be able to identify the different banking product and services
* Develop personal skills that will achieve a greater understanding of the bank and its customers, by so doing you will be able to build better client relationships
* Understand how to identify different fraud Technique involved in the banking system
* Understand the role the bank can play in providing excellent customer service be able to deliver better satisfy and retain customers

**Course Content**

A detailed outline of the course content is provided in appendix 1. The Topics covered by the course are:

* **Customer service -** This includes enumerating bankers and customers right and duties mandate. power of attorney and relationships between customer and bankers. Also, classification of accounts and various documentations, we will look at bank payments instruments. payment of cheques and other instruments. We will consider what negotiating instruments are, types and distinguishing features. Types of cheques and protection for the paying and collecting Bank.
* **Dos and Don’ts of customer service** – this section will help us to understand the rules and regulations involved in handling customers.
* **Cash and Teller Unit** – This section covers the essential roles of a bank teller and how to relate with their customers whether such customer might be operating a personal account or a business account.
* **Bank Teller Operation**: There are various duties of a bank teller and obligations such as handling of customer account, either savings, current etc., handling of cheques, opening of account for all customers (personal accounts, minor accounts and joint account), depositing of funds, withdrawing of cash by the customer. This is inclusive of knowing of ways to handle an angry customer. A bank teller manages the whole activities of a customer; the operation of the customer in the bank such as determination of optimum cash level, cash management models, float management techniques, preparation of cash budget.
* **Cash Fraud Management**: this section aims at helping us to identify the different types of fraud involved in the banking system as well as how to manage it. It also involves alerting customers about the risk involved in giving out their personal bank details to a third party, detecting and managing counterfeit cheques issued by customers, signature frauds and falsification of cheques. Emerging issues and future challenges in fraud and its impact on the banking system will also be examined.
* **Cash Handling Techniques and Security Tips in Cash Management**: these are personal attributes a cash officer should possess, issues to watch out for while receiving cash from a customer, the do’s and don’ts in cash handling, as well as secrecy in cash handling.
* **Cheques Administration:** types of cheques available in the bank, types of crossing and implications involved, holder for value and holder in due course
* **Trust in Customer Relationships:** this section deals with how we caninteract with customers and how it can generate competing goals and sometimes conflicting needs that should be resolved. This also looks at the place of trust in building of customer relationships and the basic negotiating skills necessary to get successful outcomes in conflict situations particularly the concept of win/win negotiations.
* **Positive Mental Attitudes** – This section aims at instilling a positive mental attitude towards customer service in the participants. It challenges participants to have greater self-awareness and expand their circle of influence such that in dealing with customer issues they are a lot more proactive rather than reactive.
* **Case Study** - Participants are involved in role plays with different customers who have different issues that needs to be resolved by the company.

**Training Method**

The Training would be conducted using slide presentations, class exercises, quizzes, video plays, role plays, case studies, and practical group sessions. We adopt four major techniques in delivering our training programs

**Facilitator-Led Trainings**

**Simulations and Role Play**

**Case Studies**

**Videos and Other Aids**

**Course Duration**

1-day

**DATIS CONSULT LIMITED**

* DATIS Consult Nigeria Limited was established in March 2015. It is a fast- growing Nigerian company which focuses on turning knowledge into value for the benefits of our clients and our people. We are committed to working with our clients and cutting through complexities.
* Our team constitutes seasoned, knowledge professionals who have over seventy collective years of working experience, cutting across diverse professional organizations. Our key resource persons have in many years, increased knowledge potentials in creating positive customer experiences and business management training and consulting.
* We focus on working with our clients to arrive at premium quality solutions that directly improve the goals of the organization. Our objective is to deliver value added service to our clients with assurance and confidence that meet expectations and goals for the company and deliver on projects in terms of Quality, Cost and Schedule.

**VISION** 

To deliver premium service to all stakeholders.

**MISSION**

Providing premium quality service to our clientele by analyzing needs, proffering bespoke solutions, and following through to facilitate sustainable quality improvements

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| WHAT WE ARE | WHAT IT TRANSLATES INTO |
| Customer Focused | **Our clients are the reasons we are in business and as such form our focus of priority** |
| Corporate Governance | **Structured Leadership with each party playing his/her part** |
| Ethics | **Maintain the highest ethical standards in our interactions with all stakeholders** |
| Excellence | **Continuously perform and deliver all projects brilliantly to the satisfaction of our clients** |
| Financial Discipline | **We adhere to financial discipline in transactions involving our team** |
| Integrity | **We do what we say we will do** |
| Knowledge | **Constantly seek and acquire knowledge and keep abreast with changing environment** |
| Professionalism | **We adhere to professionalism in all our endeavors and show respect to all** |

**COMPANY SERVICES**

Professional HR Services

* + Recruitment & On-Boarding
  + Out-Sourcing of National Manpower

Training and Development

We seek to understand our client’s needs, proffer professional advice if need be, conduct interviews to recruit and conclude the recruitment process on behalf of our clients. Specifically, this would involve the following

**PROFESSIONAL HR SERVICES RECRUITMENT & ON-BOARDING**

**PROFESSIONAL HR SERVICES: OUT-SOURCING OF NATIONAL MANPOWER**

**OUR FACULTY**

**BABAJIDE ABAYOMI IJIMAKINWA**

**Jide Ijimakinwa is the team lead and the Chief Executive Officer of Datis Consult. He is a certified Business Operations Professional with over 20 years’ experience in strategically managing business operations and overhauling customer service processes for leading banks within Nigeria and Gambia.**

**He has held several leadership roles in the banking Industry in and outside Nigeria such as- Country Operations Officer (Gambia), Zonal Head, Operations (South-East), Regional Branch Service Head (West), Regional Customer Service Manager (North) and Customer Service Manager in different branches in Lagos.**

**He is passionate about improving the operation of firms/companies and is driven to ensure efficiency and quality services by identifying areas of weakness in business operations, developing compelling interventions to improve the quality of service that meets customers’ expectations and by offering bespoke training interventions.**

**An expert in operations and customer service and has facilitated several trainings, workshop, seminars and recruitment processes.**

**WALE AKINLOLU**

**OUR FEES**

Our professional fees for each run of the course will be N600,000. The foregoing amount is exclusive of local value added tax at 7.5% of our fee quote. Our fees are also exclusive of the costs of meals, refreshments and the training location and facilities to be used for the course which will be provided by the company.

Payments of our fees in respect of the training will need to be made as follows:

* 75% on commissioning us for the training
* 25% on completion of the training programme

**CONCLUSION**

We are very enthusiastic about this project and look forward to the opportunity to work with you on it. As an organization that has a deliberate commitment to excellence in all we do, we assure you that we will bring to bear all resources at our disposal to ensure that we maintain our track record of excellence.

Our proposal shall be binding upon us subject to any modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e. 30 OCTOBER 2020.

For more details on this proposal, please contact:

Babajide Ijimakinwa

Datis Consult Limited

19 T K Oladejo Street

Igbogbo, Ikorodu

Lagos, Nigeria

**Telephone:**

08107250588 or

MODULES

MODULE I: WELCOME NOTE 5mins

MODULE II: INTRODUCTION TO BANKING OPERATIONS 15mins

SESSION III: CUSTOMER SERVIVCE 25min

SESSION IV: DON’T’S OF CUSTOMER SERVICE 20mins

SESSION V: CASH AND TELLER UNIT 45mins

SESSION VI: BANK TELLER DUTIES 30mins

SESSION VII: CASH FRAUD MANAGEMENT 30mins

SESSION VIII: CASH HANDLING TECHNIQUES AND SECURITY TIPS IN CASH MANAGEMENT 30mins

SESSION IX: POSITIVE MENTAL ALTITUDES 25mins

SESSION X: CASE STUDY 30mins

SESSION XI: ACTION PLANNING AND CLOSING 10mins

**Session** 1: **Welcome notes (5** mins)

**Session learning objectives**

By the end of this session participant will be able to

* Fell relaxed and welcomed
* Know what our company is all about and our importance tp the improving the company

**Key learning point**

The company appreciates that they have crucial role to play in the overall success of the organization

**Training method**

**Method**: welcome speech by the presenter, introducing our company and what we offer

**Session 2**: **discussing about bank operations**

**Session learning objectives**

By the end of this session participant will:

* Have more knowledge about bank operation
* Familiarize themselves to various bank product
* Details into the various banking product
* By the end of this session participant will:
* The company staff getting more insight about bank operation and how to use that in achieving the company’s goals.
* Knowing that bank product should be part of the everyday life its staffs

**Training method**

**Phase 1**: introduction to bank operation (time)

**Method**: explain and give more insight into bank operation and its product

**Phase 2**: participant exercise

**Method**: after the presentation participant will be ask to mention one or two of the underlisted bank product in order to make sure everyone is following

**Session 3: customer service**

**Session learning objectives**

By the end of this session participant will be able to:

* Understand more about customer service
* Understanding the role of customer service in the success of a company
* Understand the value clients place on good service
* Know that excellent clients service is not just a slogan, the success of the company depends on the understanding of customer service needs and expectations
* Specify the features of service and define each customer’s needs and expectations
* Understand the role they can play in providing excellent service through an effective response to customer’s service needs and expectations.

**Key learning point**

* ­Irrespective of the nature of any business the principle of customer service is essentially the same.
* Customer service needs to be viewed from the perspective of the customers experience
* Customers are real people and customer service is about meeting their needs.

**Training method**

**Phase 1**: **defining customer service**

**Method**: discussion on what constitutes a service and the concept of the total customer experience.

**Phase 2**: group exercise

in groups participants will discuss and come up with a list of the features of excellent service in different ways in order to improve customer relation.

**Phase 3**: sharing features

**Method**: group presentation of the customer service they come up with and share how each feature identified are important in customer service

**Phase 4**:

**Method:** discuss how the features identified by the participant and the possibilities of improving customer service

**Session 5: DONTS OF CUSTOMER SERVICE**

**Session learning objectives**

By the end of this session participant will be able to:

* Observe and identify positive and negative behaviors in a customer interaction
* Provide feedback on ways of improving customer service

**Key learning point**

* Know what to avoid in dealing with customers example not listening, not understanding client’s complaint, lack of courtesy etc

**Training method:**

**Phase 1**: drama presentation

**Method:** drama presentation that depicts a very poorly conducted customer interaction that highlight a number of very poor customer service examples

**Phase** 2: discussing performance

**Method**: discussion on the drama presentation to elite what went wrong in the interaction and what could have been done to satisfy such customer

**Phase 3**: conclusion

**Method**: personal reflection on key learning points from the session

**Session 6: cash and teller unit**

**Session learning objectives**

By the end of this session participant will be able to:

* Understand more about cash and teller unit
* Knowing the roles of teller unit in a bank

**Key learning point**

* The company will know how to effectively carry out the bank product in order to improve its customer network

**Training method:**

**Phase 1**: discussing the key role played by the teller unit in a bank and the impact of good in a bank, Identifying various qualities of a bank teller

**Session 6: bank teller duties**

**Session learning objectives**

By the end of this session participant will be able to:

* Know the duties of a bank teller
* Relating their previous knowledge about duties of a bank teller and what they have learn and see how to improve more

**Key learning point**

The company Will see how a good knowledge of bank teller can positive impact the progress of the company

**Training method:**

Defining a bank teller and identifying their various duties

**Session8: cash fraud management**

**Session learning objectives**

By the end of this session participant will be able to

* Know the meaning of fraud
* Identifying various fraud techniques
* Impact of fraud activity in a banking system

**Key learning point**

The company will be understanding that let their staff aware of various fraud activity will negatively affect the bank and its operation

**Training method:**

Defining the meaning of fraud by the presenter, identifying different types of fraud activities and showing practical example of how fraud negatively affect a company

**Session 9: cash handling techniques and security tips in cash management**

**Session learning objectives**

By the end of this session participant will be able to

* Know the various cash handling techniques

**Key learning point**

* The company will know the security tips involved in cash management

**Training method**: Identifying various cash handling techniques by the presenter

And sharing some security tips on how to manage cash

**Session 10: positive mental attitudes:**

**Session learning objectives**

By the end of this session participant will be able to

* Have a positive mental attitude when attending to a customer
* Challenges participant to have a greater self-awareness and expand their circle of influence in a customer

**Key learning point**

It helps the company to know that in dealing with a customer issue its staff needs a positive attitude

**Training method:**

Participant and the presenter will be both identify various mental attitude and how to apply them to various customer challenges in a bank