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CONSULTANCY REPORT ON
THE DEVELOPMENT OF A TRAINING PLAN
FOR THE RSSE CREDIT PROJECT IN EGYPT
CONTRACT NUMBER 263-0161

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EXECUTIVE SUMMARY

This training plan is designed for the employees of the Rural Small Scale Enterprise Credit project...a joint effort of two Governorates in Egypt, the National Bank for Development in Egypt, and Agricultural Cooperative Development International.

A total of six courses are recommended and details concerning the objectives and outlines for those courses are in the report. These six courses are designed specifically for people qualified to be employed by this project and assumes they have previous background education and relevant experience. The training and skill levels anticipated for employees are outlined in the report. The essence of the training recommended then is very project-specific.

Because of the need and desire to get started making loans and because some of the training must take place before loans are made, it is important to spend the required time in December and January with the staff in training. Success of this project will depend in large measure on how well the staff carries out the letter and intent of the policies, procedures, and, more importantly, the new approach to credit developed for this project.

TRAINING PLAN

RURAL SMALL SCALE ENTERPRISE CREDIT PROJECT

I. INTRODUCTION/BACKGROUND

Agricultural Cooperative Development International (ACDI), in cooperation with the LD II Technical Amana, the Offices of the Governors of Damietta and Sharkiya and the National Bank for Development (NBD), have undertaken a one-year pilot project.

The purpose of the project is to prove the technical and financial feasibility of providing formal commercial credit to rural, off-farm micro-enterprises in two Governorates by designing and field-testing an appropriate private sector, village-level credit delivery mechanism that will combine the speed, ease, convenience, and reliability of traditional moneylenders with the operating philosophy, management systems, interest rates, and profit margins of a commercial bank.

One of the major objectives of the project is to train a staff of Egyptian nationals to manage the credit program as a separate department of the local Regional Banks for Development by the end of the project life.

The employees for this project have not been selected at this time. However, when they are, they will need to be selected for their motivation, learning ability, willingness to experiment, capacity to accept decision-making responsibility and enthusiasm for performance-based rewards. Since the project concept is to establish a bridge between formal and informal practices, highly skilled and experienced people will be mingling with traditional village "bankers" and others knowledgeable about local savings and loan practices. The training program will need to provide the staff with a technical middle ground and the opportunity to incorporate the lessons of local credit practices and the means by which they can become a practical part of the bank's operations.

II. THE TRAINING AND DEVELOPMENT PROCESS

One of the issues that needs to be addressed in the design of a training plan is, "What methods will be used? There is no *right* way to train adults. All adult learning must be approached according to the needs of the learners, skills of the trainer, and circumstances of the institution providing the training. However, adult learning methods, to be effective, should follow the time-proven pattern of the experiential sequence: Experience - Process - Generalize - Apply. In the actual practice of

designing a training program, there are three additional steps that should be included. The seven steps are known as the "Experiential Learning Steps" and are as follows:

1. CLIMATE SETTING
2. GOAL CLARIFICATION
3. EXPERIENCE
4. PROCESSING
5. GENERALIZING
6. APPLYING
7. CLOSURE

These steps are more fully detailed in Exhibit A. The second issue to be dealt with in designing training plan is "What are the goals of the training sessions?" There are three basic types of learning goals: [1] knowledge learning, [2] behavior skills learning, and [3] attitude learning. Selection and use of training methods is dependent on the desired outcome of a training session. So, before selecting methods, one must be sure of the goals to be achieved.

The relationship between methods and outcomes is covered in more detail in Exhibit B.

The development of this training plan for the Rural Small Scale Enterprise Credit Project takes into consideration several factors in addition to the ones just mentioned. First, this is a pilot project of one-year duration. While everyone is hopeful that it will be extended and/or broadened, the NBD personnel hired or assigned to the project do so without certainty where they will be working next year. Expecting a high sense of loyalty to this project by lower level NBD employees may be unrealistic. Also, expecting great strides in learning new behaviors and attitudes in a few sessions is impractical.

Another factor impacting the training plan will be the knowledge and experience of the "new employees". They will come to the project with various levels of education in different-fields of knowledge, different levels of relevant experience, and different attitudes about small scale enterprises and credit.

Also impacting the plan will be the time available for training. Project management faces the inevitable pressures that come from simultaneous preparation and implementation. There is never "enough" time. Given enough time, the training plan would be different from one that must be completed in a very short time frame. In the training plan presented here, the time frames are restricted for obvious reasons.

Finally, the capabilities of the trainers is an uncertainty that will impact the plan.

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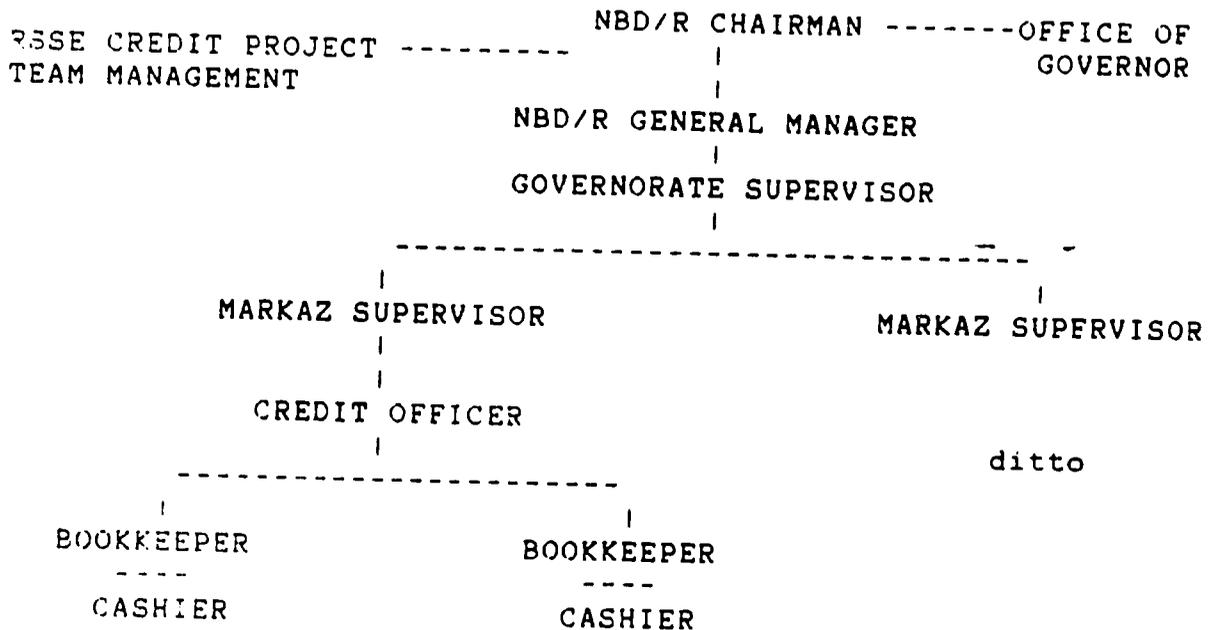
III. LIMITATIONS

The training plan that follows is limited to routine, structured, classroom-type training for the professional employees of the National Development Bank and the Rural Small Scale Enterprise Credit Project. There will need to be substantial amounts of on-the-job training and individual coaching of these employees as time passes. This training plan is limited, in timing, to the first few months of the project. Obviously, as the project grows and continues, there will need to be a continuation of the courses proposed here as well as new courses developed to meet the specific needs of the individuals employed. As this plan is being developed, only the top level management has been identified and involved in the project.

In addition, there will need to be planned, on-going training efforts for the bank's new customers gained through this program. These small scale entrepreneurs will have had very little experience using the formal banking system for cash management or credit purposes. They will need to be taught financial skills as well as some formal management skills. There exists a real opportunity for the National Development Bank to train and develop the overall business skills of the new group of customers this project will generate.

IV. ORGANIZATION, PAST PRACTICES, AND ASSUMPTIONS

The RSSE credit project is organized as follows:



Based on conversations with NBD staff and project personnel, it was determined that the employees that are currently involved with the project and those that will be hired are generally well

qualified with banking, finance, and/or economics backgrounds. Most all of them have university degrees but have differing levels of experience in banking. It is assumed here that the Governorate Supervisors, Markaz Supervisors, and credit officers have some experience extending credit but because of the uniqueness of this project, it is not reasonable to expect a lot of relevant experience. It is assumed that the bookkeepers and cashiers may or may not have a university degree and have no credit experience. The experience of the bookkeepers and cashiers should be in banking. The criteria for each of the NBD positions were identified during this consultancy and were recommended to be as follows:

CRITERIA FOR VARIOUS POSITIONS IN RSSE CREDIT PROJECT / NATIONAL DEVELOPMENT BANK NOV.1987

Criteria:	Gov. Supr.	Markaz Supr.	Credit Officer	Bookkeeper	Cashier
KNOWLEDGE					
Education	University grad or High School of Commerce.	High School of Commerce.			
Special training	Communications Skills.	None	None	None	None
SKILLS					
Relevant experience					
Management	8-10 years in communications/ policy mgmt.	1-3 years	None	None	None
Banking	10-15 yrs-Univ. 15-20 yrs-H.S.	8-10 yrs-Univ. 10-15 yrs- H.S.	5 yrs-Univ. 5-8 yrs-H.S.	13-5 yrs-Univ. 14-6 yrs-H.S.	12-5 years.
Analyzing	High	High	Medium	Medium	Low
Planning	High	Medium	Low	Low	Low
Leadership	High	High	High	Medium	Low
Communications	High	High	High	High	Medium
APPROACH/ATTITUDES					
About work	High	High	High	High	High
About efficiency	High	High	High	High	High
About rules/reg's	High	High	High	High	High
About the future	High	High	High	High	High
About ethics	High	High	High	High	High

DEFINITIONS FOR "HIGH"; "MEDIUM"; AND "LOW" SKILLS AND ATTITUDES CAN BE FOUND IN EXHIBIT D.

While the NBD does not have a specific organizational unit staffed with training personnel, they do have a department head with responsibility for training (in addition to research). They make use of two in-country training institutes - the Egyptian Banking Institute and one affiliated with the Central Bank of Egypt. Most of the courses taught at the two institutes are directly related to banking and are job specific. It is assumed that the needs of the bank are being served by these sources. However, it is assumed that these two institutes are best at teaching traditional banking techniques and procedures that are uniform in every bank. Therefore, while the institutes will be helpful in laying some foundational knowledge, they cannot be used for specific training needs of this project. The information concerning the Egyptian Banking Institute is attached and labeled Exhibit C. Also attached and labeled Exhibit C.1 is a report of a proposal for the establishment of an executive development institute for bankers in Egypt. The consultant was not able to determine the extent to which the Action Plan in that report has been implemented. For information purposes, materials gathered on some private sector training possibilities are attached following the last exhibit.

V. THE CURRICULUM

For the purposes of this training plan, project employees have been grouped as follows:

Senior Management = NBD & ACDI Project managers in Cairo
 Supervisory = Governorate/Markaz Supervisors and credit officers
 Technical = Bookkeepers and Cashiers

Six different "courses" for employees associated with the RSSE Credit Project are recommended. One is an orientation that should be presented to every employee of the Project. Depending on new staff employed, the course should be offered as often as necessary. There are three courses that deal with technical subjects related to rural small scale enterprise credit. The first is "RSSE Credit Program Policies and Procedures" and will give participants a complete and thorough understanding of this program. The second technical course will help participants learn general principles of extension and administration of credit to small scale entrepreneurs. The third technical course is an extension of the second and labeled, "SSEC-2". There are two courses recommended for improving human relations skills. The first is called "Understanding Human Behavior" and should be required for all management and supervisory personnel and optional for others. The second human relations skill-building course is "Improving Interviewing Skills". This course should also be required for management and supervisory personnel and optional for technical staff. Whether or not the technical staff participates should be a function of the individual's background, experience, and performance. The reason for including human relations skill training lies in the need to change people's

attitudes. All of the staff involved with this project will need above average "people skills" and will need specific skills to manage change.

The recommended Desired Outcomes, target group, and duration for each of the six courses are on the following pages. Details concerning the content of the sessions will be found in the next section of this plan.

Course ONE: ORIENTATION

Target Group: ALL EMPLOYEES

Suggested duration: TWO DAYS

Desired outcomes:

Knowledge learning:

1. Participants will be able to describe the theory, goals, and purposes of the RSSE credit project.

2. Participants will understand and be able to discuss the organization and roles of various individuals in the project.

Attitude learning:

3. Participants will feel comfortable openly discussing the differences in this program and other credit programs of the bank.

Course TWO: RSSE CREDIT PROGRAM POLICIES AND PROCEDURES

Target Group: SUPERVISORY AND TECHNICAL

Suggested duration: FOUR DAYS

Desired outcomes:

Knowledge learning:

1. Participants will be able to discuss the policy and procedures and be able to answer questions, with the aid of the manual.
2. Participants will, without the aid of notes, be able to explain the criteria for obtaining a loan and the process involved to a prospective borrower.

Skill learning:

3. Participants will be able to complete all the forms connected with the program.

Attitude learning:

4. Participants will be able to role play a situation with a fictitious applicant and display the appropriate attitude as evaluated by management.

Course THREE: SMALL SCALE ENTERPRISE CREDIT PRACTICES AND ADMINISTRATION - ONE.

Course FOUR: SMALL SCALE ENTERPRISE CREDIT PRACTICES AND ADMINISTRATION - TWO.

Target Group: SENIOR MANAGEMENT AND SUPERVISORY

Suggested duration: FIVE DAYS

Desired outcomes:

Knowledge learning:

1. Participants will be able to discuss the principles of extending credit to small scale enterprises.

2. Participants will be able to debate, with other participants, the role of credit in the economic development of the enterprise.

Skill learning:

3. Participants will be able to complete a partial budget in a case study.

4. Participants will be able to perform a simple cash flow analysis.

Attitude learning:

5. Participants will be able to display a comprehension of creative financing adapted to the needs of a case-study borrower.

DURING SSEC-2, PARTICIPANTS WILL PERFORM ASSIGNMENTS AND ANALYSIS OF ACTUAL LOANS IN THE FIELD.

Course FIVE: UNDERSTANDING HUMAN BEHAVIOR

Target Group: SENIOR MANAGEMENT AND SUPERVISORY

Suggested duration: THREE DAYS

Desired outcomes:

Knowledge learning:

1. At least two principles covered in the session will be understood by the participants to the point they can, unaided, discuss them.

2. Participants will understand "old" information in a new way.

Skill learning:

3. Participants will be able to determine at least two basic personality styles and describe them in some detail.

Attitude learning:

4. Participants will be able to demonstrate a sense of versatility and deal successfully with a style "different" from their own.

5. They will display an attitude of learning and caring rather than that of a detached analyst.

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Course SIX: IMPROVING INTERVIEWING SKILLS

Target Group: ALL EMPLOYEES

Suggested duration: THREE DAYS

Desired outcomes:

Knowledge learning:

1. Participants will learn and be able to recite three principles of "good" interviewing practices.

Skill learning:

2. Participants will be able to perform an acceptable role play interview.

3. Participants will be able to critique other interviews and give positive, instructive feedback.

Attitude learning:

4. Participants will be able to display an attitude of concern and interest in another person's conversation.

VI. SESSION CONTENT

On the following pages, there is a detailed outline of the courses suggested in the previous section. These outlines are meant to be thought-starters for the presenters and should be used only as guides. It is important that each trainer, whether they be from staff or an outside consultant, follow the experiential learning steps covered in Section I. when designing their individual sessions. They should also understand and agree with the objectives to be accomplished in each session. While the actual content of the sessions or methods used may vary depending on the trainers individual style, the objectives should not change materially. Evaluation of the training to determine accomplishment of objectives must also be a part of the actual session.

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ORIENTATION

TARGET GROUP: ALL EMPLOYEES

PURPOSE: TO INSURE THAT ALL NEW EMPLOYEES OF THE RSSE CREDIT PROJECT FULLY UNDERSTAND THE BACKGROUND, INTENT, AND PURPOSES OF THIS CREDIT PROGRAM.

DESIRED OUTCOMES: PARTICIPANTS CAN DESCRIBE THE THEORY, GOALS, PURPOSES OF THE PROJECT; THEY WILL UNDERSTAND THE ORGANIZATION AND ROLES OF THE INDIVIDUALS INVOLVED; AND WILL FEEL COMFORTABLE DISCUSSING ALL ASPECTS OF THIS PROGRAM AND HOW IT DIFFERS FROM OTHER CREDIT PROGRAMS OF THE BANK.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
Review schedule of session

Review Goals/expectations

Discuss background of RSSE program
Small scale enterprise potential
Existing credit needs

Review objectives/purposes of RSSE program.

DAY TWO: Discuss organization chart of RSSE

Review responsibilities of staff members

Review training program

General question/answer session

Evaluation and close

SUGGESTED PRESENTER: NBD Sr. Management assisted by ACDI project manager.

RSSE CREDIT PROGRAM POLICIES AND PROCEDURES

TARGET GROUP: SUPERVISORY AND TECHNICAL STAFF

PURPOSE: TO THOROUGHLY REVIEW ALL POLICIES AND PROCEDURES OF THE RSSE CREDIT PROJECT SO THAT STAFF WILL FULLY UNDERSTAND HOW TO MAKE LOANS AND REPORT OPERATIONAL RESULTS.

DESIRED OUTCOMES: PARTICIPANTS WILL BE ABLE TO EXPLAIN THE POLICY AND PROCEDURES OF THE RSSE CREDIT PROGRAM; EXPLAIN THE CRITERIA FOR A SMALL SCALE ENTREPRENEUR TO OBTAIN A LOAN; COMPLETE ALL THE FORMS INVOLVED WITH THE PROGRAM; AND SUCCESSFULLY COMPLETE A ROLE PLAY SIMULATION.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
Review schedule of session

Review Goals/expectations

Distribute copies of loan policies

Review in detail:

Preferred clientele and loan usage

Loan term

Loan collateral

Loan amounts

Investment charges

Investment loans

DAY TWO: Distribute copies of reporting/record keeping system

Review in detail:

Village level SSA

Borrower's card

New borrower data sheet

Promissory Note

Amortization tables

Weekly and monthly reports

DAY THREE: General question/answer session to clarify confusions.

Case studies

DAY FOUR: Role Play

Each participant should play the part of a credit officer and practice explaining the program and taking an application from a prospective borrower. Other participants should critique the role play.

SUGGESTED PRESENTER: ACDI Project Manager assisted by NBD managers

**SMALL SCALE ENTERPRISE CREDIT PRACTICES AND ADMINISTRATION
ONE**

TARGET GROUP: SENIOR MANAGEMENT AND SUPERVISORY STAFF

PURPOSE: TO INCREASE THE LEVEL OF AWARENESS AND UNDERSTANDING OF CREDIT PRINCIPLES AND PRACTICES AS THEY RELATE TO THE SMALL SCALE ENTREPRENEUR.

DESIRED OUTCOMES: PARTICIPANTS HAVE PRACTICAL KNOWLEDGE OF CREDIT PRINCIPLES; UNDERSTAND THE UNIQUE BUSINESS REQUIREMENTS OF THE SMALL SCALE ENTERPRISE; UNDERSTAND THE PRACTICAL ASPECTS OF BUILDING AND OPERATING A BUSINESS; ABLE TO COMPLETE A PARTIAL BUDGET AND CASH FLOW ANALYSIS; AND BE ABLE TO USE A VARIETY OF FINANCIAL AND ECONOMIC SKILLS TO SOLVE PROBLEMS PRESENTED.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
Review schedule of session
Review Goals/expectations
Define small scale enterprise:
 Role of small scale enterprises
 Economics of small scale business
 Special problems of SSE
Review and discussion of participants' perception of SSE.

DAY TWO: Importance of profit and productivity:
 Feasibility analysis
 Income vs. profit
 Role of borrowed capital
Traditional credit sources for SSE
General question/answer session

DAY THREE: Constructive credit:
 Definition of sound loan
 Credit analysis
 Information sources
Case studies
Assignments

DAY FOUR: Case study work/discussions

DAY FIVE: Loan portfolio management
Follow-up and collection
Evaluation and close

SUGGESTED PRESENTER: ACDI project manager.

SMALL SCALE ENTERPRISE CREDIT PRACTICES AND ADMINISTRATION
TWO

TARGET GROUP: SENIOR MANAGEMENT AND SUPERVISORY STAFF

PURPOSE: TO FURTHER ENHANCE THE LEVEL OF UNDERSTANDING AND APPLICATION OF CREDIT PRINCIPLES AND PRACTICES AS THEY RELATE TO THE SMALL SCALE ENTREPRENEUR.

DESIRED OUTCOMES: PARTICIPANTS HAVE PRACTICAL KNOWLEDGE OF CREDIT PRINCIPLES; UNDERSTAND THE UNIQUE BUSINESS REQUIREMENTS OF THE SMALL SCALE ENTERPRISE; UNDERSTAND THE PRACTICAL ASPECTS OF BUILDING AND OPERATING A BUSINESS; ABLE TO COMPLETE A PARTIAL BUDGET AND CASH FLOW ANALYSIS; AND BE ABLE TO USE A VARIETY OF FINANCIAL AND ECONOMIC SKILLS TO SOLVE PROBLEMS PRESENTED.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
Review schedule of session
Review Goals/expectations
Small scale enterprise issues:
Problems/challenges of SSE's
Economics of small scale business
Other issues found in the field
Review and discussion of participants' experiences with SSE.

DAY TWO: Importance of profit and productivity:
Feasibility analysis
Income vs. profit
Role of borrowed capital
General question/answer session

DAY THREE: Constructive credit:
Definition of sound loan
Credit analysis
Information sources
Actual loan problems
Assignments

DAY FOUR: Field work on actual cases

DAY FIVE: Loan portfolio management
Follow-up and collection
Evaluation and close

SUGGESTED PRESENTER: ACDI project manager.

UNDERSTANDING HUMAN BEHAVIOR

TARGET GROUP: SENIOR MANAGEMENT AND SUPERVISORY STAFF

PURPOSE: TO EXPAND THE LEVEL OF UNDERSTANDING CONCERNING HUMAN NATURE AND TEACH SKILLS RELATED TO OBSERVABLE BEHAVIOR CHANGE.

DESIRED OUTCOMES: PARTICIPANTS CAN DISCUSS DIFFERENT BEHAVIOR STYLES, SEE PEOPLES' ACTIONS IN A NEW WAY, UNDERSTAND CONCEPTS OF CHANGE AND HUMAN BEHAVIOR.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
 Review schedule of session

 Review Goals/expectations

 Separate "personality" from "behavior".

 Review known concepts of human behavior
 Universal needs
 Uniqueness of the individual

 Practice identifying behaviors

DAY TWO: Discuss system of labeling behaviors

 Case studies/role play

 Review concepts of change

DAY THREE: Continue role play/practice

 General question/answer session

 Evaluation and close

SUGGESTED PRESENTER: Outside consultant/trainer

IMPROVING INTERVIEWING SKILLS

TARGET GROUP: ALL EMPLOYEES

PURPOSE: TO DEVELOP COMMUNICATION SKILLS.

DESIRED OUTCOMES: PARTICIPANTS CAN DISCUSS COMMUNICATIONS PRINCIPLES; UNDERSTAND THE PROCESS OF QUESTIONING; BE ABLE TO PERFORM VARIOUS TYPES OF INTERVIEWS; DEVELOP LISTENING AND CRITIQUE SKILLS; AND INCREASE UNDERSTANDING OF EMPATHY.

SUGGESTED SCHEDULE/CONTENT:

DAY ONE: Introduction of trainer & participants
Review schedule of session

Review Goals/expectations

Discuss principles of oral communications

Review communications processes.

DAY TWO: Role play / simulations of various
type interviews

Employment interview
Credit investigation interview
Seeking information interview
Confirmation interview

DAY THREE: Non-verbal communications

The importance of climate

Interviewing strategy development

Evaluation and close

SUGGESTED PRESENTER: Outside consultant/trainer

VII. TIMING AND COST ESTIMATE

Because of the need to get started with the actual extension of credit and the target date of 1 February to make the first loans, timing of the training experiences is crucial on this project. Some of the training must precede the making of loans and some can wait until after the making of loans commences. Nevertheless, all of the training must be done in a relative short period of time because of the duration of the project. The proposed schedule for initial training follows:

DATE:	DAYS:	COURSE:
NOV 22/23	SUN/MON	TRAIN THE TRAINERS
NOV 28/29	SAT/SUN	ORIENTATION
DEC 13/16	SUN/WED	RSSE CREDIT POLICY/PROCEDURES
JAN 3/7	SUN/THU	SSE-1 CREDIT PRACTICES
FEB 10/12	TUE/THU	INTERVIEWING SKILLS
FEB 15/19	SUN/THU	SSE-2 CREDIT PRACTICES
MAR 1/3	MON/WED	UNDERSTANDING HUMAN BEHAVIOR

It is important that every employee be orientated and trained in the technical aspects of this project as soon as possible after starting to work. Hence, the Orientation course should be scheduled as often as required to meet that condition. Likewise, the RSSE Credit Policy and Procedures course needs to be presented as often as necessary to make sure every new employee is exposed to that material as soon after starting to work on the project as is reasonable and practical.

If all employees are NOT able to attend the sessions during their first presentation as shown on the schedule above, the courses should be scheduled and presented again during December and/or January.

The reason for designing two sessions of SSE Credit Practices and Administration is to assist all management and supervisory personnel in their understanding and comprehension of credit principles. Because most of the loan officers will not have had experience with small scale enterprises and perhaps limited credit experience, it is important that they go through both courses as soon as possible. The first session of the Course (SSEC-1) will be an introductory course. SSEC-2 is a more comprehensive version and involves additional practical applications.

COST ESTIMATES: For the purposes of estimating costs, the physical location for all training is assumed to be either Bank or ACDI premises and does not involve any additional cost to this project. Also, where project management (either bank or ACDI) is used, no additional staff costs are estimated. It is assumed here to be part of their job to do this training.

COURSE:

ESTIMATED BUDGET:

ORIENTATION			NONE
RSSE CREDIT POLICY/PROCEDURES			
Duplication & supplies			\$500.00
SSE CREDIT PRACTICES/ADMINISTRATION			
Duplication & supplies			500.00
Field trips (3 days @ \$200)			600.00
UNDERSTANDING HUMAN BEHAVIOR			
Consultant/Trainer			
Airfare/expenses	\$1800		
Fee	1200		
Duplication & supplies	500	3500.00	
IMPROVING INTERVIEW SKILLS			
Consultant/Trainer			
Airfare/expenses	\$1800		
Fee	1200		
Duplication & supplies	500	3500.00	
TOTAL			----- \$8600.00 =====

The airfare cost of the consultant/trainer might be reduced if both of the human relations skill courses could be presented during one trip.

1. CLIMATE SETTING

- ° Stimulates interest, curiosity, and enables the participants to begin thinking about the subject at hand.
- ° Provides rationale for why the subject is important to the participants and how it will be useful to them.
- ° Links this training session to previous ones and places it into the overall framework of the workshop.

2. GOAL CLARIFICATION

- ° Presents statements to the participants which describe the intent, aim or purpose of the training activity.
- ° Provides an opportunity for participants to get a clear understanding of the goals of the session, and allows them to explore additional issues or raise concerns.

3. EXPERIENCE

- ° An activity in which the group engages that will provide an opportunity for them to "experience" a situation relevant to the goals of the training session.
- ° This "experience" becomes the data producing event from which participants can extract and analyze as they complete the learning cycle.
- ° Common "experiences" are role plays, case studies, self-diagnostic instruments, games, simulations, etc.

4. PROCESSING

- ° Participants share individual experiences and their reactions to the experience.
- ° The group analyzes and thoughtfully reflects on the experience.
- ° The trainer guides and manages the processing of information.

5. GENERALIZING

- Participants determine how the patterns that evolved during the experience phase of the learning cycle relate to the experiences of everyday life.
- Participants seek to identify key generalizations that could be derived from the experience.

6. APPLYING

- Using the insights and conclusions gained from the previous steps, the participants identify and share how they plan to use these new insights in their everyday life.
- Participants answer the questions, "Now what?" and "How can I use what I learned?"

7. CLOSURE

- The events of the training session are briefly summarized.
- Provides a link to the original goals of the session and seeks to determine if the goals have been met.
- Wraps up the training session and gives a sense of completion.
- Provides an opportunity to link the session to the rest of the program, especially the next training activity.

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THE RELATIONSHIP BETWEEN METHODS AND OUTCOMES

Trainers must choose specific methods based on the desired outcomes for any training session. It is impossible to specify the value of any particular training method without giving reference to the objectives of the training.

In formulating a training design, one must consider which type of activity fits the different training objectives. Is the main objective to change the participant's knowledge, attitude, or behavior skills? The methods/techniques which enable a trainer to affect these changes are described below.

Knowledge

The basic requirement for acquiring or altering knowledge (concepts, ideas, facts, etc.) is that information be presented clearly to the learner and he/she receives feedback on attempts to communicate an understanding of the new information. Otherwise, it is unreasonable to expect accurate learning.

Appropriate techniques for communicating information include lecture (if followed by a question/answer period); open discussion; symposiums where members of the audience are given the opportunity to question the speaker; television; films; tape recordings or readings which are analyzed by the group of participants with the direction of the trainer.

Behavior

Change in the actual ability to do something usually requires guided practice with feedback about the success or failure of the practice. Many people believe that group-relevant skills, such as keeping a discussion on the topic, can be learned through practice. It is possible to learn all about driving a car by reading a book, but the actual driving can only be learned by doing, by seeing the results, and doing it again.

Methods using video or audio tape recording and playback are helpful for improving skills in group behavior. Intermittent process analysis, use of group observers, coaching sessions, critiques and role plays are also useful, as is any method involving immediate analysis of the effectiveness of behavior.

Attitudes

If attitude change is desired, it is appropriate to utilize small, informal, open-ended discussion groups where the individual will not feel threatened. To the degree that these discussion groups are important or valuable to the participant, attitude changes are more likely to be lasting.

Other training methods that are helpful for bringing about attitude change include interview situations in which one participant listens carefully to another's descriptions of their attitudes and problems, and role playing. Role playing can be especially helpful in attitude change because the learner actually experiences the new attitudes, feels little threat, and is supported by other members of the training group.

The best methods for influencing post-training action are those that involve group discussion and group decision-making to undertake specific actions on the job. Individual planning sessions followed by reporting to the group (for support and reinforcement) are also appropriate, as are team planning meetings and many other activities.

EGYPTIAN BANKING INSTITUTE TRAINING PROGRAMS

COURSE	TARGET GROUP	TOPICS COVERED
CREDIT	JUNIOR LEVELS Clerks Div.Heads	Credit facilities; determine financial status; follow-up of granted credits; determine means of repayment and added collateral.
LETTERS OF CREDIT	JUNIOR LEVELS	Types & importance of LC's; Bank's responsibility and commitment for LC's; methods of uses and commitment followup.
MARKETING	MIDDLE MGMT. Division Heads Supervisors Dept. Heads.	Marketing objectives & methods; Behavioral approach to clients; communications & promotional methods; problems of banking services marketing.
FOREIGN RELATIONS	MIDDLE MGMT.	Relations between bank and correspondents; dealing in foreign currency.
CREDIT & FINANCIAL ANALYSIS	JUNIOR LEVELS MIDDLE MGMT.	Financial statements; objectives and methods of financial analysis.
FEASIBILITY STUDIES	MIDDLE MGMT.	Marketing/Technical/Structural and Commercial Studies of the project; sensitivity and uncertainty tests.
LETTERS OF GUARANTEE	JUNIOR LEVELS	Types and uses of LG's; issuance of LG's; common rules for LG's; handling LG problems.
LEGAL ASPECTS OF CREDIT	MIDDLE MGMT.	Legal aspects of the credit contract and transactions; collateral; implementation problems.
INVESTMENT FINANCING	ALL LEVELS	Project evaluation; financial & follow-up methods; handling faltering projects.

COURSE	TARGET GROUP	TOPICS COVERED
MANAGING THE BANK'S PORTFOLIO	ALL LEVELS	Financing methods; how to make a financial decision; methods & conditions for forming the bank's portfolio; analyzing & managing the portfolio.
ADMINISTRATIVE & BEHAVIORAL SKILLS	MIDDLE MGMT.	All aspects related to the effect of behavior on management and decision-making.
DEALING ROOMS	ALL LEVELS	Foreign exchange market; determining exchange rates; foreign exchange operations;
PROJECT FOLLOW-UP	MIDDLE MGMT.	Methods for follow-up of long & short-term credit facilities; cash flow as a credit control system; evaluation of repayment capacity.
DEVELOPING NUMERICAL SKILLS	ALL LEVELS	Basic mathematical skills
BANKING INFORMATION SYSTEMS	ALL LEVELS	Determining required information & setting up reports; Communications behaviors.
HOW TO HANDLE A FOLLOW-UP PROJECT.	MIDDLE MGMT.	Determining internal & external reasons; financial analysis; handling deficiencies in financial structures; credit risks; how to handle a faltering project.

Exhibit C-1

A PROPOSAL FOR THE ESTABLISHMENT

OF AN

EXECUTIVE DEVELOPMENT INSTITUTE

FOR BANKERS

IN

EGYPT

Economic Development Institute (EDI) of the World Bank

Washington, D.C.

April 1983

PREPARATION REPORT

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EXECUTIVE TRAINING INSTITUTE FOR BANKS IN EGYPT

PREPARATION REPORT

SUMMARY AND CONCLUSIONS

The need for a new, revitalized central training institute for Egyptian bankers has been recognized since the "opening" of the Egyptian economy in 1976. A 1977 UNDP study recommended a rather complex set of new institutions to meet this need with guidance from the EDI. Possibly due to the complexity of this proposal, and to preoccupation of the bankers with short-term measures required for the management of the changing banking system, no action was taken.

The present report focuses upon the building of one particular institution and is intended to be action oriented. The Institute would be organized as an autonomous agency under the aegis of the Central Bank for the benefit of the entire banking system. The Egyptian Association of Banks would have a leading role in its promotion and coordination. The Institute would be small, relative to the training activity required in individual banks. However, it would provide a focal point for services available throughout the system.

(4) The Board would also be relatively small and broadly representative of the banking community. The Chief Executive Officer would be either the Chairman of the Board or the Executive Director of the Institute. These alternatives are discussed more fully in the report.

Training staff would be drawn primarily from the banking system on rotation and from other sources of training expertise in Egypt. External training resources would bring in new technology and management methods, both from within Egypt and from outside.

The training framework would include five areas of specialization: Banking, Finance and Accounting, Management, Economics and Language-related skills. There would be four levels of professional training programs: short seminars for top management (and for single themes at all levels) and 9-12 week programs for senior, middle and young professional staff. In order to reinforce their practical orientation, the longer term programs would incorporate an intermediate phase of attachment to counterpart institutions or, alternatively, completion of a specific assigned task while also attending to normal official duties.

The philosophy, organization and facilities of the Institute would aim at modernization of banking practices fully within the context of Egyptian experience and possibilities. This means that training materials would be drawn primarily from the Egyptian context and the normal language of dialogue would be Arabic. Competence in English and other languages, as well as computer skills, would be encouraged. But these would not be prerequisites for most programs.

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Training of trainers would be emphasized to enable experienced bankers to exchange their knowledge in an atmosphere of mutual confidence and enthusiasm for learning.

The organization of training staff would be coordinated through the office of the Deputy Director and Head of Banking Studies, under the general supervision of the Director of Training and Research. The services and administration would be closely linked with the training wing, either through a coordinating committee, or through the person of the Executive Director so long as the organization is small.

Funding would come primarily from the banks themselves. International donors might wish to assist by covering foreign exchange expenditures. The incentive effect of self-financing should not be ignored. However, advance expenditures on preparation of teaching materials and other development resources should be considered as investments and not included in fees.

The establishment of a preparation group or committee is perhaps the first step needed. Other action steps are outlined in the report, as follows:

- Finalization of financing arrangements
- Appointment of Chairman and/or Executive Director
- Appointment of Board of Directors
- Appointment of Advisory Planning Committee
- Selection of two directors and key trainers/administrative staff
- Acquisition of suitable premises, furnishing, etc.
- Acquisition of equipment, fixtures and vehicles
- Planning of programs and activities
- Finalization of internal procedures, mainly budgeting and financial controls
- Acquisition of program materials and case studies from external sources
- Commencement of preparation of internal training materials
- Training of trainers program for the Institute's training staff
- Announcement of programs and activities

INTRODUCTION

The banking system in Egypt is one of the oldest in the Arab world if not in Asia. Modernization began in 1931 when the National Bank was founded and began to assume universal banking functions, side by side with foreign banks. This development continued until the early 1960's when nationalization of all banks took place. This was followed by a number of mergers and by 1976 the entire banking system consisted of the Central Bank of Egypt, the National Bank of Egypt, Bank Misr, the Bank of Alexandria and Banque du Caire. The Principal Bank for Development and

Minister of Egypt, and staff who attended the Seminar were transferred. However, the new Governor, Mr. Mohammed Amin Shalaby, took up this interest with equal if not greater enthusiasm. His Deputy, Mr. Ali Naga, visited the EDI, and the Assistant Sub-Governor for Organisation and Training, Mr. Sobhi Kassa and his assistant, Mr. Khattab, spent two weeks at the EDI in June 1982.

A two-day training needs assessment seminar was organized in Cairo in September 1982 with the training directors of the Central Bank and the four largest Egyptian banks. It was reported by the participants that as many as 10,000 staff members spend approximately two weeks a year on average in off-the-job training. The numbers of staff and trainees are reflected in a table prepared by the Central Bank in conjunction with these banks, summarized as in Annex IIa and IIb.

This preparation report is based on the findings of a three-man mission to Cairo in January 1983 financed by the Economic Development Institute (EDI) of the World Bank. The team consisted of Mr. Jack L. Upper, EDI Senior Lecturer, and two consultants; Dr. Moncef Cheikh-rouhou, Director of the Institut de Financement de Developpement (IFID) of Algeria and Tunisia, headquartered in Tunis, and Mr. S. P. S. Deol, former Director of the Development Banking Center in India. Responsibility for the views expressed in this draft report is that of the authors and not necessarily of their respective institutes.

MISSION AND OBJECTIVES

The mission of the Institute will be to provide modern banking training, in an experiential learning environment, to the professional staff of Egyptian banks for updating their knowledge and skills to enable them to cope with the demands of the financial system in the context of thenational development effort. Towards the fulfillment of this mission, the Institute will seek active involvement of the banking community in all its operations so that programs and activities are designed to meet the real training needs of banks. Training, as against research, shall be the principal preoccupation of the staff members. However, application or recycling of economic research conducted both within and outside the banking sector will be an important complementary activity along with consulting by experienced members, which may also be used to reinforce the learning objective.

The Institute's operating philosophy would have four important components:

1. An assessment of real training needs is essential to develop operationally relevant programs. This should be an ongoing effort.
2. The Egyptian banks will meet a sizable portion of initial establishment and recurring costs of the Institute. A response of this kind will, however, be dependent on the quality of the Institute's

outputs. The greater the Institute's credibility in terms of the usefulness of its training programs and activities, the easier it will be to obtain this support.

3. The Institute will endeavor to explore new areas for bank training (new tasks and job demands) and the design of short and medium-term programs will reflect this concern. Further, teaching materials will be extrapolated from real organizational experiences so that they are relevant to the Egyptian banking environment.
 4. Funding and training technology alone will not be sufficient to bring the Institute to life. It needs to assemble an "entrepreneurial" team of trainers having deep commitment to the realization of the basic mission and who are willing to take risk, i.e., find new directions as and when necessary.
- A broad set of possible objectives based on the above statement of the mission of the Institute are indicated below for consideration by the sponsors of the Institute.

OBJECTIVES

1. To foster active and effective participation of the banking system in the national development process;
2. To promote a strong sense of efficiency and management responsibility among banking executives and to increase their knowledge and awareness of the changing national and international financial environment;
3. To conduct efficient training programs for banking executives and staff relevant to Egypt and other Arab countries;
4. To undertake training programs to help realize the full potential of existing executives and to increase the number of skilled, efficient professionals for meeting the need of the Egyptian Banking sector both at home and abroad, where many have migrated;
5. To prepare and execute up-to-date and practically oriented training materials for use both in the Institute and in associated training programs;
6. To incorporate and disseminate more widely the results of economic research and recorded practical experiences in the banking system;
7. To provide need based consulting to banking industry for dealing with practical and strategic problems, both in reactive and proactive manner, and to use these experiences to enrich the learning process.
8. To adopt active participative training and learning methods in the execution of these training programs;

- 9. To act as a coordinating center for executive and staff training in central, commercial, agricultural and developmental banks;
- 10. To support, particularly in initial years, efforts for training trainers throughout the banking sector, with external assistance as needed from willing donors of funds and technical assistance;
- 11. To encourage in all its activities local initiative and exchange of common practical experiences;
- 12. To enhance the effectiveness of the private sector through efficient project financing and fostering the growth of capital market while achieving the above objectives.

II. ORGANIZATION

The Institute would be organized as an autonomous agency under the aegis of the Central Bank of Egypt for the achievement of the above-mentioned objectives. The Egyptian Association of Banks would have a leading role in promoting training activities in general, in helping coordinate the training activities of the Institute with those remaining under the jurisdiction of individual member banks.

A. Board

The Board of Directors should remain relatively small. The following composition was provisionally discussed with the Governor of the Central Bank and with other members of the banking community:

- Chairman, to be nominated by the Governor of the Central Bank, (1)
- Two representatives of public sector banks, (2)
- Two representatives of private sector banks, (2)
- Two representatives of specialized banks, such as the Development Industrial Bank and the Principal Bank for Development and Agricultural Credit (2)
- Two persons with academic standing and training experience to be nominated by the Chairman of the Institute.)) x (2)

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- Two alternative roles for the Chairman are proposed for consideration:

- 1. Chief Executive officer, full-time, assisted by an Executive Director, who would attend Board meetings at the discretion of the Chairman, or
- 2. Chairman, part-time, with an Executive Director as Chief Executive Officer and permanent member of the Board.

B. Advisory Planning Committee

The composition of this committee, which would advise the Chairman and/or Executive Director on training matters, would be determined and appointed by the Chief Executive Officer.

C. Organization Structure

The organizational structure would be established by the Chief Executive Officer and approved by the Board. The discussion of this subject here is designed to be suggestive rather than prescriptive.

The essential functions perceived by the study team were:

1. Training direction and leadership, mobilizing and guiding the resources identified in greater detail in the next section.
2. General administration, encompassing:
 - (i) Personnel
 - (ii) Participant selection and records
 - (iii) Participant administration
 - (iv) Printing and duplicating
 - (v) Office management
 - (vi) Computational services (in-house or contracted separately)
3. Teaching material supply and library services.
4. External (institutional) relations - essentially with other training activities both in banks and outside, including universities.

A draft organization chart is submitted for consideration in Annex III.

D. Training Resources

1. Trainers - Internal

The suggested human and other training resources (e.g., computational and audio-visual equipment) would serve a range of specializations described in greater detail below. Broadly, these include: Banking issues, finance and accounting, management and economics, as related to commercial, development, agricultural and central banking policies and operations.

The policy of maintaining a relatively small core of teaching staff -- responsible for the actual conduct of a range of course activities -- plus a cadre of specialists on contract, full- or part-time, has been successful in a great many training institutions. It is important to emphasize, however, that the core staff be trainers themselves and not purely administrators. Their numbers must be sufficient to manage the training programs and conduct a proportionate share of individual sessions themselves, say 40%. Other training resources should be drawn from management, operational and research staff of the banks and from outside expertise.

Research activity can conflict with training priorities. On the other hand, the preparation of good training materials requires careful research and interaction with operational staff. Time should be budgeted generously for this type of research activity, especially in the beginning.

2. Trainers - External

External resources are especially important in areas of new financial technology and management methods, as in the fields of communication and information. Language instruction and programs in effective reading and report writing can frequently be efficiently and economically contracted out.

3. Support System

The efficiency of the support system is critical. Both support facilities and personnel must be planned and managed with a view to the paramount success of the training mission and not for their own sake alone. The library, computational equipment and copying facilities should be directly related to training requirements and not diverted for other uses. Good facilities and services for the timely production and distribution of training materials are vital.

4. Training Framework

The broad areas and special disciplines recommended are outlined below:

<u>Area</u>	<u>Specialization</u>
Banking	1. Commercial Law and Fiscal Aspects 2. Banking Law 3. Banking Policy 4. Banking Operations 5. Banking Systems 6. Central Banking Issues

Finance and Accounting

1. Financial Policy
2. Financial Management
3. Accounting
4. Auditing
5. Financial Analysis of Projects
6. International Finance
7. Capital Markets
8. Sources of Financing
9. Financial Data Processing

Management

1. Organization Principles
2. Management Styles and Communication
3. Organization Behavior
4. Management - Staff Relations
5. Negotiation
6. Information Management

Economics

1. Industrial
2. Agricultural
3. Monetary
4. Economic Analysis of Projects
5. Social, Regional and Environmental Analysis

Language

1. Report Writing
2. Effective Reading
3. Foreign Language Review

III. Linkages

A. National

The Institute will establish appropriate links with all segments of the financial sector and the banking community. The Bankers' Association provides the potential for the primary linkage of the Institute with the banking system as a whole. However, funding may come from donor agencies or other sources outside the banking system, e.g., the Capital Markets Authority, the Investment Authority, the National Investment Bank, etc., where liaison is important. Other institutes like the Institute of National Planning, the Government's Central Training Institute and the Sadat Academy may have resources and programs that should be linked or coordinated. Similarly, some universities have established special programs for feasibility studies and management training. Accounting, legal and other professional societies may have important resources to offer. All these should be fully recognized and linked with the Institute's activities.

B. Regional and International

Both in the Middle East and in Arabic-speaking countries of Africa, bankers' training activities exist or are being planned. The relation of this initiative in Egypt with other institutions in the Region could be strengthened by a conscious effort to develop joint cooperative programs. The Institute could be in a good position to undertake leadership in this direction. Islamic lending institutions might be encouraged to join in building this relationship.

International links with bankers' training institutes in developed as well as developing countries could be a source of strength. In some cases institutes in developing countries have drawn up direct agreements, like that between the Nigerian and British Institutes of Banking; while in other cases multilateral associations have grown up, like the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) in Manila and the African Association of Development Finance Institutions (AADFI) in Abidjan. Till now the only remotely comparable institution in the Middle East is the Arab Federation of Banks in Abu Dhabi.

IV. PROGRAMS

A. Types of Programs and Scheduling

A brief description of a possible set of programs is provided in this section. Planning of this type of programs should aim initially at opening up a range of options in terms of duration of seminars (short, medium, long), subject coverage, target groups of participants, training methods, orientation (theoretical, practical, mixed) and levels of output. It is difficult to devise an optimum mix which will fully satisfy diverse expectations. However, there may be a middle course, which is best suited to meet the felt training needs of bank professional staff. The program should also be consistent with levels of expertise of a new training institution, which itself will initially require a good deal of effort to develop the training capabilities of its own staff. A more ambitious beginning program would run the risk of inappropriate delivery, while a more simple approach may result in the failure to achieve the Institute's objectives. The staff proposed should be able to handle an expanded program over time with relatively little addition and with considerable savings in costs per participant.

Before we go into issues of programming strategy, let us review first the activities of the existing training institutions managed by the Central Bank, namely:

- The Training Center
- The Institute of Banking Studies

The Center offers three main courses of six months duration each: languages training (English and French), a banking course in English, and a banking course in Arabic. The largest number of participants is in language course (280), followed by the banking course in Arabic (60) and the banking course in English (50). The contents of the banking courses are of introductory type, with emphasis on accounting practices in banks, foreign exchange, guarantees, bills and documentary credits. It appears that credit analysis (from an overall project point of view) and loan management, besides a host of important policy issues, are not covered in a systematic or satisfactory way. Moreover, the classes are held only in the evening. A total of 134 hours of teaching (mainly lectures) is provided over a six-month period. The Center also conducts some specialized courses, which appear to be more suitable for semi-professional (junior level) employees.

The Banking Institute conducts a single course of two months' duration. Sessions are held in the morning. About 60 trainees enroll for each course. The subject coverage is diverse (money and banking, Egyptian economy, English language) and lacks the coherence of a well-designed banking course. Moreover, there appears to be considerable scope for improving the instructional methodology.

Our understanding is that the functions of the Banking Institute will be incorporated into the new Executive Development Institute.

The program proposed for consideration here has the following strategic components aimed at senior level training:

1. Four levels of programs to meet the training needs of professionals at various stages in the organizational hierarchy.
2. The programs should be neither too short nor too long; 9-12 weeks (including institutional attachment) is suggested except for the top management seminar (3 days) and specialized single theme programs (1 week each).
3. The programs for senior, middle and young professional levels are envisaged in three phases: the first and the last phase will comprise classroom training, while phase two, in each case would be reserve for either in-house attachment (locally or abroad) or a specific task assignment to be completed while attending to normal official duties. This has been suggested to provide a practical orientation to training, whereby participants will get an opportunity to observe diverse banking practices outside their own institutions and/or apply theories and techniques on specified task assignments.

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Overseas attachments suggested for the two senior programs would, however, depend largely upon the availability of funds in the Institute for travel and subsistence and upon arrangements with foreign sources of finance. In any case, the former is going to be more problematic than the latter.

4. Care has been taken to suggest instructional methodologies suited to various levels of programs to ensure active participation and practical work (case studies in particular).

5. Content coverage in the suggested programs is more illustrative than prescriptive. It is hoped that the Institute will make an assessment of training needs on an on-going basis and will make changes from time to time in order to retain a strong link with the operational milieu of the banking system.

6. The participation in each program should be restricted to around 25 participants for effective interaction.

7. It is also suggested that the Institute be actively involved in the system support activities such as new materials preparation, training the trainers for in-house induction courses and occasional publications.

8. Program scheduling (Annex IV) allows more free time around January, June and December each year to enable trainers to devote time for writing course notes/case studies, self-initiated learning and training for trainers and to minimize interference with semester-end banking activities. These times may be adjusted -- on a program-wide basis -- if operational considerations warrant.

Level I

- ? Program Title : Top Management Seminar
- Duration : 3 days (once a year)
- Objectives :
 - 1. To examine current banking issues and problems;
 - 2. To know about new banking methods and techniques (state of the art);
 - 3. To gain understanding of the Institute's activities and levels of staff expertise.
- Contents : Seminar theme and sub-themes shall be selected every year having regard to their importance and practical usefulness. Some examples might be:

- Capital Market
- Staff Productivity and Motivation
- Management Information Systems
- Bank Cooperation

Methodology : Short presentation by eminent bankers and staff members followed by in-depth discussions.

Participants : Bank Chief Executives or their deputies.

Outcomes :
1. Updating of knowledge and skills;
2. Experience sharing;
3. An opportunity for the staff members to establish their credibility;
4. Publication of seminar papers and proceedings by the Institute for use as training documents.

Level II

Program Title : Executive Development Program for Senior Bank Officials

Duration : 9 weeks in 3 phases

Phase 1: 3 weeks of classroom sessions

Phase 2: Task assignment while attending to the normal official duties (4 weeks)
OR

Institutional attachment with a commercial or a specialized bank abroad (4 weeks)

Phase 3: 2 weeks of classroom sessions
(Two programs every year.)

Objectives :
1. To enhance the overall managerial effectiveness of senior managers;
2. To learn more advanced techniques of credit analysis and loan supervision;
3. To experience application of theories and techniques in real banking situations.

Contents

Phase 1

- The role of Egyptian banks in national development (an overview)
- Major bank policy issues, such as
 - Sectoral financing
 - Resource mobilization
 - Financial/credit policies
 - Co-Financing
 - Bank marketing
 - Client relations
 - Office technologies

- Islamic banking
- Foreign exchange policies
- Leasing operations
- Tax laws and investment planning
- Managing inflation
- Project identification and preparation (feasibility studies)
- Project analysis
 - Financial and economic
 - Market
 - Management
 - Technical
- Short-term Financing (Working Capital)

Phase 2

- Task assignment OR
- Institutional attachment

Phase 3

- Phase 2 debriefing
- Managerial issues in banking
- Loan supervision
 - Scheduling techniques
 - Information system
 - Implementation problems
 - Operational problems
 - Rehabilitation of sick units
- Program Evaluation
- Follow-up of Training

Methodology : Short lectures, discussions, simulations, decision oriented case studies

Participants : 25 senior bank officers with about 10-15 years of operational experience.

Outcome : 50 trained executives every year

Level III

Program Title : Middle Management Program for Bank Officers

Duration : 12 weeks in 3 phases

Phase 1: 4 weeks of classroom sessions

Phase 2: On-the-job task assignment (4 weeks)

OR

Institutional attachment with a commercial or a specialized bank abroad (4 weeks)

Phase 3: 4 weeks of classroom sessions.

(Two programs every year.)

- Objectives** :
1. To enhance the overall managerial effectiveness of middle level managers;
 2. To learn techniques of credit analysis and loan supervision;
 3. To apply theories and techniques in real banking situations;
 4. To examine the role of Egyptian banks in national economic development.

- Contents** :
- Phase 1
 - National Economic Policy Framework
 - Sectoral priorities
 - Project promotion
 - Incentives
 - Banking System
 - Typology
 - Functions
 - The role of the Central Bank
 - The promotional role of banks
 - Pre-appraisal aspects
 - Project identification
 - Project preparation
 - Feasibility and project reports
 - Project Appraisal aspects
 - Financial and economic
 - Market
 - Technical
 - Management
 - Short-term Financing (Working Capital)

- Phase 2
- Task assignment OR
 - Institutional attachment

- Phase 3
- Phase 2 debriefing
 - Managerial issues in banks
 - Sectoral financing issues
 - Banking policy and practices (a summing up)
 - Program evaluation
 - Follow-up of training

Methodology : Lectures, discussions, case studies, exercises, simulations

Participants : 25 middle level officers with 7-10 years of experience

Outcomes : 50 trained middle level officers every year

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Level IV

- Program Title** : Young Professionals Development Program
- Duration** : 12 weeks in three phases
Phase 1: 4 weeks of classroom sessions
Phase 2: Task assignment (4 weeks) OR Institutional attachment with a commercial or a development bank within Egypt (4 weeks)
Phase 3: 4 weeks of classroom sessions (Two programs every year.)
- Objectives** : 1. To expose comparatively less experienced staff members to the Egyptian banking system, particularly its promotional role in the process of economic development
2. To learn basic banking techniques and practices
3. To apply techniques in real banking situations
- Contents** : Phase 1
- History and evolution of banking in Egypt
- Banking system today
- Regulatory Framework
- The role of the Central Bank
- The promotional role of banks
- Sources of bank funds
- Credit policies and practices
- Documentary credit
- Working capital financing
- Documentation
- Bank book-keeping and records
- Bank accounting
- Analysis of balance sheets and financial ratios
- Foreign exchange operations
- Preparation of credit analysis reports
- Phase 2
- Task assignment OR
- Institutional attachment
- Phase 3
- Phase 2 debriefing
- Interpersonal skills
- Interviewing clients and factory visits
- Loan management practices
- Program evaluation
- Follow-up of training
- Methodology** : Lectures, exercises, calculation-oriented case studies
- Participants** : 25 officers with 3-7 years of operational experience
- Outcome** : 50 trained young professionals every year

Other Programs and Activities of the Institute

a. The Institute will also organize, besides medium-term banking programs for various categories of bank officers mentioned above, at least 5 short-term programs (one week each) on topics of current banking interest to meet the more urgent training needs.

Some of these topics might be:

- Bank Examination
- Techniques of Financial Analysis
- Capital Market
- Regional Development
- Sectoral Issues
- Management of Joint-venture Projects
- Banking Technology
- Islamic Banking
- Management Information Systems

b. Need-based consulting could become an important activity for the Institute and a measure of practical assistance to the banking industry to deal with operational and strategic problems. These experiences will be highly useful in building up expertise which will reinforce the learning process and bring the Institute closer to the real issues.

c. Medium-duration language courses (part-time in English and French).

d. Training of Trainers program for the staff of banks and institutions engaged in in-house induction training. At least one program, of two weeks duration, may be organized every year.

e. Preparation of new pedagogical materials:

- Case Studies, exercises, etc.
- Course Notes;

Review and updating of existing materials;

Application and dissemination of pedagogical materials.

f. Participation of trainers in training sessions (as guest speakers) conducted by the training units of banks (induction or other courses).

g. Periodical publications arising out of or connected with the Institute's training activities.

B. Content and Methods

The content of the programs would vary, of course, with the subject matter. We have found it useful in our institutions to emphasize good practices compatible with a sound theoretical base by

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incorporating workshops in programs, wherein participants in groups complete specific tasks. These tasks may include the drawing up of broad plans of action, the drafting of "feasibility studies" on particular projects or the formulation of an alternative means of accomplishing a given objective. Throughout the emphasis is upon active participation, usually in teams or groups of 3-5 persons. Temporary attachment from one institution to another is a way of spreading, sharing and exchanging experience. Thus the training can incorporate the content of the program into the working life of the bank official. The dynamism of this process depends upon the choice of content as well as upon the behavioral and pedagogical methods used. Content and method are thus intimately interrelated in the successful programs we know.

C. Announcement, Selection and Admissions Procedures

The development and adoption of a systematic approach is essential to successful participant administration. Announcement of programs should be made well in advance of their occurrence. Selection of participants at a common and compatible level of interest need not necessarily be governed by their hierarchical position. Clear and timely notification of candidate admission, with well specified administrative procedures to be followed during the conduct of the program, helps promote a responsible relationship between participants and the Institute. Records, both statistical and personal, of participants need to be kept. In this way follow-up communications can be maintained and the performance of the Institute and its participants can be quantitatively measured and monitored.

IV Administration

A. General Administration

We have suggested that the Director for Administration and Personnel (see organization chart: Annex III) report directly to the Chief Executive Officer, whether Executive Director or Chairman. The administrative function in a training institution is a support (as against directing and control) function; we recommend that this concept be explicit in the policies and practices of the Institute. The three sub-divisions reporting to the Director of Administration and Personnel would be: Administration (accounts, salaries, purchases, maintenance, audit, transport, etc.), Personnel (recruitment and selection, personnel records, placements, etc.) and Board Secretariat. Each of these sub-divisions may be under the charge of an officer.

An Internal Coordination Committee has been proposed under the co-chairmanship of the two Directors. The Committee, which should have suitable representation from the two wings, will not only be responsible for all coordination problems, but also be the forum for important cross-jurisdictional matters like budget planning and reviews, high value purchase items, staffing, and program fee structures, among others.

A deviation from the usual pattern in similar institutions is the recommendation that the print shop should be placed under the control of the Training Materials Unit which itself would be under the overall charge of the Director of Training and Research. This arrangement is likely to provide to trainers an easier and more direct access to the printing/duplicating facilities. The Administrative Department's role would be restricted to providing out-of-stock items (paper, etc.) and repairs for this unit. Printing and duplicating priorities would be determined by the teaching staff, as principal users of the output.

B. Participant Administration

It has been mentioned above that a systematic approach is essential to aspects like announcement of programs, selection of participants and admission procedures. These are all matters of concern to the teaching staff, and their continuing involvement and interest is of great importance. For this reason, we suggest that the Participant Affairs Unit may be placed under the overall control of the Director for Training and Research and a sub-committee of trainers.

C. Facilities and Equipment

The Institute should have reasonably modern physical facilities (which need not necessarily be too expensive) like offices for staff and trainers, a staff lounge, two large seminar rooms (with a capacity of about 30 participants each) about 4/5 small group discussion rooms, a Board room, cafeteria facilities, among others. The equipment items to be procured will include typewriters, word-processors, business machines, copiers (one/two large and two/three small units), furniture and fixtures, air-conditioners, water coolers, vehicles (a mini-bus, a pick-up van, cars), teaching aids (boards, flip-charts, screens, slide and overhead projectors, 16 mm projectors, tape recorders, video system, public address system, etc.) and equipment for the cafeteria. The question whether the Institute should go in for a large internal computer facilities is left open; the decision in this regard may be made after the Institute is set-up and a cost-benefit analysis has been undertaken. However, micro-computers are becoming such standard training equipment that provision should be made to purchase or rent a coordinated group of not less than 10-12 initially.

V. Training Strategy

A. Training of Trainers

If trainers are to act as effective change agents in fostering a dynamic learning process, they need to be motivated through access to:

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- new subject information, authentic, up-to-date and communicative
- open-book experience from the banks
- new training techniques and methods
- good behavioral understanding of the learning process

Occasional seminars help to establish constructive attitudes among trainers. Regular, periodic coaching and critical participant evaluations are helpful even to the most senior lecturers. But, above all, the working atmosphere of the Institute is vital to create and maintain conditions conducive to enthusiastic learning. The blend of regular teaching staff, bank operatives and contract lecturers from outside should be balanced with this objective in mind. Rotation of lecturers is also desirable to bring fresh experiences from bank operations and to carry fresh learning attitudes back into operations.

B. Development and Adaptation of Training Materials

Crucial to the advancement of a lively training environment is the development of clear, practicable, teachable training materials. These are best adapted when possible from actual experience e. the financing institutions themselves, with their help and cooperation. Former participants back on the job are frequently the best source of new information. Workshop reports adapted into case studies, exercises and working papers are also valuable sources of training material.

It is also proposed that the Institute should establish a mechanism to evaluate training materials with the assistance of external experts, at least initially, in order to attain a high standard from the pedagogical point of view and to offer some monetary incentive to the staff to produce good training materials.

C. Evaluation and Renewal of Strategy

An early task of the Advisory Planning Committee should be to establish effective evaluation procedures. Arrangements should be made for periodic outside evaluation of the Institute's overall performance. This should take place every 2-3 years on a scheduled basis, with major strategy studies at five year intervals. The major reviews should include in-house training at individual banks, including on-the-job training as a follow-up of the more formally organized programs. Systematic interviews with ex-participants should be incorporated in this review.

For on-going programs there should be weekly evaluation by participants and evaluation sessions with the Director of Training, the Course Director and responsible teaching staff at the close of

each seminar, course, conference, or other program. The rigor and consistency with which this is carried out will have a strong impact on the quality of the Institute's performance.

D. Recruitment and Contracting

Initial recruitment will of necessity be from management and operating staff of the banks, from existing training programs both within the banks and from outside, and from universities and consulting organizations. Care should be taken to offer the possibility of making the assignment an attractive stepping stone within the career structure of the banking system, both public and private. Compensation must be commensurate with this prospect. Contracting for fixed term, say two to three years, for bank and part-time staff should be the rule. One-third to one-half of the training staff should be semi-permanent to ensure adequate coverage of specializations and focused attention to the task at hand. Contracts must be clearly drawn and should be performance oriented. However, the contract staff should have access to training for trainers, so that the philosophy of the Institute can be extended throughout the organization.

E. Trainers' Performance Evaluation

Evaluation of trainers should be linked to the performance of the trainees themselves in their work performance. The participants should review the performance of lecturers and training materials session by session and program by program, so that a consensus emerges. The final evaluation must rest, of course, with the Executive Director of the Institute and the Director of Training, since their performance in turn will be measured by the success of their staff.

VI. Action Plan

A. Legal and Administrative Measures

The initiative to establish the Institute will be taken by the Governor of the Central Bank with the concurrence of Government ministries as necessary. Steps should be taken soon to constitute the Preparation Committee to prepare a charter as required for its establishment. Representation of broad target groups would be a positive element; however, a small working group would facilitate decision-making. The Institute should have powers to hire and dismiss its own staff and to make contractual agreements with domestic and foreign parties, both private and governmental. It should also be empowered to own its own facilities and to raise its funds domestically. Raising funds from international agencies will, however, need consultation with relevant ministries.

B. INITIAL COST ESTIMATES AND FINANCING ARRANGEMENTS

It is estimated that capital outlays for a new training facility in downtown Cairo with an eventual capacity of up to 300 participants would run in the order of L.E.1.5 million. (\$2 million) Since the Institute will not have its own facilities in the beginning, the initial establishment cost in a rented premises has been estimated at L.E. 550,000 (US \$650,000); the details are in Annex V. We have not attempted to estimate annual recurring expenditures. The major responsibility for financing this venture will be that of the Central Bank and other banks in Egypt. However, there is a good chance of some willing international donors making a substantial contribution. The Central Bank will no doubt explore these possibilities before finalizing the financing plan.

As a locus for training assistance and cooperation, the Institute would offer a base which exists in only a few countries. Relating to the size of the banking community in other countries of the Region, this would appear to offer the largest potential for a Regional Center.

C. Appointment of Chairman and Board

The new Chairman should be designated as soon as possible so that he can participate in the selection of the Executive Director and members of the Board. The Chairman of the Bankers' Association could be, ex officio, one possible candidate. Clearly, he should be a person with broad support from the banking community. The Board should be appointed having regard to their interest in and support of training as a key to the modernization and effectiveness of the banking system.

D. Appointment of Executive Director, Key Trainers

This process follows upon the appointment of a Chairman. It is important, of course, that the Executive Director, whether he be Chief Executive Officer or Deputy, be a person trusted by the banks, both public and private, to serve their interests as a whole and to lead in the direction indicated by the stated objectives of the Institute. He should also be capable of negotiating effectively with parties outside the system and outside Egypt.

E. Staffing

Based on the programs and activities suggested above, we have estimated requirements of full-time staff, trainers and support staff (Annex VI). The management level will comprise the Chief Executive Officer and two department directors. The training staff has been estimated at 14 trainers (including 3 for language training). The estimates are based on the likely programs and the desired

specializations in various disciplines. The Institute will make use of part-time guest speakers as and when considered necessary. The number of trainers should increase to around 20 over a 5 year period corresponding to the increase in the number of programs/program weeks. The other staff consists of two categories, namely, professionals in the non-trainer category (librarian, accountant, managerial and administrative staff) and the support staff, which will be required to possess skills such as secretarial, typing, clerical, book-keeping, machine operation, etc. Some support staff will be unskilled, but their number need not be large.

The Preparation Committee should take steps to prepare job-descriptions for all these positions so that the selection process for recruitment is initiated at an early date.

DEFINITIONS OF HIGH, MEDIUM, AND LOW SKILLS AND ATTITUDES

High analyzing skills.

is able to assemble several sets of unrelated data and reach appropriate conclusion. Understands that data and information exists as vital and trivial and is able to separate the two. Can prioritize information and draw logical conclusions in limited time.

Medium analyzing skills.

Can reach conclusion from unrelated information but requires some time and, in some cases, some assistance. Often places incorrect value on information or draws inappropriate conclusion. Is slow making decisions.

Low analyzing skills.

Tends to think in simplistic terms and is quick to "label" people, things, and ideas. Thinks in black and white terms. Will generalize quickly but rarely make a decision.

High planning skills.

Knows the value of planning demonstrates understanding of a planning process. Can define future potential and understands outside influences.

Medium planning skills.

Understands the need to set objectives but is occasionally unrealistic. Is not able to separate the important activities without assistance.

Low planning skills.

Has little regard for organizing work and does not understand the value of planning. Is inexperienced with planning processes as he/she has always been told everything to do.

High leadership skills.

Knows where the power lies in the organization and is judicious about using his/her position and/or power. Is able to motivate a team and can quickly gain respect and confidence of team members.

Medium leadership skills.

Has some understanding of leadership but has not had chance to practice skills. Is subject to being questioned and/or challenged. Does not react appropriately to the leadership challenge.

Low leadership skills.

No experience in leading people in the work place. Is immature and lacks the judgement/skill to gain confidence of others.

WORK.

High. Knows that hard work and good performance is required for successful completion of objectives. Accepts special assignments willingly.

Low. Is absent from work frequently and likes to talk about sports and holidays during work hours. Arrives late and leaves early with regularity.

EFFICIENCY.

High. Is able to sort work in-o proper order and work on the most important things first. Has sense of customer orientation and concerned about costs. Is effective.

Low. Does ONLY what he/she is told and is only concerned about his/her own interests. Is wasteful.

RULES/REGULATIONS.

High. Knows the intent of the rules, policies, procedures, and regulations. Understands (or is willing to learn) why rules exist and has positive attitude about controls.

Low. Knows the "letter of the law" but is unconcerned about the intent or purpose. Does not like or want to follow established procedures. Resists authority.

THE FUTURE.

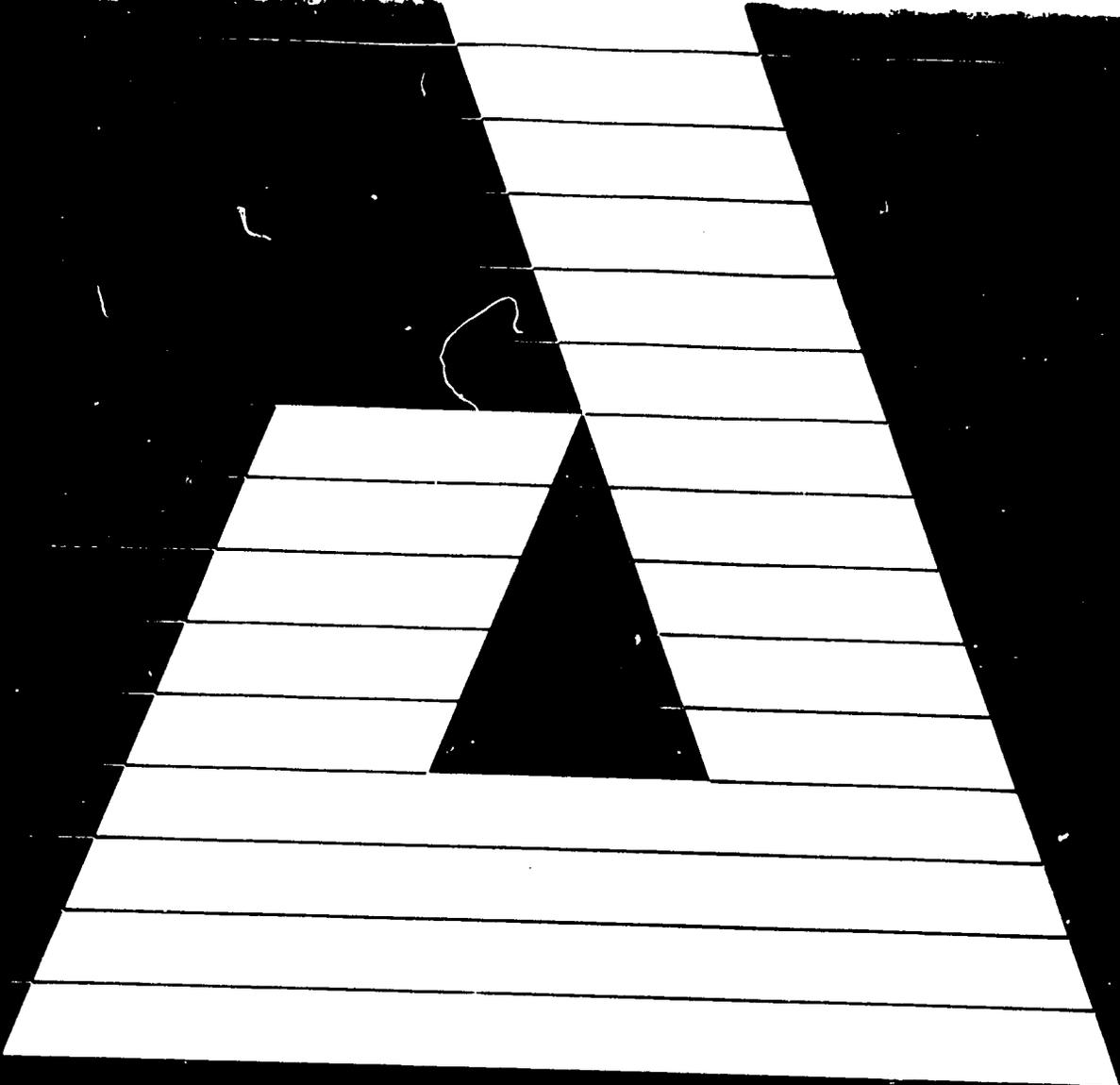
High. Is positive about a career with the bank and has observable enthusiasm about the potential good the bank can accomplish.

Low. Is more concerned about history. Consistently relies on past experience. Rarely thinks about the future.

ETHICS.

High. Knows that character and integrity is the key to trust. Is willing to be truthful regardless of the consequences.

Low. Operates just above the level of being corrupt and dishonest. Is not trustworthy or reliable. Is insensitive to effect of behaviors on others.



ARAB INTERNATIONAL CONSULTANTS

ARICON



ARAB INTERNATIONAL CONSULTANTS

It is a great pleasure to present the Arab International Consultants ARICON, as an Egyptian multidisciplinary consulting firm, formed under investment law No. 43 of 1974 as a joint Stock Company.

ARICON is best qualified to render an extensive range of consulting services in all fields:

- Techno-Economic Feasibility Studies
- Management Systems
- Marketing Studies
- Engineering Services
- Project Management
- Training

Helping ARICON to accomplish its challenging objectives, a group of highly professional and homogeneous experts represent ARICON's professional capabilities. The majority of this group of experts are recognized pioneers in their individual fields of specialization.

Hamed Habib
Chairman

10, El Kamel Mohamed Street, Zamalek, Cairo. Phone: 400373-402820-403405-402821. Telex: 93558 ARICN UN

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ARICONS' Headquarters

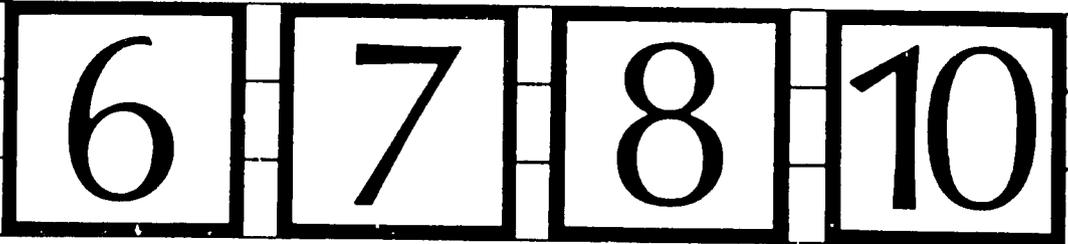
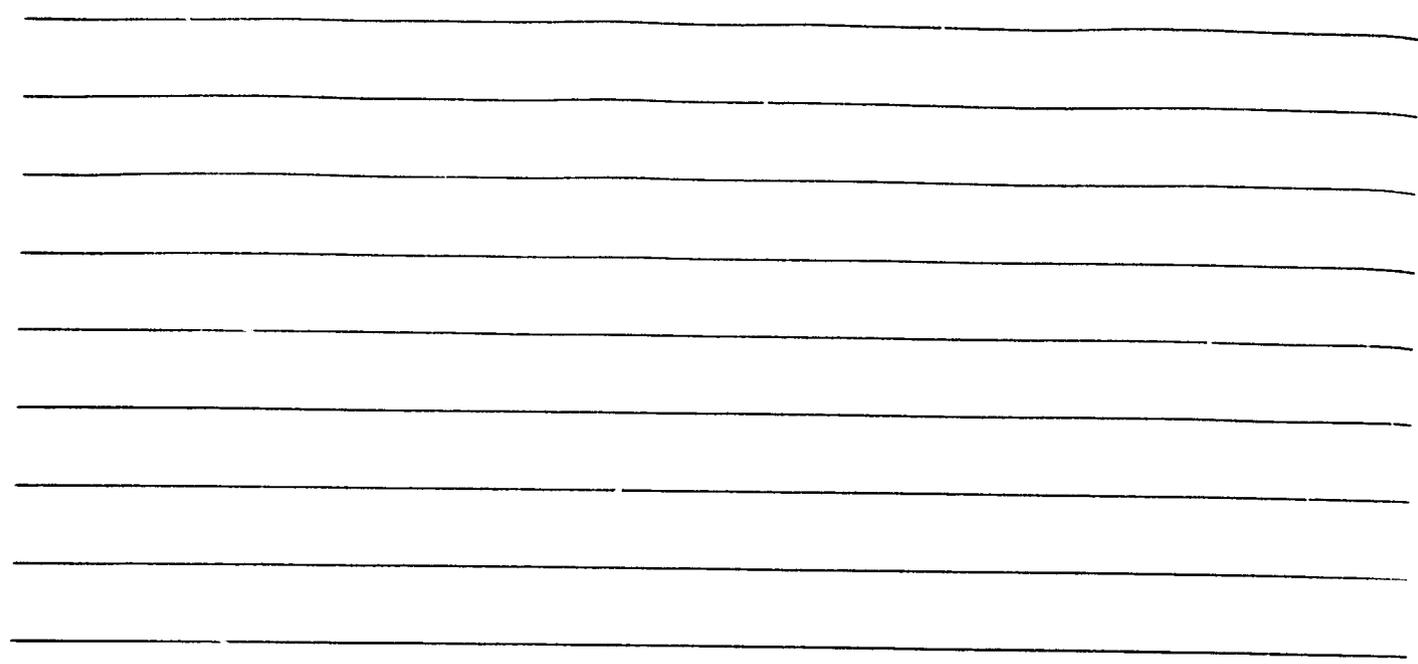
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Shareholders

- ARAB INVESTMENT BANK
- SUEZ CANAL AUTHORITY
- ZAHRAA EL MAADI COMPANY FOR RECONSTRUCTION AND INVESTMENT
- DEVELOPMENT INDUSTRIAL BANK
- MINISTRY FOR RECONSTRUCTION, NEW COMMUNITIES AND LAND RECLAMATIO. :
- ARAB CONTRACTORS -OSMAN AHMED OSMAN-
- MISR INSURANCE COMPANY
- EL SHARK INSURANCE COMPANY

INTERNATIONAL CONSULTING FIRMS:

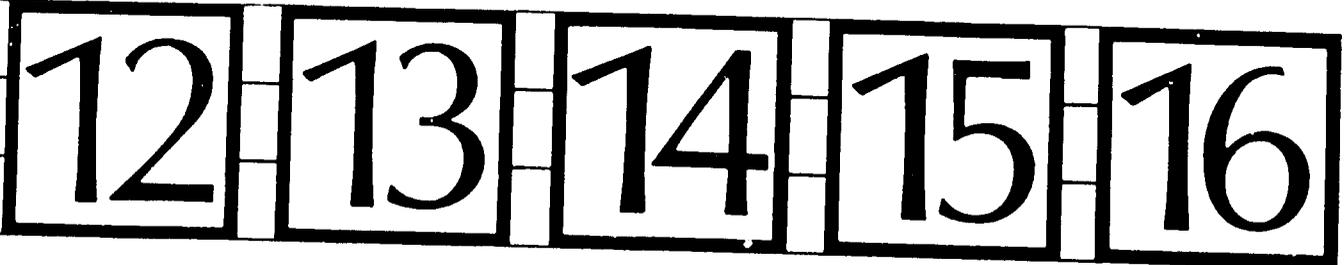
- ARTHUR D. LITTLE INTERNATIONAL
Leading management consulting firm in the U.S.A.
- TRACTIONEL-
Leading engineering consulting firm in Belgium and Western Europe



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Contents	Board of Directors	Advisory Committee	Objectives	SAMPLES FROM ARICONS' ACHIEVEMENTS Techno/ economic feasibility studies
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Marketing studies

Appraisal and diagnostic studies

Advisory services in the fields of management and administration

Sectoral and regional development studies

Training

Engineering, supervision and project management

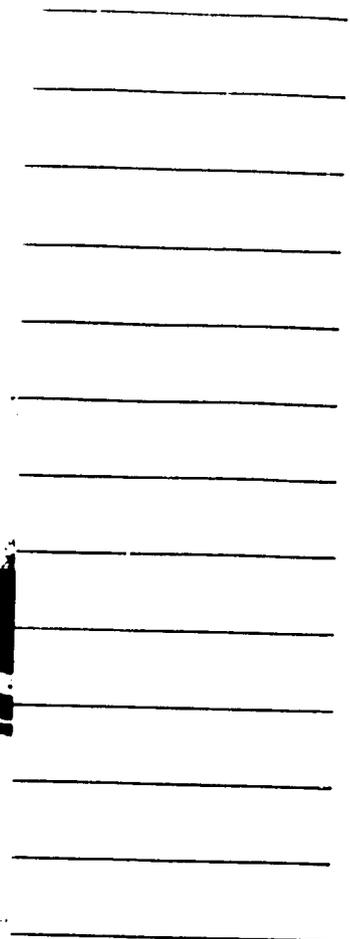


Board of Directors

- **Mr Hamed Mahmoud Habib**
Chairman
- **Dr Medhat Hassanein**
Vice Chairman
- **Dr Abd El Fatah Mohamed Kandiel**
Professor of Economics, Cairo University
- **Accountant Ahmed Tawfik El Rakhawy**
Deputy General Manager, Zahraa El Maadi Co. for Investment and Reconstructions
- **Mr El Sayed Ahmed Enaba**
Financial Manager, Arab Contractors - Osman Ahmed Osman -
- **Eng. Hassan Abd El Moneim**
Head of Sector, Ministry for Reconstruction, New Communities & Land Reclamation
- **Eng Mahmoud Hussein Mostafa**
General Manager, Suez Canal Authority
- **Mr Mohamed Abd El Hamid Abdallah Bassal**
General Manager-Finance, Development Industrial Bank
- **Mr Mohamed Ahmed Nour**
Advisor to the Chairman, Arab Investment Bank
- **Dr Mostafa Waked**
Accountant and Adm. Consultant
- **Dr Nawal Abd El Moneim El Tattawy**
Head of Investment Sector, Arab Investment Bank
- **Dr William Michael**
Professor of Economics, American University in Cairo



Dr. Eng. SAMIR TAHER, General Manager



Mr. HAMED HABIB, Chairman



Dr. MEDHAT HASSANEIN, Vice Chairman

Advisory Committee

- **Eng. Ahmed Talaat**
Former Minister of Housing
- **Eng Hussein Osman**
Former Chairman, Arab Contractors -Osman Ahmed Osman-
- **Prof Dr Ibrahim Helmy Abd El Rahman**
Counsellor to Prime Minister
- **Eng Mashour Ahmed Mashour**
Former Chairman, Suez Canal Authority
- **Mr Mohamed Abdel Fattah Ibrahim**
Former Deputy Prime Minister for Financial and Economical Affairs
- **Dr Osman Badran**
Former Minister of Agriculture and Land Reclamation
- **Prof Zaki Hashem**
Attorney at Law



Safety & Occupational Diseases Program (8 to 18 April 1984) N.R.C.

8

Objectives

To identify investment opportunities and select economically viable projects in the different fields of private and public sectors.

To prepare economic pre-feasibility and feasibility studies as well as other studies required by such projects (e.g. technical, marketing, financing and management development).

To prepare all preliminary and final project designs, detailed plans, and specifications for projects in different areas, e.g. Industry, Agro Industry, Transport, Tourism, Regional Development, Urban and Rural Development.

To undertake all necessary research leading to the development of economic and social indices monitoring the growth patterns in Egypt and the Arab Countries.

To carry out marketing research and offer consultation services in the fields of Organizational Develop-

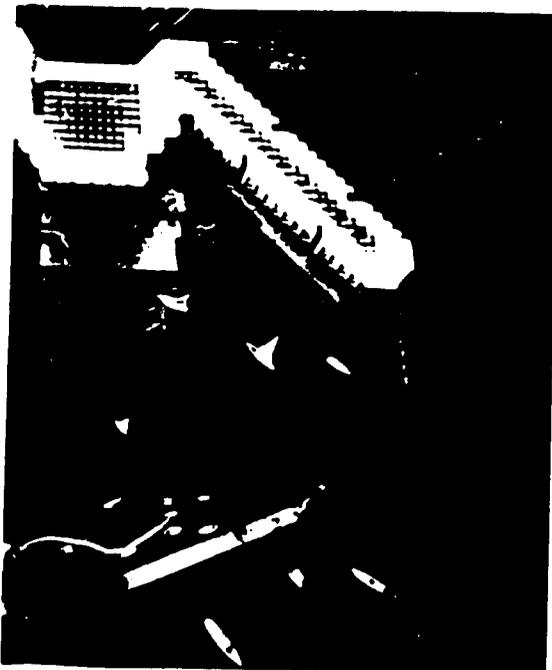


Gelim Project, Alexandria

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Project Management for the construction & development of a new city.



ment; Management Information Systems, Production Planning and Forecasting, Project Management, Financing and Optimum Resource Allocation. This besides the development of profitability schemes to help top and middle managers make the -best-choices among the various financial and accounting alternatives they face.

To offer training services in modern Management and Planning Techniques in order to upgrade the managerial know-how in the environment.

To issue periodical publications forecasting the trends in economic and social development both nationally and internationally.

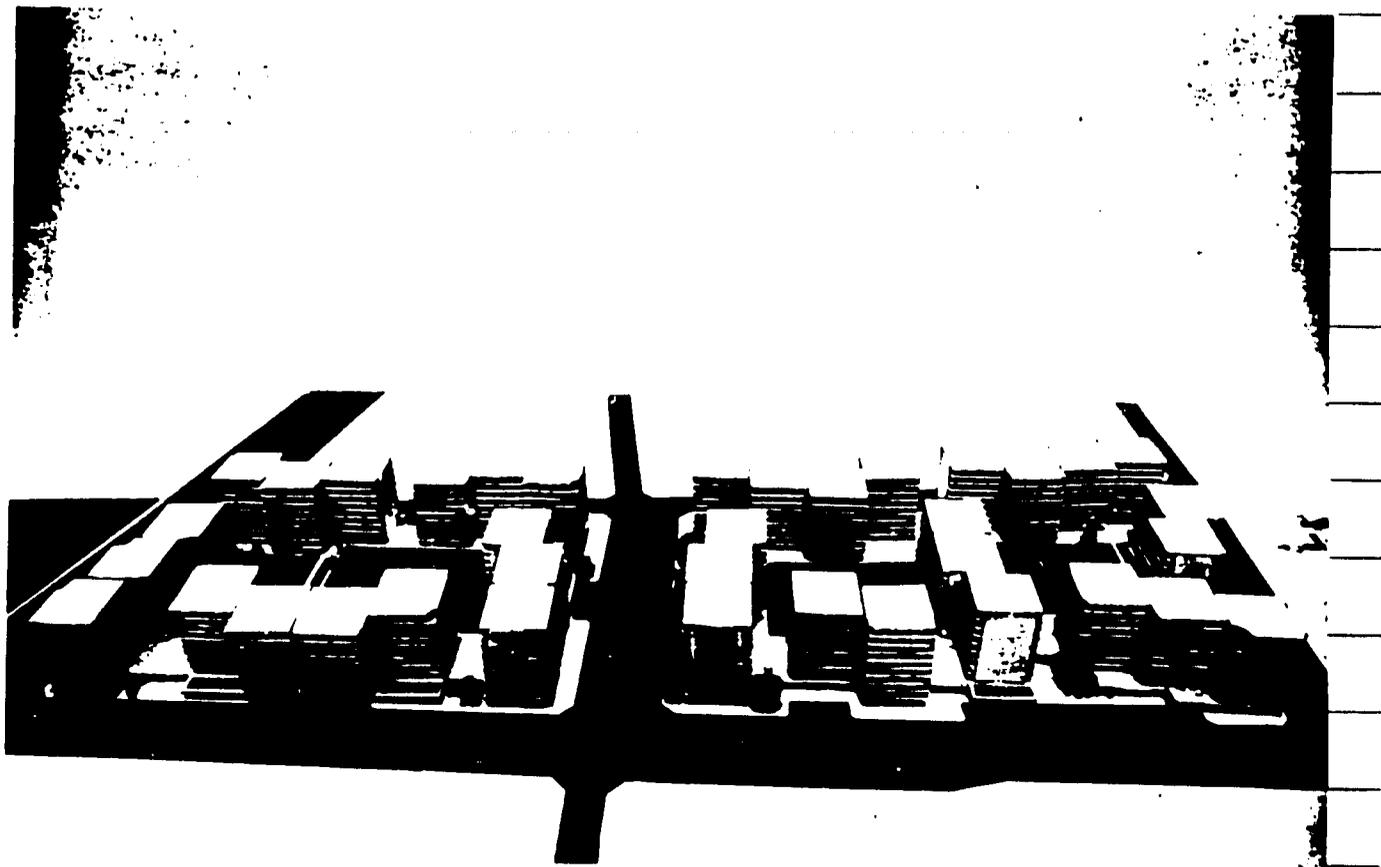
To undertake sector and regional economic studies to determine projects contributions to sectoral and overall development of the country.

Appraising projects from the technical, economic, financial and other aspects of analysis.

Offering advisory services in the fields of Management and Administration.

Preparing all preliminary detailed and final engineering designs and specifications, and tenders for projects.

Project Management planning control evaluation and matrix management.



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El Noraneyya Project

SAMPLES FROM ARICONS' ACHIEVEMENTS

Techno/ economic feasibility studies

A touristic village in Aswan with total investment 8 million Egyptian Pounds.

A touristic company in South Sinai Governorate for the Research Fund of the Ministry of Development and State for Housing and Land Reclamation.

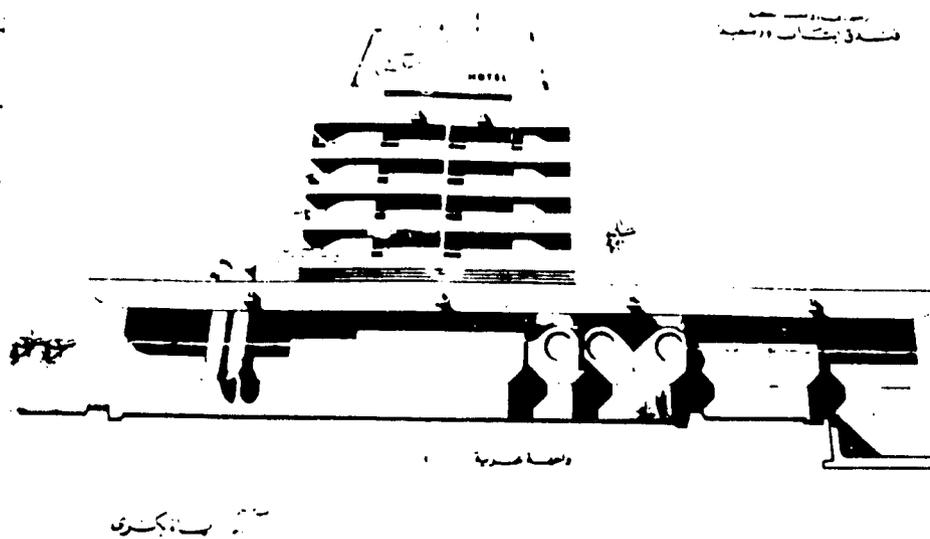
The construction of new Zahraa El Maadi town with capital investment over 600 million Egyptian Pounds for Zahraa El Maadi Co. for Investment and Reconstruction.

The construction of a chain of restaurants and cafeterias in Egypt for MARIN JACK Group for Investment.

A readymade shirts project for the Arab Investment Bank, Misr Fine Spinning and Weaving Co. and Misr Beida Dyers Co.

The production and distribution of ready meals for MARIN JACK

Wk



ETAP HOTEL, Port Said

A project for shoes and soles manufacturing.

A power station project on a turnkey basis.

A four star hotel project.

A touristic complex in Alexandria.

A project for packaging and distribution of food products for Feisal Islamic Bank.

A furniture manufacturing project.

A clay brick project for El Nasr Co. for Construction.

The GIZA PLAZA project.

A Storage project in Port Said.

The El Nabey Harown Hotel project in Sinai.

A project for cosmetic materials production.

A milk production project in Salheya for Arab Contractors - Osman Ahmed Osman -

A clay brick project in Cairo.

A clay brick project in Suez.

A clay brick project in Assiut.

A clay brick project in Sohag.

A floating dock project at Giza.

Four marinas for touristic ships and a restaurant on Manial island.

A project for a textile mill at Suez.

A project for a dyeing and finishing mill at Suez.

A project for garment manufacturing at Suez.

The rehabilitation of four existing rolling mill plants.

The ETAP Port Said Hotel.

A chicken feed mill at Salheya.

A project for assembly and the manufacture of valves in Egypt.

A project for meat production and preparation in Sudan.

El Noraneya Project (1480 residential units with services).

A non conditional animal feed mill at Minya Governorate.

A project for Medicinal products at 10th of Ramadan City.

A project for the production of P.V.C. tiles and skirting.



Marketing studies

Market study for dry batteries in Egypt for the General Batteries Co.

Market study for canned food in Egypt up to the year 2000 for the General Organization for Industrialization.

Market study for knitted garments for El Nasr Clothing and Textiles Co.

Market study for storage potential in Port Said, Cairo and Suez.

Market study for wall and floor ceramic tiles

Market study for clay pipes.

Market study for a chocolate product.

Market study for sanitary ware products.

Market study for high quality textile materials for women

Market study for split tiles for facing and floors

Market study for P V C floor tiles.

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Ready-made clothing

Appraisal and diagnostic studies

Economic appraisal for a clay brick project at Gharbbia Governorate.

Diagnostic study for the Kuwait Egyptian Co. for Shoes and Leather Products.

Diagnostic study for small scale enterprises in Egypt (In cooperation with A.D.L. Int.).

Economic appraisal for a textile manufacturing project.

Diagnostic study for an electric distributor company.

Economic appraisal for a ceramic tiles project.

Diagnostic study on the financial structure of a joint stock company.

Financial appraisal for Cairo Ploritan project

Appraisal for a refrigerator manufacturing project.

Appraisal of technical proposal and

draft contract for a reinforcing bar rolling mill.

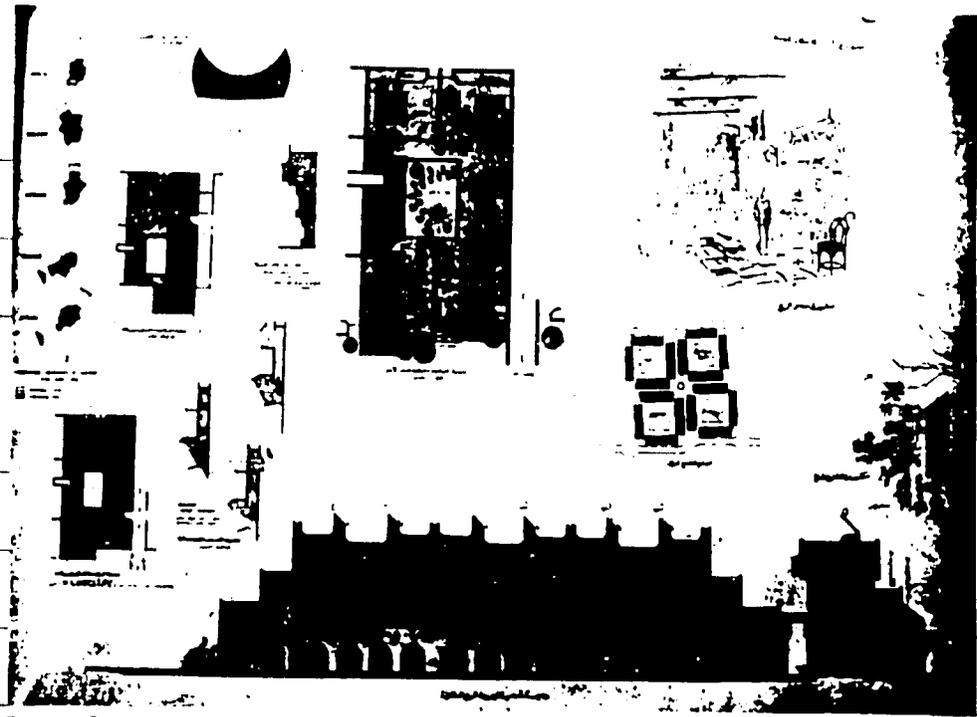
Appraisal of technical solutions for the rehabilitation of a heavy section rolling mill.

Appraisal for a construction materials project at Tenth of Ramadan city.

Diagnostic study for the Public Sector General Organization for Reconstruction and Land Reclamation (eleven companies).

Arranging financing for El Noraneya Project (1480 residential units with services).

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El Wadi Gadeed project

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Advisory services in the fields of management and administration

Organization study for the Public Sector General Organization for Reconstruction and Land Reclamation.

Study for the operation and organization of Ahmed Hamdy tunnel in Sinai.

Complete organization study for Arab Investment Bank. (Proposal)

Study for raw materials available in Egypt for the production of ceramic tiles.

Location study for clay and sand needed for a clay brick project.

Study for identifying the optimum financial structure for a clay brick project.

Promotional study for raising capital investment for Port Said Co. for Trade and Development.

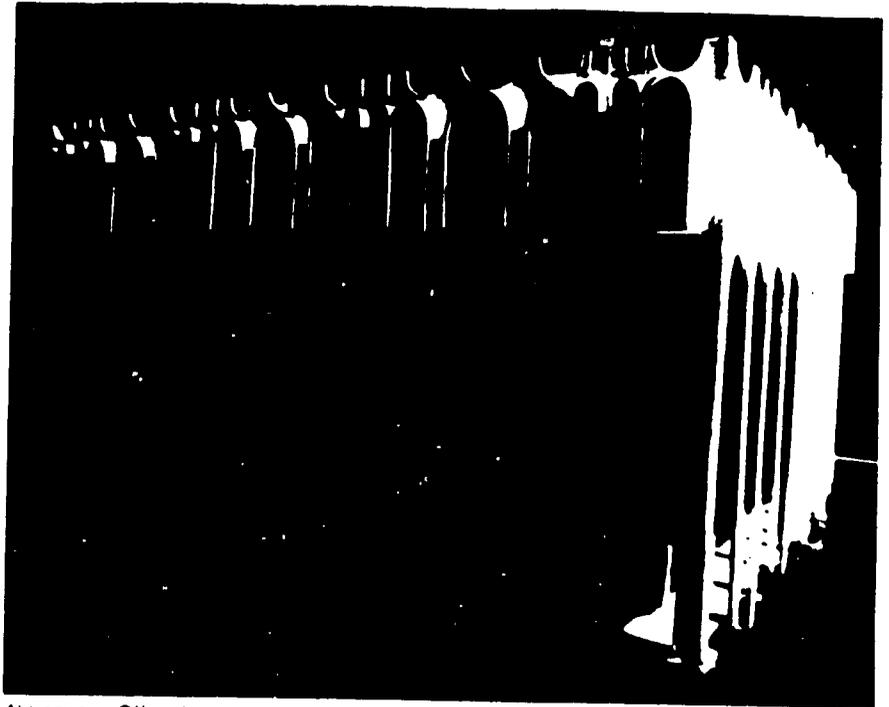
Periodic advisory services in general management activity for Entra Tours Co.

Appraisal of draft contract and technical annexes for the rehabilitation of four existing rolling mill plants.

The preparation of an evaluation system for proposals for the integration fund between Egypt and Sudan.

Organization and management study for Zahraa El Maadi Co. for Investment and Reconstruction.

Detailed financing plan for stage 1 of Zahraa El Maadi new township.



Abbaseya Office building

Sectoral and regional development studies

Economic and social regional study (first phase industrial development) for Port Said governorate.

Study on canned food in Egypt.

Study on fishery development in the Gulf of Suez.

Study for developing touristic potentials in south Sinai governorate.

General survey study on small scale enterprises in Egypt for AID (in cooperation with A.D.L. International).

Engineering, supervision and project management

Preparation of technical specifications and tender documents for three clay brick factories at Suez, Assiut and Sohag.

General layout and design drawings for ceramic tiles factory at Katamia.

Evaluation of master plan for Zahraa El Maadi City (population 250,000).

Design of a building containing shops, supermarket, offices, residential apartments.

Structure plan for touristic complexes at El Arish.

Planning and design of workshops and warehouses of El-Nile company for River Transport.

Market and feasibility study, planning and architectural design of 5

stars hotel «ETAP» Port Said.

Design of additions to the head quarters of Development Industrial Bank.

Master plan architectural, engineering, design and supervision for El Noraneyya housing project

Training

Many training programmes and specialized seminars had been executed according to the actual training needs for several organizations and enterprises in the following fields

- Budgeting
- Financial Analysis
- Internal Auditing
- Project Management
- Maintenance
- Industrial Safety
- Occupational Health
- Contracting and Negotiation
- Behavioural Science

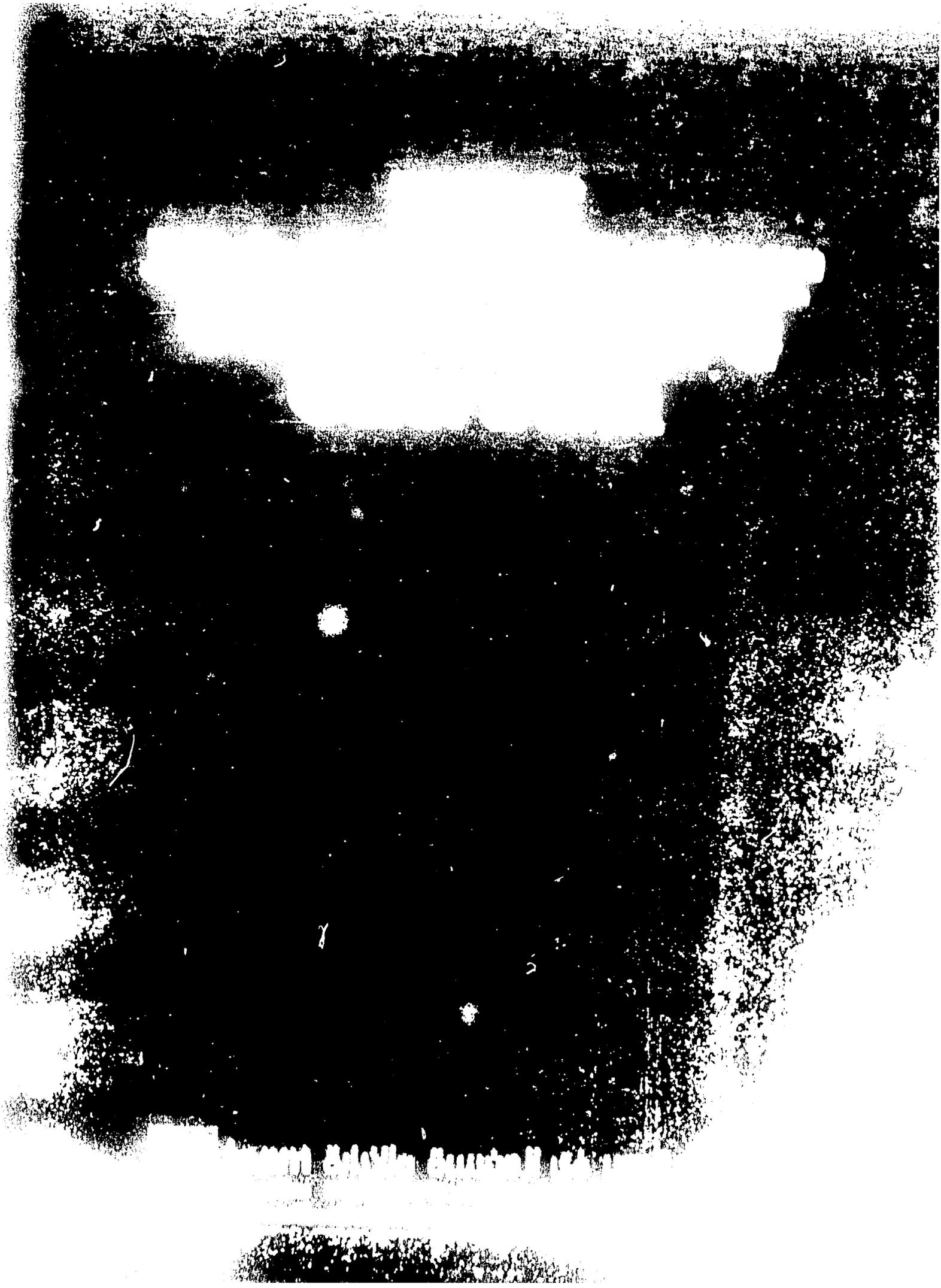


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- INTERNATIONAL EXPERIENCE & ASSOCIATE RELATIONS

M.

TEAM INTERNATIONAL



*Dr. Nabeel Shaath,
President - Director General*

TEAM International is a consulting firm that has, since its establishment in 1975, grown to become one of the largest multidisciplinary consulting firms in the Arab world. TEAM's headquarters are in Cairo and Beirut, with branches in Riyadh, Jeddah, Kuwait, Rabat, Tunis, Algiers and the USA. We have resident representatives in Abu Dhabi, Qatar, Oman and North Yemen. Working as an integrated consulting firm, TEAM undertakes research studies, management development programs, organizational and engineering consulting, as well as skills development training.

TEAM has over 300 consultants with expertise in management, computers, engineering, economics, sociology and education. They provide our clients excellent multi-disciplinary consulting services which utilize the latest technologies and are sensitive to the needs of the local environment. They offer their services to national and international agencies, as well as governments and private companies.

By the end of 1983 more than 10,000 Arab managers and technicians from 18 countries had participated in training courses held in 30 different cities in the Arab countries, Europe and the United States. Consulting assignments undertaken by TEAM the past five years required over 3000 man/months of effort.

TEAM's specialized centers provide services in the following areas:

- Management Consulting, Computers and Systems Technology
 - Management Training
 - Educational and Social Research and Development
 - Vocational Training and Manpower Studies
 - Engineering Consulting
-



*Dr. Mohammed Mkhdahi
Vice President, Director of Management
Consulting Center*

THE MANAGEMENT CONSULTING CENTER (MCC)

MCC comprises a body of specialized consultants involved in variety of management areas. To realize its objective of management development, MCC works on organizing managerial relations, and designing procedures and work systems used in planning, supervising and controlling, human, material and financial resources.

It is the MCC's view that introducing changes aimed at raising productivity is the prime objective of the consulting process. MCC also considers the implementation stage, carried out under its supervision, as the most important stage in the consulting process. This ensures that the desired changes are in fact realized.

The consulting process starts with the diagnosis of the client's organizational structure, systems and procedures and managerial practices. This is followed by drafting a systems development plan that highlights the various phases of systems evolution. Progress is then made from a preliminary system design to a detailed system design which is implemented under the supervision of the consulting team. Full participation and training of the client's personnel is ensured at all times, and especially at the implementation stage.

MCC utilizes the most effective systems and procedures currently practiced world-wide. It keeps close track of developments and innovations in consulting practice. This is done through a specialized department solely involved in ensuring the continual training and development of the Center's consultants.

The MCC's resources are not limited to its full-time consultants. It has established close links with specialized, highly experienced firms in such areas as electricity, aviation, banking and computer technology.

MCC's quality control department established high standard control and evaluation criteria. It reviews all outputs prior to their completion and presentation to the client. This guarantees a high standard of consulting work in every operation we undertake.

Areas of services

The Management Consulting Center provides services in the following areas:

- Productivity Development
- Organization and Work Relations
- Computers and Systems Technology
- Manpower Planning and Training
- Special Services.

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1 PRODUCTIVITY DEVELOPMENT

■ Challenges of Productivity:

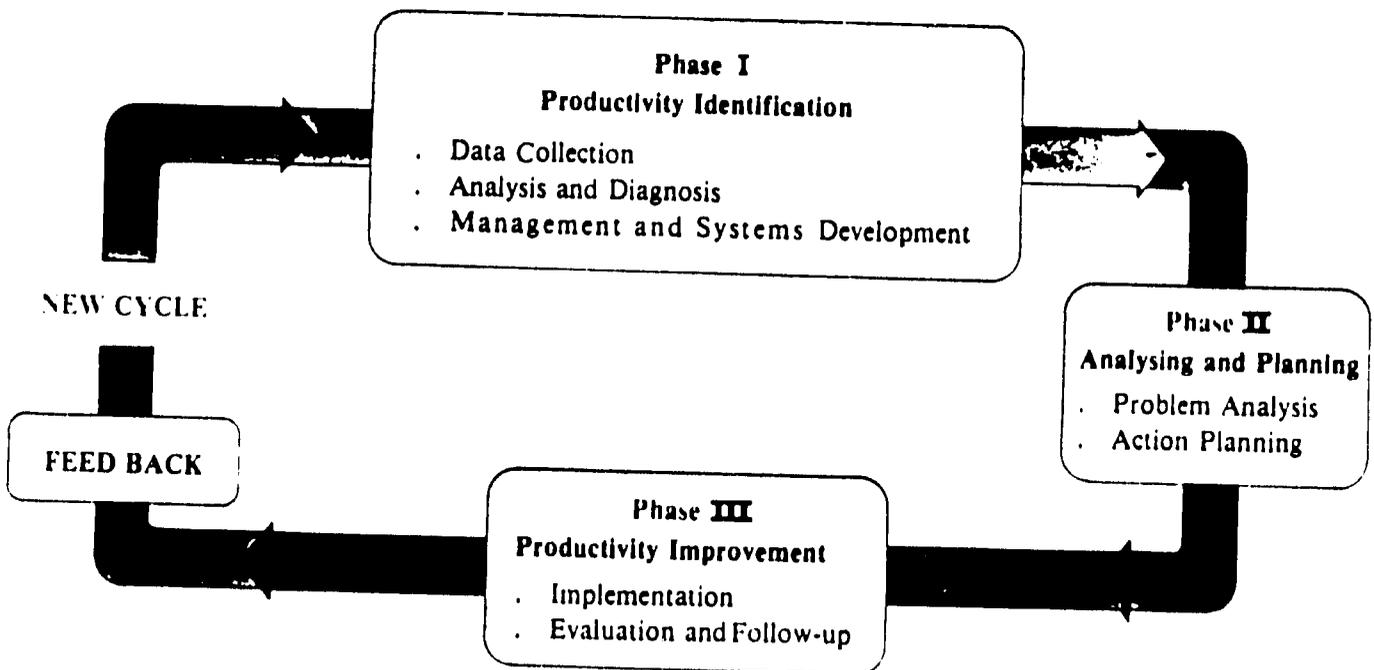
Efforts to expand and diversify industrial economy depend largely on productivity improvements. Productivity is basically the efficiency with which goods and services are produced by a nation, an industry, or a company. Productivity means working smarter and doing things right the first time. It simply means effective management. Current state of the world economy makes productivity improvement vital for the survival of any organization. Therefore, productivity has become the foremost preoccupation of management consultants.

MCC provides a wide range of management development and productivity improvement services. We do not offer pre-packaged solutions. Rather, we view each problem from the stand point of the client organization, its resources capabilities and opportunities. Solutions are then tailored to fit the particular company needs.

MCC believes that meaningful productivity gains result from performing an integrated set of seven key activities:

- Data Collection
- Analysis and Diagnosis
- Management and Systems Development
- Problem Solving
- Action Planning
- Implementation
- Evaluation and Follow-up

These activities are integrated in productivity improvement cycles consisting of three phases:



TEAM, in conjunction with other international companies, is carrying out one of the most important productivity improvement efforts in Egypt. «The Management Development For Productivity» Project (MDP).

MDP is committed to meet the challenge of Egypt's industrial development. MDP aims at improving productivity in over 40 of the major Egyptian companies to:

- Improve Business Performance
- Strengthen Management Capabilities
- Increase Organizational Effectiveness

The duration of this project is 4 1/2 years. It is based in TEAM's office compound in Cairo, which is fully equipped with training halls, a computer center utilizing Digital VAX 750 model, a specialized library and a complete in-house printshop.

TEAM has assigned to MDP, 24 full-time professional and administrative support staff, providing their services in management consulting, computers, training and office support.

By the end of 1983 the following companies were benefiting from the services offered by MDP:

- Egyptian Telephone Company
- Misr Spinning & Weaving Company (Wool Mill)
- Cairo Clothing & Hosiery Company (Tricon)
- Cairo Dyeing & Finishing Company



(right to left) A.M. Hafez, Dr. H. Ata, Dr. A. Shalabi, Dr. A. Musa, M. Hadidi, Experts of «Management Development for Productivity»

- General Company For Jute Products
- Eastern Tobacco Company
- Northern Cairo Flour Mills Company
- Kamena Products Corporation
- Misr-Iran Textile Co. (Miratex)
- El Nasr Company For Spinning, Weaving & Knitwork (Chourbagi)
- El-Nil Oil & Soap Company
- Misr Company for Milk Products
- Al Nasr Company For Preserved Foods (Kaha)
- Egyptian Hotel Company



■ Organizational Structures

The organizational structure is the framework governing organizational, inter-personal, and inter-departmental relationships within the firm. The design of a firm's organizational structure relies on clearly identified objectives that are analyzed and translated into specific duties and tasks. These are then allocated to the various organizational units so that they function in a coordinated and integrated manner. Existing organizational structures are studied and re-evaluated and necessary changes to overcome organizational problems are designed and implemented.

■ Job Structures

Based on studying the firm's workload and overall organization, job requirements are analyzed and defined; these include job structures, descriptions, classifications, evaluations and job levels. Finally, manpower planning charts that determine manning requirements and job progression routes are drafted.

■ Systems and Procedures

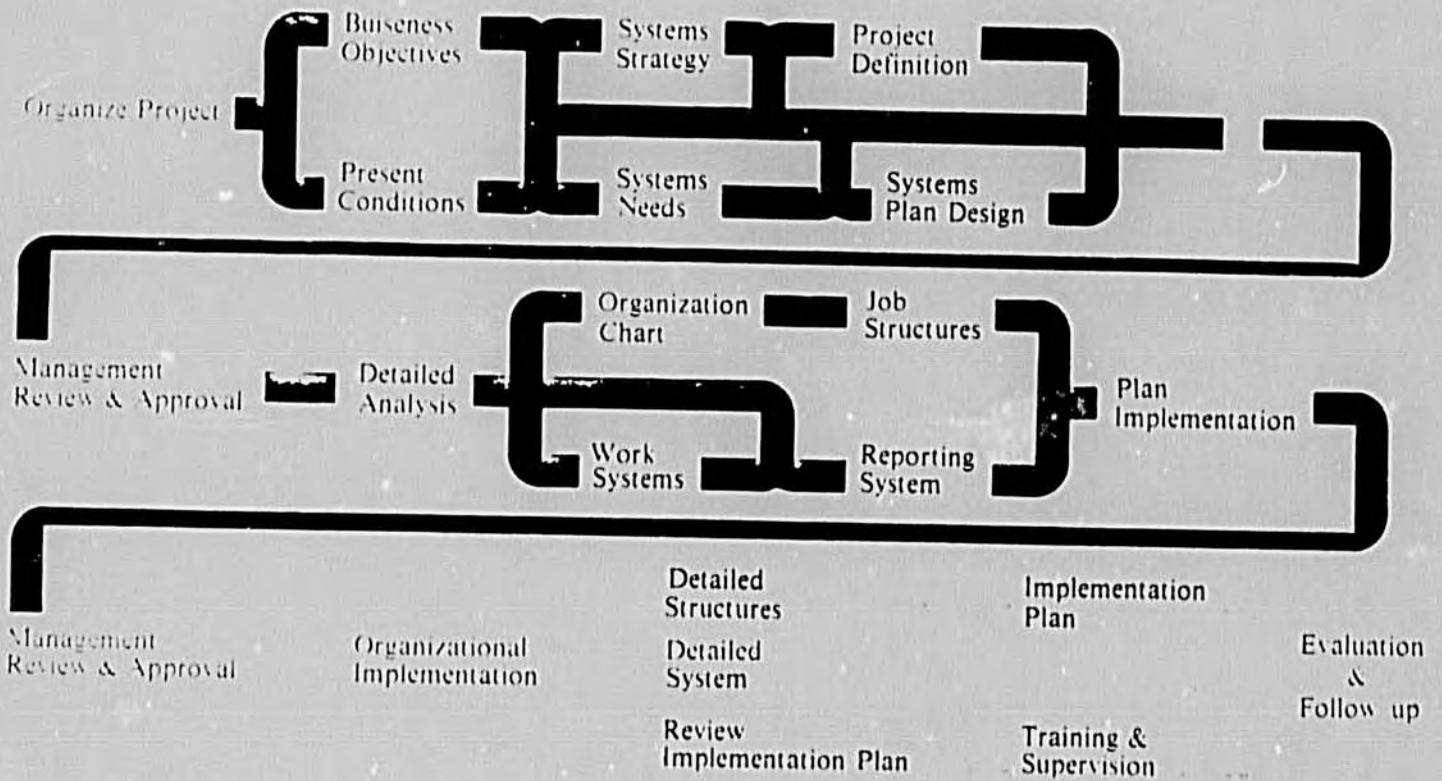
The design of systems and procedures, is based on the strategies and policies determining work flow in the firm as a whole. These basic systems and procedures cover the following functions:

- Corporate Planning
- Personnel
- Salaries and Wages
- Finance and Accounting
- Material Management
- Project Planning and Follow-up
- Recording Data and Circulating Information
- Maintenance, Repairs and Technical Services
- Administrative Services
- Production and Marketing



*On left to right: Yasin Karsar, Director of Organization and work Methods Division
Dr. Heini Sallam, Vice President, Management Training
Dr. Mohammed Ismail, Vice President, Research & Development*

Management System Development Methodology



- Diagnosis & Planning
- Systems Design
- Management Review & Approval
- Training & Supervision.

Experience

TEAM has provided consulting services in organization and work relations, to some of the leading Arab organizations. Follows some of the important assignments we have undertaken in this area.

Riyadh Electricity Company and Suburbs (RECS) 1978-1980, Saudi Consolidated Electric Company Central Region (SCECO CENTRAL), 1980-1983.

In 1978 TEAM started work with RECS to redesign its organizational structure and various systems and procedures.

The contract lasted till 1980 requiring 250 man-months of consulting effort. Final outputs totaled some 50 reports and manuals.

In the autumn of 1980, the government decreed that RECS and over 38 local electricity companies operating in the central region of Saudi Arabia, be merged to form the Saudi Consolidated Electric Company Central Region, (SCECO).

TEAM contributed to the development of the organization of SCECO and the design of its various systems and procedures, including the following:

- Consolidating and organizing the branch companies of SCECO into a single organizational structure through standardization of systems, and producing the general organizational manual.
- Producing a comprehensive general training plan for SCECO as a whole.

- Assisting SCECO in the recruitment and placement of a large number of staff.
- Designing a corporate planning system.
- Supervising the computerization of the annual corporate plan.
- Designing systems reference manuals-such as project cost control system-and their computerization
- Collecting and producing the corporate plan for the years 1402, 1403, 1404 H.

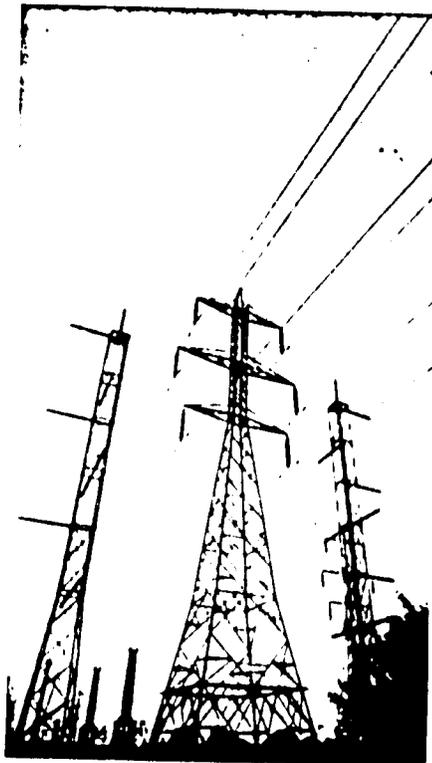
The plan included total manpower, material and financial needs. It covered also capital investments and projects under execution.

- Follow-up on the execution of the plan and periodical reporting on the progress or deviations.

Kuwait Airways Corporation (KAC)

TEAM started in 1976 offering a series of management training programs to KAC. Soon this was extended to include consulting services to design management systems. Consulting services offered during 1978-1984 included:

- A corporate manpower study and 5 year forecast of needs.
- Design of a manpower development plan.
- Design of a manpower information system.
- Design of a personnel appraisal system.
- Organization of the training functions.
- Job description and evaluation.
- Organization of top management jobs.
- Organizational study for the establishment of the ground services company (KASCO)
- Organization of the auditing department.
- Organization of the public relations department.
- Organization of the procurement department.
- Organization of the finance department.



Institutions receiving TEAM organization and work relations services include:

Saudi Arabia

- Saudi Government Railroad Organization, Dammam
- Saudi Arabian Airlines, Jeddah, Riyadh, Dahrn
- Saline Water Conversion Corporation, Jeddah, Riyadh, and Dammam
- Mutlaq Company for Projects, Riyadh
- Adwan Trade and Contracting Co., Riyadh
- Saudi Consolidated Electric Company Southern Region, Abha
- Al-Rashed Trading and Contracting, Riyadh
- Saudi Cement, Dammam
- Saudi Consolidated Electric Company, Central Region
- Riyadh Electricity Company and Suburbs, Riyadh.

Kuwait

- Kuwait Airways
- Shaiba Industrial Area Authority
- Kuwait Company for Investment
- Makasa Company

Lebanon

- Al-Makassed Al-Islamia, Beirut
- Samed Industries, Beirut
- Social Welfare Institutions, Beirut
- Al-Makassed Al-Islamia, Sidon
- Oger Liban, Beirut

Iraq

- General Federation of Iraqi Women, Baghdad

Algeria

- National Institute for Productivity and Industrial Development (INPD)



(left to right)

W. Abu-Nair, M. Jbara, Dr. H. Abed, Director General, F. Zaitout, Consultants in our Riyadh office

Egypt

- Nile Leather Manufacturing Company, Cairo.
- The Egyptian Nile Company for Industry and Trade, Cairo.
- 4M for Investment and Management Co., Cairo
- Falcon Cement, Cairo

Tunis

- General Secretariat of the Arab League

Jordan

- Pan Arab Engineering and Contracting Co., Amman

Italy

- Nasco, Milano

Qatar

- Arab Contracting Company, Doha



82

Computers have become one of the most important and popular tools of management. They have become vitally important for storing and retrieving information. Organizations are becoming more and more dependent on computer use. TEAM has established strong computer capabilities to offer consulting services and training in this field. We have acquired Digital VAX 750 model that we use to design and run systems, as well as develop our own software packages.

Services offered in this domain cover the following:

■ Application Systems

In administrative functions such as accounting, inventory control, and personnel affairs.

In project planning and follow-up

In scientific, engineering and educational applications.

■ Integrated Information Systems

□ Information gathering and reporting systems

□ Data bases for use in planning and controlling the operations of several functions which act interdependently

■ Feasibility Studies and the Utilization of Computer

□ Feasibility studies concerning choice of computers

□ Choosing and adapting operating systems

□ Studies related to the use of microfilm, word processing, and electronic mail

■ Training in Systems Use

Organizing programs in various computer applications. These include:

□ Introductory programs in computer technology, as well as basics of programming

□ Programs in information systems and the application of systems technology in management.

□ Programs in specialized computer applications.

■ Providing Technical Support

□ Studying manpower requirements for the management of computers and information systems.

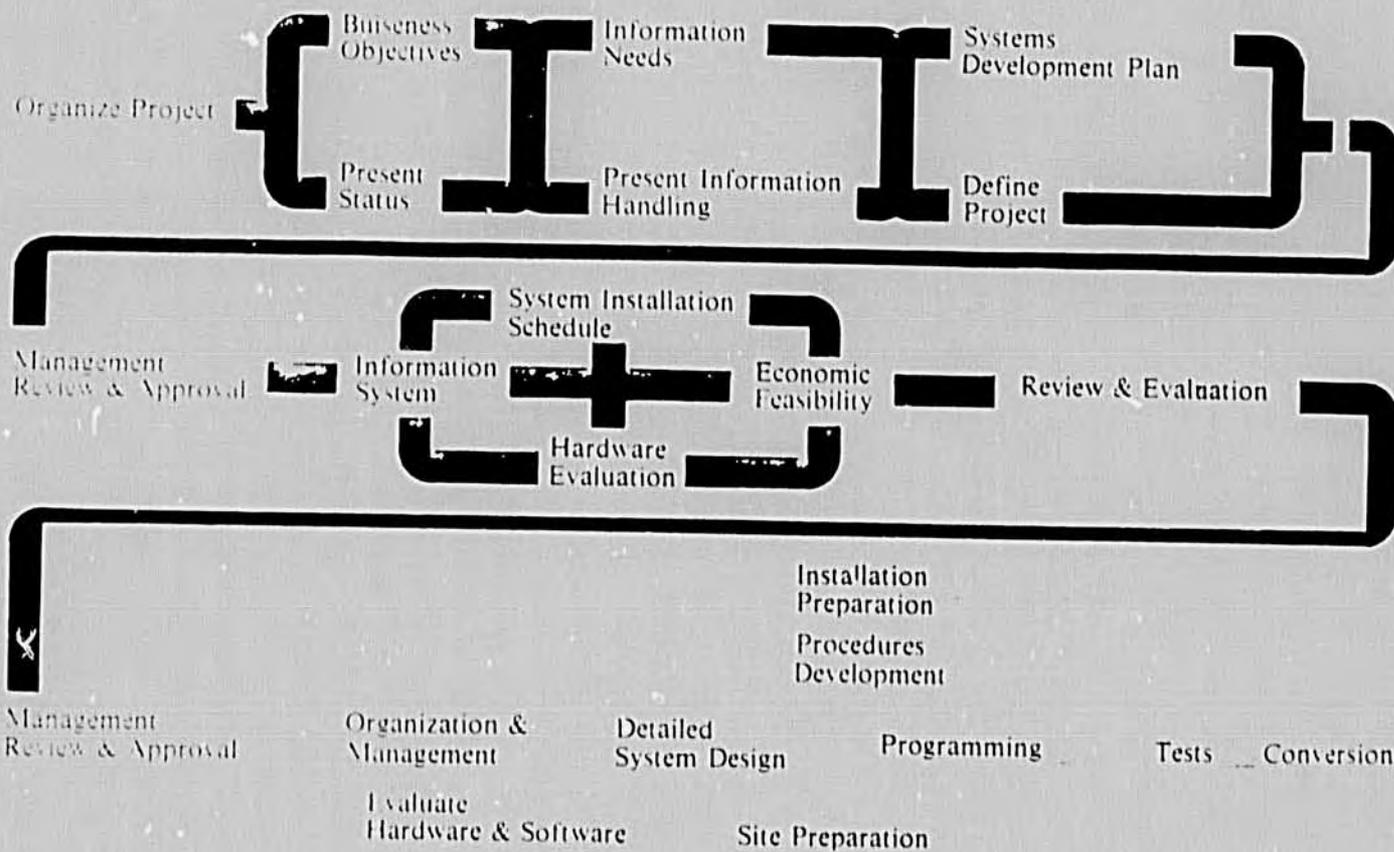
□ Providing experts to help in start-up operations.

□ Providing computer experts to train personnel and give technical assistance.

Dr. S. Hossain
Director of Systems Technology Center



Computer System Development Methodology



-  Planning
-  Systems Design
-  Management Control Points
-  System Installation

Experience

In addition to our extensive activities in the field of training in computer applications and information systems, TEAM has undertaken major consulting assignments in these fields.

Following is a description of one such assignment:

INPED, Algeria

National Institute for Productivity and Industrial Development.

TEAM provided INPED with five information system experts for 24 months to assist in the development of its computer activities. INPED is a government agency serving as a scientific and educational consulting entity with the Ministry of Light Industries in Algeria. The scope of the project included the following:

- Assisting the selection committee in setting the specifications for the new computer system acquired by INPED (a medium to large scale system), and

analyzing the vendor offers. Creation of the computer department's consulting section, including the design of its systems and procedures.

- Assisting in the training programs organized by the Computer Department of INPED.

- Assisting in program design and development, both in answering internal requirements for INPED or for projects contracted by INPED with other government agencies.

Other organizations used our services in computers and systems technology include:

Saudi Arabia

- Akkad Investment Company, Riyadh
- Saline Water Conversion Corporation, Jeddah
- Saudi Consolidated Electric Company Central Region, Riyadh
- Ministry of Industry and Electricity, Riyadh

- Saudi Arabian Airlines, SAUDIA
- Saudi Consolidated Electric Company Southern Region, Abha

Egypt

- 4M for Investment and Management Co., Cairo
- Falcon Cement, Cairo

Algeria

- National Institute for productivity and Industrial Development
- National Company for Textile Industries.

Syria

- Damascus Municipality

Kuwait

- Kuwait Airways Corporation, KAC

Lebanon

- Al-Makassed Al-Islamia, Beirut
- Social Welfare Institutions, Beirut





MANPOWER DEVELOPMENT AND TRAINING

■ Manpower Development

TEAM provides a comprehensive program for manpower development to complement the work of its organization and systems consultants. This ensures the building of necessary management capabilities required for effective work flow and proper use of the new systems.

Our program starts by assessing company's goals, objectives, organization and job structures. This determines manpower needs and skill levels, this followed by an assessment of employees capabilities to identify their training needs. Finally the

necessary training is carried out for the specific job requirements.

TEAM has provided training programs for over 10,000 Arab managers, and supervised the establishment and management of several training centers.

TEAM is the leading company in the region in research and development of Arabic training materials. We produced the first Arabic management training films, self instruction series, and programmed instruction manuals.

Integrated manpower development program includes the following steps:

- Manpower planning (short, medium, long-term).
- Designing manpower development plans.
- Designing training materials and audio-visual aids.
- Implementing manpower development plans.
- Supervising the management of training centers and providing trainers.



*(Left to right)
Emad Ghattas, Director, Quality Control
Division, Dr. M. M. Adashi, Director, MCC*



Maqdi Attia, Director, Projects Division

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Experience in Manpower Development

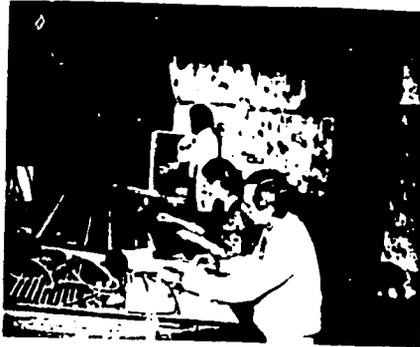
In addition to the thousands of Arab managers who attended our programs, TEAM has conducted several manpower development projects for single organizations. Following are two examples of such assignments:

Saudi Arabian Airlines, SAUDIA

TEAM conducted several consulting operations for SAUDIA some of which were related to manpower development and training.

Based on a comprehensive diagnostic study to determine training needs, TEAM designed and conducted training programs for SAUDIA employees.

Distinguished were the series of programs designed to train SAUDIA employees in preparation for the opening of King Abdul Aziz International Airport in Jeddah. The number of programs conducted by TEAM totaled 110, and were attended by 2700 SAUDIA employees



Ibrahim Al-Sayid (Manager Audio-Visual Division)

The National Federation of Iraqi Women (Baghdad)

A large number of the union members attended training programs offered by TEAM worldwide. In addition TEAM designed and conducted several programs tailored to meet the union specific training needs. These programs covered the following topics:

- Training of Trainers
- Leadership Skills
- Nursery Management
- Organizational Development and planning

Other Organizations Used Our Services in Manpower Development Include:

Saudi Arabia

- Saudi Consolidated Electric Company Central Region, Riyadh
- Saudi Government Railroad Organization, Dammam
- Akkad Investment Company, Riyadh
- Saudi Manpower Council, Riyadh
- The Electricity Corporation, Riyadh
- Saudi Consolidated Electric Company Southern Region, Abha
- Riyadh Electricity Company and Suburbs, Riyadh
- Chamber of Commerce and Industry, Riyadh
- Saline Water Conversion Corporation, Jeddah
- Arabian American Oil Company, Dhahran, (ARAMCO)
- Saudi Consolidated Electric Company in the Eastern Province, Dammam



Iraq

- National Center for Consultancy and Management Development
- Civil Aviation Institution
- Iraq National Petroleum Company
- State Establishment for Oil Training
- Iraq Airways Corporation
- The General Federation of Iraqi Women

Algeria

- Ministry of Light Industries
- National Institute for Productivity and Industrial Development

Qatar

- Ministry of Finance
- Qatar General Petroleum Organization
- Qatar Steel and Iron Company
- Civil Aviation Department

Abu Dhabi

- Water and Electricity Department
- Abu Dhabi National Oil Company

Lybia

- General Organization for Oil
- Brega Company for Oil Marketing
- Mobil Oil

Kuwait

- Kuwait Institute for Scientific Research
- Kuwait Airways Corporation
- National Bank of Kuwait
- Kuwait Oil Company
- Kuwait Prefabricated Building Company
- Kuwait Foundation for the Advancement of Sciences

Tunis

- The Arab League

Syria

- Syrian Company for Oil Storage and Distribution

Bahrain

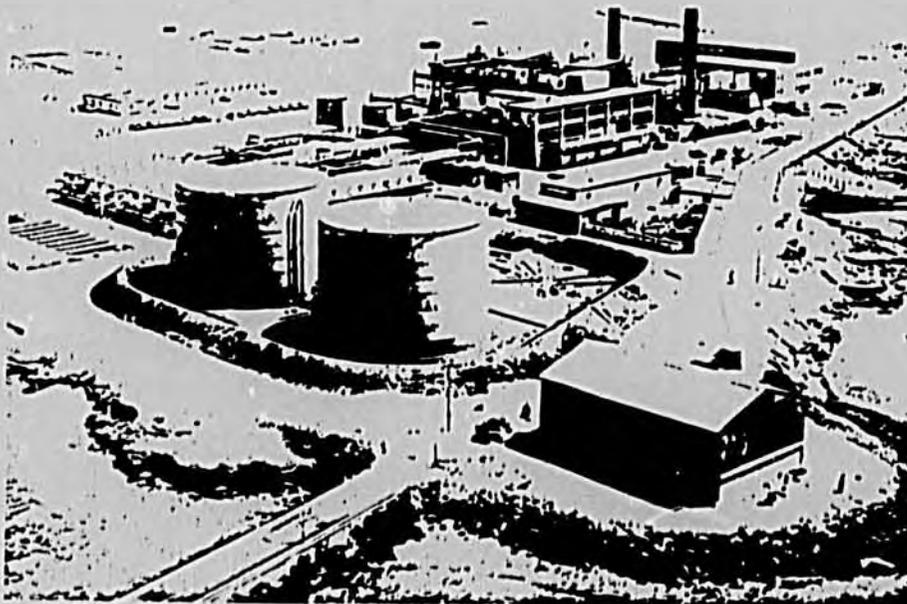
- Ministry of Finance
- Civil Aviation Corporation
- Bahrain Defence Force

Egypt

- Ministry of Health
- Ministry of Agriculture
- Egypt Air
- International Federation of Islamic Banks
- Egyptian Foreign Trade Company
- Gulf Petroleum Company
- The General Organization for Land Reform

Sudan

- Management Development and productivity Center, Khartoum



TEAM conducts research studies in the following areas:

■ **Finance and Economics:**

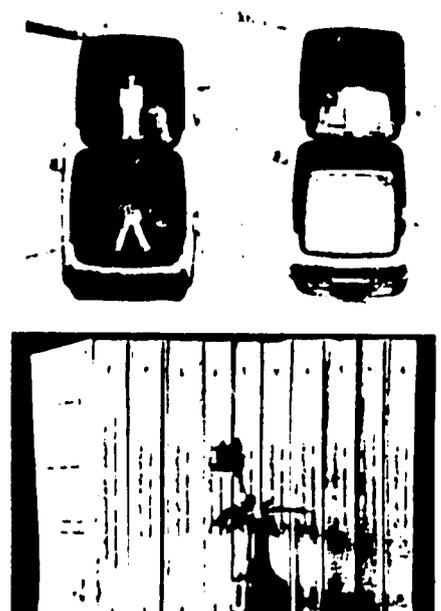
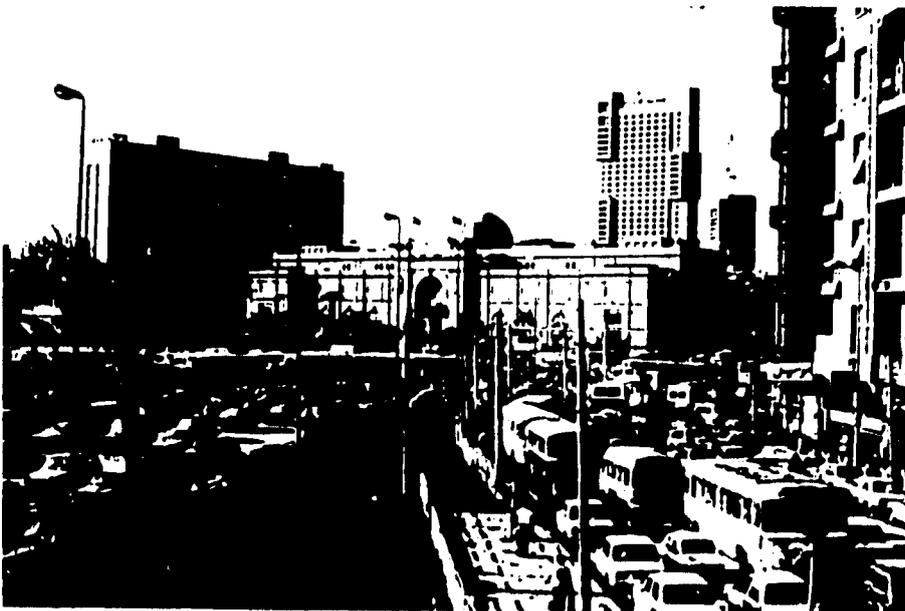
- Economic Feasibility Studies
- Syndication of Loans
- Market Research
- Financial Planning
- Investment Studies

■ **Mathematical Models and Statistics:**

- Statistical Field Surveys
- Scheduling of Operations
- Inventory Control
- Forecasting Demand for Goods and Services

■ **Manpower:**

- Manpower Planning
- Design of Training Plans
- Manpower Resources Studies
- Salaries and Benefits Studies



The following are examples of studies conducted by TEAM:

Study of Public Transport in Nine Cities

Ministry of Communications-Saudi Arabia

The study covered the cities of Jeddah, Taif, Abha, Khamis Mushait, Hail, Najran, Tabouk, Hofuf, and Alkhobar.

The scope of the project covered a feasibility study for establishing a public transport system for each of the nine cities, and the design of a short and long term plan.

Work involved an evaluation of the existing master plans, socio-economic data including population, employment, household income, car ownership, and density of various land use functions. Field surveys were implemented to record physically all land uses.



(left to right) H. Hallak, S. Sukkar, K. Al Farr, Director, N. Beshdoun, Management Consulting group in Beirut

Survey of Dwellings in Southern Lebanon

Council of the South, Lebanon

Field surveys of the south Mohafaza were made to assess damages to residential units and institutional buildings resulting from the Israeli aggression of March 1978. The survey included inspection of damaged dwellings, reporting their conditions, structural damage, estimated cost of rehabilitation and information on the residents. Over 7000 reports were prepared that formed the basis for disbursing the immediate relief funds provided by the Government of Lebanon.

Operational Feasibility Study For a Vocational Training Center (in association with EDF)

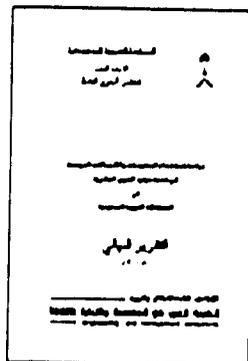
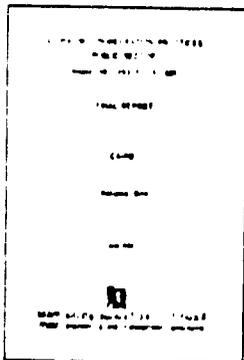
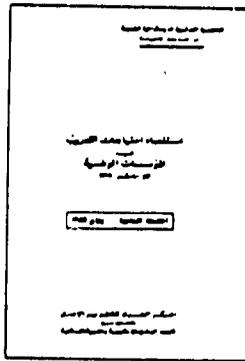
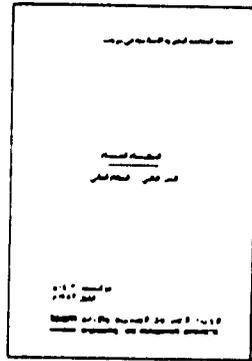
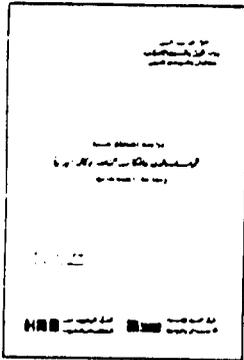
The Electricity Corporation, Saudi Arabia

The study was based on a diagnostic survey of major existing training centers and visits to government departments responsible for vocational and technical training in the kingdom.

Vocational training in the kingdom was defined qualitatively. Specific analyses made of the needs of the Electricity Corporation for technical manpower. Recommendations were formulated for establishing a vocational training center, with general guidelines of the required training scheme and budgets.

Other Studies and Research Work Conducted by TEAM:

- Transportation logistics study for the Eastern Province of Saudi Arabia (Aramco, Dahrhan)
- Update of urban study for Nine Cities (Ministry of Communications, Saudi Arabia)
- Demographic survey for Tihama domestic water project (Saudi Arabia)
- Pilot study of war damages in Lebanon. (1982)
- Regional survey of dwellings in Southern Lebanon (Council of the South, Lebanon)
- Manpower survey in Saudi Arabia (Manpower Council, Saudi Arabia)
- Evaluation of the trucking industry in the Eastern Province of Saudi Arabia, ARAMCO
- Comprehensive training plan for the electricity sector in Saudi Arabia
- Survey of supplies and services offered by the construction contractors in the central region, Saudi Arabia
- Operational feasibility study for a vocational training center (Electricity Corporation, Riyadh Saudi Arabia)
- Detailed Manpower plan for the Saudi Consolidated Electric Company in the eastern province, Dammam
- Study to forecast the demand for cement, Egypt
- Study of compensation practices in the public sector, Egypt.



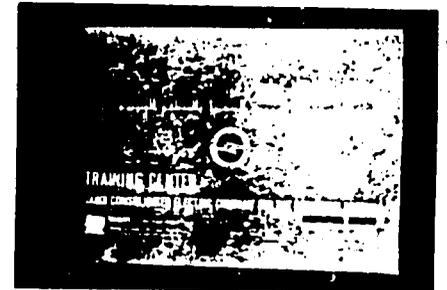
INTERNATIONAL EXPERIENCE & ASSOCIATE RELATIONS

Arab and International Organizations TEAM Worked for:

- International Bank for Reconstruction and Development (IBRD)
- United Nations Development Program (UNDP)
- Economic Committee for Western Asia (ECWA)
- The Arab League
- Arab Organization for Administrative Sciences
- General Union of Arab Contractors
- Arab Academy for Maritime
- Arab Fund for Economic and Social Development
- World Health Organization (WHO)

International Firms Cooperating with TEAM:

- Academy of Education Development, USA
- Alexander Grant Company, USA
- American Management Association, USA
- Bechtel Operating Services Corporation, USA
- Daniels Intl. USA
- De Leuw Cather, USA
- France Electricity Organization (EDF), France
- Japan Productivity Center, Japan
- Louis Berger, USA
- Robert Nathan, USA
- Roy Jorgensen Associates, USA
- Sofrartil, French Rails, France
- Southern Electric International, USA
- Trans Mark, UK
- Westinghouse Corp, USA



Development Organizations TEAM Offered Services to:

- Kuwait Institute for Scientific Research
- National Center for Management Consultation and Development, Baghdad
- Public Administration Institute, Riyadh
- Public Administration Institute, Amman
- Aviation Services Institute, Baghdad
- Management Institute, Ministry of Planning and Development, Rabat
- Development Institute, Khartoum
- National Institute for Productivity and Industrial Development, Algiers
- El-Makassed Islamic Society, Beirut
- Social Services Societies, Beirut
- Petroleum Training Institute, Baghdad
- Management Development Institute, Ministry of Agriculture, Cairo
- El-Makassed Islamic Society, Sidon
- Islamic Endowments, Beirut
- Kuwait Foundation for the Advancement of Science



MANAGEMENT DEVELOPMENT PROGRAMS SCHEDULE 1988

ARAB CENTER FOR MANAGEMENT DEVELOPMENT

CAIRO,

2 Ismail Fahmy St.
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Tlx: 94362 ARABIC UN
93064 TEAM UN
Fax: 2917787

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Jumaih Bldg. 5th floor
Airport Road - Riyadh 11432
P.O.Box: 5995
Tel: 4787440 - 4787531
Tlx: 403693 HRDAR - SA
Fax: 4787473

KUWAIT,

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3rd floor, Apt. 25
P.O.Box: 20089 FLSAE A 13061
Tel: 2415638 - 2416998 - 2423878
Tlx: 44605 WARSAT - KT
Fax: 2437867 00965

RABAT,

47 Alannivine Avenue
P.O.Box: 430
Tel: 22446
Tlx: 32099 TEAMM

BEIRUT

Radwan Center - Bristol St. Ferdan
P.O.Box: 145303 BEIRUT
Tel: 353458 - 304964 - 860969
Tlx: 23220 ARABIC LE
20974 TEAM LE
Cable: TEAMCONS - BEIRUT

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Tlx: 21845 TARGET JO

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Team International - USA
14180 W. 78 Street
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Tel: (612) 934 - 9275
Tlx: 290422 TEAM-USA

DOHA

P.O.Box: 3780
Tel: 421621 - 437823
Tlx: 4750 RAYYAN DH

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MONTH	MONTH		SR.	NAME OF SEMINAR	DURATION IN WEEKS	DATE FROM	DATE TO	LOCATION	FEE IN E.G.
	HIJRI	GREGORIAN							
JAMAD AWAL	JANUARY		1	NEW HORIZONS IN MANAGEMENT (JELI BOARD)	1	18.1	22.1	EGYPT	1500
	2	MODERN METHODS IN PRODUCTION IMPROVEMENT REPORT WRITING	1	18.1	20.1	EGYPT	400		
3	EXPANSION METHODS FOR SMALL ENTERPRISES	1	18.1	20.1	EGYPT	200			
4	COMPUTER APPLICATIONS IN PRODUCTION	1	18.1	20.1	EGYPT	200			
5	ADVANCED SEMINARS IN PRODUCTION AND QUALITY IMPROVEMENT	1	17.1	20.1	EGYPT	200			
6	ADVANCED SEMINARS IN REPORT WRITING	2	18.1	20.1	EGYPT	1400			
JAMAD AKHER RAJAB	FEBRUARY		7	THE MANAGERIAL CHANGING ECONOMIC CONDITIONS	1	6.2	10.2	RIYADH	400
	8	COMPUTER APPLICATIONS IN DECISION MAKING	1	12.2	17.2	RIYADH	400		
	9	THE INDIAN MANAGEMENT EXPERIENCE (JELI BOARD)	1	6.2	10.2	INDIA	2800		
	10	BANK MARKETING	1	12.2	17.2	AMMAN	400		
	11	COMMUNICATION SKILLS IN BUSINESS	1	10.2	14.2	AMMAN	400		
	12	SELECTION AND RECRUITMENT SKILLS	1	12.2	17.2	AMMAN	400		
	13	CAREER DEVELOPMENT	1	10.2	14.2	AMMAN	400		
	14	SELECTION AND RECRUITMENT AND CAREER PLANNING	2	12.2	24.2	AMMAN	1400		
	15	MARKETING IN BANKING AND NEED SKILLS TO DEAL WITH THE PUBLIC	2	12.2	24.2	AMMAN	1400		
	16	MODERN ACCOUNTING AND FINANCIAL ANALYSIS FOR ADMINISTRATIVE AND TECHNICAL STAFF	1	6.2	10.2	ABU DABIH	400		
17	PROBLEM SOLVING AND DECISION MAKING	1	12.2	17.2	ABU DABIH	400			
18	FINANCIAL ANALYSIS FOR DECISION MAKING	2	6.2	14.2	ABU DABIH	400			
19	JOB DESCRIPTION, EVALUATION AND CLASSIFICATION WORKSHOP	1	10.2	24.2	ABU DABIH	400			
RAJAB / SHABAN	MARCH		20	SECOND CONFERENCE ON TRAINING AND MANAGEMENT DEVELOPMENT	3 DAYS	1.1	3.1	CAIRO	400
	21	SKILLS DEVELOPMENT FOR TRAINING MANAGERS	2	4.1	16.1	CAIRO	1400		
	22	MODERN PERSONNEL MANAGEMENT	2	4.1	16.1	CAIRO	1400		
	23	COMPUTER APPLICATIONS IN PERSONNEL MANAGEMENT	1	18.1	24.1	CAIRO	400		
	24	ADVANCED SEMINARS IN PERSONNEL MANAGEMENT	1	4.1	24.1	CAIRO	400		
	25	PROCUREMENT MANAGEMENT	1	18.1	24.1	KUWAIT	400		
	26	INVENTORY MANAGEMENT	1	18.1	24.1	KUWAIT	400		
	27	PROCUREMENT AND INVENTORY MANAGEMENT	1	18.1	24.1	KUWAIT	400		
	28	PROBLEM SOLVING AND DECISION MAKING	1	18.1	24.1	KUWAIT	400		
	29	FINANCIAL PLANNING AND BUDGETING	1	18.1	24.1	KUWAIT	400		
SHAWAL	APRIL	30	PROJECT MANAGEMENT	1	18.1	24.1	RIYADH	400	
	JUNE	31	REPORT WRITING	1	18.1	24.1	RIYADH	400	
JUNE	1	MANAGERIAL BEHAVIORAL SKILLS	1	27.6	1.7	CAIRO	400		
	2	QUALITY CONTROL AND FINANCIAL CONTROL	1	1.6	14.6	CAIRO	400		
	3	MANAGEMENT OF PUBLIC RELATIONS	1	1.6	14.6	CAIRO	400		
	4	TRAINING COURSES	1	1.6	14.6	CAIRO	400		
	5	MANAGEMENT OF INTERNATIONAL CONFERENCE	1	1.6	14.6	CAIRO	400		
	6	COMPUTER APPLICATIONS IN DECISION AND FINANCIAL CONTROL	1	1.6	22.6	CAIRO	400		
	7	COMPUTER APPLICATIONS IN DECISION AND FINANCIAL CONTROL	1	1.6	22.6	CAIRO	400		
	8	COMPUTER APPLICATIONS IN DECISION AND FINANCIAL CONTROL	1	1.6	22.6	CAIRO	400		
	9	COMPUTER APPLICATIONS IN DECISION AND FINANCIAL CONTROL	1	1.6	22.6	CAIRO	400		
	10	COMPUTER APPLICATIONS IN DECISION AND FINANCIAL CONTROL	1	1.6	22.6	CAIRO	400		

MONTH	HICRI	GREG. GORIAN	SER	NAME OF SEMINAR	DURATION IN WEEKS	DATE		LOCATION	FEES US			
						FROM	TO					
SHAWAL THU ALKEDAH	JUNE	JUNE	39	PLANNING AND IMPLEMENTATION OF INFORMATION CAMPAIGN	1	17/6	22/6	CAIRO	750			
			40	INFORMATION STORAGE AND RETRIEVAL TRAINING TECHNOLOGY WORKSHOP	1	17/6	22/6	CAIRO	750			
			41	ADVANCED SEMINAR IN AUDITING AND FINANCIAL CONTROL	1	16/7	22/6	CAIRO	750			
			42	BEHAVIORAL SKILLS AND PUBLIC RELATIONS METHODS AND TECHNOLOGY OF TRAINING	1	3/6	22/6	CAIRO	2250			
			43	ADVANCED SEMINAR IN PUBLIC RELATIONS AND CONDUCTING INFORMATION CAMPAIGNS	1	27/5	15/6	CAIRO	2250			
			44	ADVANCED SEMINAR IN PUBLIC RELATIONS AND CONDUCTING INFORMATION CAMPAIGNS	1	3/6	22/6	CAIRO	2250			
			45	ADVANCED SEMINAR IN PUBLIC RELATIONS AND CONDUCTING INFORMATION CAMPAIGNS	1	3/6	22/6	CAIRO	2250			
			46	STRATEGIC PLANNING	1	10/6	15/6	MALLORCA	1000			
			47	ACQUISITION OF INFORMATION AND DECISION MAKING FOR TOP MANAGEMENT	1	10/6	15/6	MALLORCA	1000			
			48	BUSINESS GAME	1	17/6	22/6	MALLORCA	1000			
			49	DEVELOPMENT OF INTELLECTUAL AND CREATIVE SKILLS	1	17/6	22/6	MALLORCA	1000			
			50	STRATEGIC MANAGEMENT AND THE CREATIVE MANAGERS	2	10/6	22/6	MALLORCA	1000			
51	ADVANCED SEMINAR IN DECISION MAKING	2	10/6	22/6	MALLORCA	1000						
52	STRATEGIC PLANNING AND DECISION MAKING	2	10/6	22/6	MALLORCA	1000						
SHAWAL THU ALKEDAH	JULY	JULY	53	MODERN METHODS IN PROCUREMENT MANAGEMENT	1	24/6	29/6	ATHENS	1000			
			54	MODERN METHODS IN INVENTORY MANAGEMENT	1	1/7	6/7	ATHENS	1000			
			55	COMPUTER APPLICATIONS IN PROCUREMENT AND INVENTORY MANAGEMENT	1	8/7	13/7	ATHENS	1000			
			56	MODERN METHODS IN PROCUREMENT	2	24/6	6/7	ATHENS	1000			
			57	ADVANCED SEMINAR IN PROCUREMENT AND INVENTORY MANAGEMENT	1	24/6	13/7	ATHENS	3000			
			58	EFFECTIVE SUPERVISORY MANAGEMENT	1	24/6	13/7	ATHENS	3000			
			59	SELECTION AND RECRUITMENT SKILLS	1	24/6	29/6	ATHENS	1000			
			60	CAREER PATH PLANNING	1	1/7	6/7	ATHENS	1000			
			61	SELECTION, RECRUITMENT AND CAREER PLANNING	2	24/6-8/7	6/7-13/7	ATHENS	2000			
			62	COMPUTER APPLICATIONS IN PERSONNEL	1	8/7	13/7	ATHENS	2000			
			TU AL HILJA	JULY	JULY	63	FINANCIAL PLANNING AND BUDGETING	2	1/7	13/7	GENEVA	2000
						64	TECHNICAL AND MANAGERIAL SKILLS FOR OFFICE MANAGERS	2	1/7	13/7	GENEVA	2000
65	MODERN EXECUTIVE MANAGEMENT	1				1/7	20/7	GENEVA	3000			
66	COMPUTER APPLICATIONS IN FINANCIAL PLANNING AND BUDGETING	1				15/7	20/7	GENEVA	1000			
67	DESIGN AND EFFECTIVE USE OF FINANCIAL REPORTING SYSTEMS	1				15/7	20/7	GENEVA	1000			
68	COMPUTER APPLICATION IN FINANCIAL PLANNING	1				1/7	20/7	GENEVA	3000			
69	FINANCIAL PLANNING AND THE DESIGN OF FINANCIAL REPORTS	1				1/7	20/7	GENEVA	3000			
TU AL HILJA	AUGUST	AUGUST				70	HUMAN RESOURCES PLANNING AND DEVELOPMENT	2	5/8	17/8	ISTANBUL	2000
						71	ADVANCED SEMINAR IN FINANCIAL PLANNING AND BUDGETING	2	5/8	17/8	ISTANBUL	2000
						72	ORGANIZATION AND BUDGETING OF WORK METHODS	2	5/8	17/8	ISTANBUL	2000
						73	PERSONNEL AND HUMAN ADMINISTRATION	1	19/8	24/8	ISTANBUL	1000

