

Knowledge Sharing Platform

Organisation of the learning process, testing, and certification for banking staff

http://www.rsbf.org

Moscow, December 2017

Programme of



The Russia Small Business Fund was founded in 1994 with the support of the G-7 countries and Switzerland. The donor funds are provided by the EU and by donor institutions in the following countries: Great Britain, Germany, Italy, Canada, the USA, France, Switzerland, and Japan.



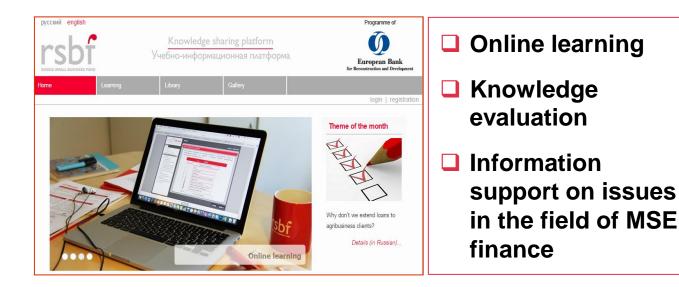




EBRD-RSBF: Years of proven experience

What is the Knowledge Sharing Platform?





- Our Knowledge Sharing Platform www.rsbf.org is a unique information source that consolidates the EBRD-RSBF expertise in the field of small business finance and provides access for employees of partner institutions (PIs) to the basic training materials on micro and small enterprises (MSE) lending.
- The **Library** section contains discussion papers and useful methodology documents, manuals, guidelines, as well as seminar plans and descriptions.
- Nine e-textbooks are accessible for registered users.

Online learning



E-textbooks

- Open to all employees of EBRD partner institutions (PIs)
- Easy registration



Test module

- Individual concept for each PI
- Group registration upon request of the manager of a PI





Certification

- For all employees of PIs
 - (knowledge confirmation)
- Individual registration
 - Support





E-textbooks



9 e-textbooks covering the fundamentals of the SME financial analysis

5 hours per textbook on average

45+ learning hours





Balance sheet

Profit and loss statement

Cash flow statement

Financial ratios

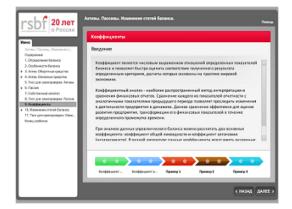
Cross-checking

Taxes in the RF

Business accounting basics

Financial math

Environmental and social aspects of lending



We have implemented all the advantages of online learning and have designed the learning process to be **comfortable**, **interactive** and **easy to use** on your own equipment with no special technical requirements.

Test module





The KSP allows managers of partner banks to evaluate their employees' knowledge of the financial and economic analysis of MSEs. The testing package is designed according to each partner bank's individual concept.

The test module covers:

8 topics

Balance sheet

Profit and loss statement

Cash flow statement

Financial ratios

Cross-checking

Taxes in the RF

Business accounting basics

Financial math

Two roles



Student



Manager

500 questions in two pools

10-15 questions per test

(randomly chosen from one pool)

60 minutes per test

2 attempts allowed

Passing score: 80%

Questions: multiple-choice

Evaluation: automated and therefore immediate

EBRD-RSBF Certification





Individual confirmation of proficiency in financial and economic analysis of MSEs for employees of the partner institutions.



35 questions (randomly selected from 500) covering all topics in the e-textbooks



The passing score is **80%**, or **28 correct answers**



Duration of monthly testing sessions – **7 days**Duration of the test – **3 hours**



The test may be retaken in 90 days



Tests can be taken on any computer with access to the Internet

EBRD-RSBF Certification



The certification test allows all employees of the EBRD-RSBF PIs to individually confirm their basic knowledge, and managers - to evaluate their staff's competence in the EBRD lending technology.

Each candidate who passes the test is awarded a certificate signed by the EBRD.



Before taking the test, please study the test topics in the e-textbooks on the Knowledge Sharing Platform.

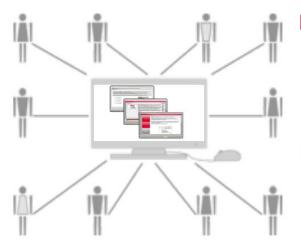
Advantages of online learning



- Training is accessible around the clock
- □ Flexibility in terms of time and place of study



- Training groups can be formed regardless of the participants' location
- Accessible on desktop computers, tablets, mobile phones using Windows, iOS and Android operating systems



- The modular structure enables users to choose freely from among e-textbook topics
- Training is available for a large group of participants
- ☐ The knowledge level is tested

Target group of online learning





Newly selected staff

 As an introductory course for credit staff and client managers



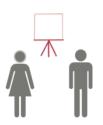
Experienced staff

- As a platform for knowledge consolidation/systematization and evaluation - for credit staff and client managers
- As a reference tool



Specialists of related departments

As an introductory course, with the aim of teaching the basics of financial analysis of small business entities and instilling a better understanding of the MSE segment



Banks' in-house trainers

- As an information platform for participants of future training events preparing for live seminars/trainings
- As an educational platform for post-seminar support for the participants of live training events – for consolidation of the knowledge gained by the students at the seminars
- As a basis for theoretical and practical material in preparation for seminars/trainings



Methodologists

 As an aid for drafting various procedures and manuals on the work of small business clients



Managers

□ The entire range of the above-mentioned features can be used as an effective and efficient staff training and development tool

Goals of online learning



Teach the fundamentals of the MSE lending technology to credit specialists without experience

2 Standardise the knowledge of experienced credit specialists

Teach the fundamentals of credit technology to specialists of related banking departments

Evaluate and confirm the knowledge level of all employees of PIs

Depending on the staff positions and workload, the KSP allows banks to design training courses and set training time limits.

Examples of online learning goals



Staff categories	Type of training	Goals		
Newly selected staff	8 e-textbooks + Testing	Successful probationary period		
Experienced staff: Credit staff CC members	Selective e-textbooks + Testing	Assignment of a limit for financial and economic analysis and a		
□ CC members	Testing	lending limit		
Specialists of related departments: Client and relationship managers	Selective e-textbooks +/- Testing	Competence to conduct the first interview with potential MSE clients		
Banks' in-house trainers	8 e-textbooks	Competence to participate in designing trainings for MSE staff		

Training intensity



Recommended training time

E-textbooks
Topic: "Financial
analysis"

8 e-textbooks = 40 hours Test module
- according to KSP
standards

8 topics = 8 hours





Recommended

1 hour/day = 2 months

2 - 4 weeks

Possible options

2 hours/day = 1 month	4 tests/day = 2 days
6 hours/day = 8 days	1 test/day = 8 days

Examples of time planning for online learning



			Trai	ning				our/da e-tex			day	after	
E-textbooks/Tests on respective topics		1	1 m	onth 3	4	1	2 mc	onths 3	4	1	3 m	onths 3	4
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Profit and loss statement	2.												
Cash flow statement	3.												
Cross-checking	4.												
Financial ratios	5.												
Financial math	6.												
Business accounting basics	7.												
Taxes in the RF	8.												
	Training intensity: 1 hour/day; tests right after studying the e-textbook												
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Organisation of the online learning process





Introductory stage



Preparatory stage



Implementation



Knowledge testing

- Introduce the platform features and the level of learning material
- Define the learning goals
- Develop the learning concept
- Assign the "Manager" role
- ☐ Technical arrangements for the launch of online learning in the bank
- Form a student group

- Register the participants
- Launch the learning process
- Coordinate the learning process
- Coordinate and control the learning process
- Testing
- Evaluate the testing results





The KSP is used as an integral part of the internal distance learning system for new employees involved in MSE acquisition and lending.

Training model

- For new employees, learning is used as a criterion for successful probation
- Managers can identify their staff's knowledge gaps and topics for further training and coaching

Target group



- New staff without working experience according to the EBRD lending technology
- New staff with previous experience in the EBRD technology at other banks

Users	632
Testees	349
Number of tests taken	1,739
Number of certificates	34



"After almost six months of using the KSP for initial training purposes, the bank received a lot of positive feedback both from the employees and from their managers.

For staff who have previous experience working with the EBRD technology at their former jobs, the platform helps to consolidate their existing knowledge. With regard to employees who have never been engaged in financial analysis before, it gives them the opportunity to familiarise themselves with approaches to FA from scratch."

Tatyana Paramonova, Head of the Sales Division of the SME Department





The Knowledge Sharing Platform is a modern, convenient, high-tech and accessible learning tool for MSE financial analysis, suitable both for staff with experience in the EBRD technology and for those who are just getting started.

Training model

- The staff receive 45 days of training
- The duration of each training course is strictly regulated
- All staff, regardless of their functional roles, are obliged to study all training modules and take tests
- The testing success criterion is determined based on job position

Target group



- Newly hired MSE staff who are on probationary assignments
- Specialists in credit departments; passing test score is 80%
- Client managers; passing test score is 50%

Users	108
Testees	40
Number of tests taken	213
Number of certificates	10



"The presentation of the material in the e-textbooks allows our staff to not only study theoretical aspects, but also to test their knowledge on the basis of concrete examples. The broad spectrum of topics, self-tests, and the practical examples concluding each module helps users to prepare well for the tests and pass them successfully. The employees who take this training have different functional roles in the bank, and the platform allows all of them to gain the necessary new knowledge or upgrade their existing knowledge, with the aim of developing and maintaining their skills in serving the small business segment."

Sergei Martynenko, Advisor to the Chairman of the Management Board





As an integral component of the bank's comprehensive training system, the Knowledge Sharing Platform is used to optimise the training process and maximise the efficiency of classroom training events.

Training model

- □ The following e-textbooks are studied in full: Balance Sheet, P&L, Cash Flow, followed by testing
- All new staff receive 90 days of training in financial analysis, followed by testing

Target group



- All specialists of the bank engaged in lending to legal entities and individuals
- All new specialists
- Loan officers, credit department managers, deputy managers

Users	209
Testees	125
Number of tests taken	393
Number of certificates	13



"We plan to use the e-textbooks as a theoretical basis for preparing our seminars. The testing allowed us to identify knowledge gaps and adjust our approaches to presenting information and the scope of materials to be taught at the seminars.

The Lending Department plans to organise the training process on a continuous basis: every six months a new topic will be studied, followed by testing."

Svetlana Sorokina, Head of the SME Department of the Credit Division







For Rosbank, the Knowledge Sharing Platform is a resource used for the staff's online training and knowledge testing in the field of financial analysis. The bank's specialists need this knowledge in their work with micro and small business clients.

Training model

- Training and testing of new staff in accordance with the bank's learning matrix
- Regular training and testing of the bank's staff in accordance with the training plan and the SG group's requirements

Target group



 The staff of the bank's specialised departments working with MSE clients

Users	263
Testees	147
Number of tests taken	861
Number of certificates	48



"For us, the Knowledge Sharing Platform became an effective tool for staff training, followed by testing their knowledge. The platform is used by all branches of the bank in all regions where the bank is present in Russia.

It is important for us that the programme learning materials are useful for staff with different levels of knowledge. By actively using the platform, our core lending staff were able to improve their knowledge in the field of financial analysis."

Marina Gorbacheva, Director of Corporate Training Department, Rosbank





The Knowledge Sharing Platform is a unique distance learning resource for newly selected and experienced staff willing to upgrade their qualification level.

Training model

- During the first three months of employment, all new staff study all e-textbooks on the KSP, with subsequent knowledge testing
- The Bank conducts centralized certification sessions twice a year, based on the RSBF criteria

Target group



 All staff involved in the MSE lending process

Users	183
Testees	92
Number of tests taken	310
Number of certificates	15



"The Bank has been actively using the Knowledge Sharing Platform as a training resource for our staff. The quality of the e-textbooks is very high both in terms of content, and methods of presentation. The distance learning format allows the Bank to optimize its costs of staff training in theoretical aspects and place more focus on consolidation of their practical skills. The Bank's staff have provided a very positive feedback on the Knowledge Sharing Platform. Not only MSE staff, but also the staff of other units interested in personal growth and development have been showing interest in the Platform. We are very grateful to our partner, the RSBF, for this great opportunity. As a manager responsible in the SME Department for credit training, I have personally taken the entire training course and passed certification, and would like to recommend it to all other partner institutions to be more active in taking this opportunity."

Julia Agarkova, Manager for Credit Methodology of the SME Department



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