



2016

TRAINING PROGRAMME

TRAINING OVERVIEW

Bahamas Co-operative League Limited 2016 Training Programme

The Bahamas Co-operative League Limited is committed to providing training and technical assistance to co-operatives in order to facilitate the advancement and financial growth of the movement; to this end we have developed a training programme for 2016.

The Bahamas Co-operative League's 2016 Training is designed to meet the training needs of both Co-operatives and their members. The courses have been designed to provide practical and up to date information in interactive forums. The Bahamas Co-operative League's Training Programme will also be augmented by our affiliation with other local and international training organizations.

In addition to the 2016 Training Programme, The League will also update you on industry trends, international events affecting the co-operative movement and other training opportunities that may be of interest and benefit to your organizations.

We invite you to provide us with your feedback on the Training Programme presented and also inform us of any other training services you may wish for us to provide.

RESOLUTION ON TRAINING

In keeping with the movement's commitment to training and the strengthening of the co-operative movement in The Bahamas, the Annual General Meeting on September 27, 2003 passed a resolution detailing a minimum standard for Board and Committee members.

"BE IT RESOLVED THAT the Board and committee members must complete a minimum of twenty-four hours training each year that supports the delivery of service to their co-operative. One hundred percent of Board and Supervisory committee members must be in compliance with this requirement and failure to comply will result in a fine of the affiliate of up to one thousand dollars (B\$ 1,000.00) payable to the Bahamas Co-operative League Limited."

MINIMUM TRAINING REQUIREMENT

As indicated in the resolution dated September 27, 2003 all Board and Committee members are required to complete at least 24 hours of credit union /co-operative training or training relative to the advancement of credit unions /co-operatives.

All courses offered by the Bahamas Co-operative League Limited are authorized and acceptable course hours in the completion of the required minimum twenty- four hours of coursework.

Participants of courses offered by the Bahamas Co-operative League training course must complete at least 90% of the hours allocated for that particular course in order to be awarded a completion certificate

Other courses offered by the institutions listed below would be accepted by BCLL as part of the minimum required hours, when completed:

- CUNA
- CUES-online
- CCCU Educational Forums
- World Council Workshops
- College of The Bahamas

The BCLL Training department would also be prepared to accept certified transcripts or original correspondence from a recognized /accredited institution listing the course name, outlining the work covered in the course, hours completed and information on that institution's accreditation.

The Bahamas Co-operative League Limited will only accept course hours from other institutions, if those courses can be shown to be relevant to the development of credit unions and co-operatives.

Board and Committee members must submit information on all relative external training courses completed at other institutions to the League as soon as they have successfully completed the course, so that accurate records can be kept on all training hours completed.

All credit union volunteers and staff should each complete a copy of the Training Participant Information Form, enclosed with this booklet and return it to the League's office via fax or mail. The Training Participant Information form will be used to track all training hours completed by the participant

GENERAL INFORMATION

1. REGISTRATION AND PAYMENT

Participants may register via telephone, facsimile, or in person. They are required to register at least five (5) days prior to the scheduled date of training. Cheques are to be sent in at least two days prior to the workshop.

2. FEES

Fees will generally cover the cost of training, course materials, refreshments, and a meal.

N.B. All fees are subject to change with notice

3. METHODOLOGY

The training methods used are practical and interactive. Workshops will include case studies, discussions, practical demonstrations and role-playing exercises.

4. PRESENTERS

The team of presenters for the BCLL Training Programme will consist of specialists from the League, Credit Unions and Co-operatives along with experienced local and international presenters.

5. CUSTOMIZED TRAINING

We also offer customized training on request, specifically tailored to the needs of your Credit Union or Co-operative and at times and locations other than those scheduled in this training catalog

6. CANCELLATION

The BCLL Business Centre should be notified of cancellations in writing at least two working days before the scheduled date of the training, otherwise the credit union or co-operative will be billed.

For cancellations and no-shows after this period, credit unions and co-operatives will be charged 50% of the cost of the workshop.

The League reserves the right to cancel workshops, which are under subscribed.

7. NON CO-OPERATIVE STAFF

Private participants for training courses will be charged an additional \$50.00 above the stated course fee.

OVERVIEW OF BCLL WORKSHOPS

WORKSHOP	DATES
Insurance Information Session	March 17, 2016
Customer Service	March 30, 2016
MasterCard Information Session	April 29, 2016
Anti-Money Laundering	May 11, 2016
Credit Union Orientation & Philosophy	June 10, 2016
Supervisory Committee Training	August 10 & 11, 2016
Rules & Procedures Governing Co-operative Meetings	August 18, 2016
Consumer Lending	September 21 & 22, 2016
Strategic Planning	October 5 & 6, 2016
Board of Director Training	October 19 & 20, 2016
Financial Counseling	November 2 & 3, 2016

COURSE OUTLINES

INSURANCE INFORMATION SESSION

TARGET AUDIENCE

Credit Union staff responsible for assisting members with insurance related inquiries and the processing of insurance claims

COURSE DESCRIPTION

This course is designed to give participants a thorough understanding of the products and services offered by the Bahamas Co-operative League Insurance Brokerage. The course will also review the processing procedures and rules governing the insurance products.

COURSE OBJECTIVE

Upon completion of this course:

Participants will be knowledgeable about all the products and services offered by the Insurance Brokerage. And as a result, possess a greater ability to promote these products and services

Participants will understand the insurance contracts

Participants will have a greater ability to prepare and submit claims

COURSE CONTENT

- Overview of Loan Protection and Life Savings Products
- Loan Protection Contract
- Life Savings Contract
- Processing of claims

CREDIT HOURS

4 hrs

DATE

March 17, 2016

Bahamas Co-operative League Insurance Brokerage Service

CUSTOMER SERVICE WORKSHOP

TARGET AUDIENCE

Credit Union employees

COURSE DESCRIPTION

An interactive workshop that provides employees with practical information that aid in the development and enhancement of their ability to deliver exceptional Member Service.

COURSE OBJECTIVE

The workshop is designed to assist participants with developing effective strategies in the delivery of their Member Service programme.

COURSE CONTENT

Telephone Etiquette
Face to Face Contact with Members
Developing Member Relationship programme
Effective Written Communication to Members
Identifying and implementing effective solution

CREDIT HOURS

6 hours

DATE

March 30, 2016

TIME

9:00 a.m. to 3:00 p.m.

BAHAMAS COOPERATIVE LEAGUE/SCOTIBANK MASTERCARD PRODUCT REVIEW

TARGET AUDIENCE

Credit union staff and officers responsible for the credit card service in their credit union.

COURSE DESCRIPTION

This course will review all the features of the BCLL/Scotiabank MasterCard product and the rules and regulations governing the processing of credit card related requests.

COURSE OBJECTIVES

Participants' ability to service credit card inquires and request will be improved

COURSE CONTENT

- Product feature review
- Applicable fees
- Multipurpose Requests
- Lost & Stolen Credit Cards
- Monitoring and Managing Delinquent Accounts
- Credit Card Reports Review

CREDIT HOURS

3 hours

DATE

April 29, 2016

TIME

9:00 a.m. – 12:00 p.m.

Bahamas Co-operative League Limited Support Service

ANTI-MONEY LAUNDERING

TARGET AUDIENCE

Credit union managers, officers and volunteers along with volunteers of co-operatives responsible for their organizations' Anti-Money Laundering programme.

COURSE DESCRIPTION

An in-depth review of principles and laws related to Anti-Money Laundering in The Bahamas.

COURSE OBJECTIVE

This course will give participants an understanding of laws affecting Money Laundering and equip them with the knowledge necessary for implementation of required policies and procedures as outlined in the Regulations and Statutes. This course will also serve as a Certified Annual Training required by law.

CONTENT

- Money Laundering defined
- Responsibilities of Directors, Management, Staff and Money Laundering Reporting Officers
- Required Anti-Money Laundering policies
- Business Requirements
- Specific Risks
- Dealing with the Police and FIU

CREDIT HOURS

4 hours

DATES

May 11, 2016

TIME

9:00 a.m. – 1:00 p.m.

CREDIT UNION ORIENTATION & PHILOSOPHY

TARGET AUDIENCE

Credit Union employees, volunteers and interested persons

COURSE DESCRIPTION

This course will review foundational aspects of Credit Union history and philosophy. Particular attention will be given to Credit Union development in The Bahamas.

COURSE OBJECTIVE

At the end of the course participants will have an enhanced understanding of the Credit Unions and benefits. It is also envisioned that participants will be better equipped to promote Credit Unions.

CONTENT

- Credit Union history
 - Local
 - International
- Philosophy and values of the Credit Union Movement
- The Unique advantages of Credit Unions and differences between Credit Unions and other financial institutions
- International Credit Union organizations

CREDIT HOURS

6 hours

DATE

June 10, 2016

TIME

9:00 a.m. to 3:00 p.m.

SUPERVISORY COMMITTEE TRAINING

TARGET AUDIENCE

Supervisory Committee Members and persons responsible for internal audits in their respective credit unions

COURSE DESCRIPTION

This course will define the duties and responsibilities of the Supervisory Committee and discuss financial reports and internal auditing.

COURSE OBJECTIVE

Participants will be able to:

- Describe the legal framework within which the Supervisory Committee operates
- Apply laws and principles therein to selected situations
- Analyze credit union operations
- Explain the principles of auditing

COURSE CONTENT

- The Supervisory committee
 - The legal basis
 - Duties and responsibilities
- Credit Union rules
- Relationship with the Board, other committees and members
- Auditing
 - Audit objectives
 - Internal Controls
- Operating principles and policies
- Assets
 - Safeguarding assets
 - Internal controls
- Insurance

CREDIT HOURS

6 hours

DATES

August 10 & 11, 2016

TIME

6:00 p.m. – 9:00 p.m.

RULES & PROCEDURES GOVERNING COOPERATIVE MEETINGS

TARGET AUDIENCE

Credit Union volunteers, employees and interested persons

COURSE DESCRIPTION

This course will provide participants with information on preparation and procedures associated with Annual General Meetings and Board of Directors Meetings.

COURSE OBJECTIVE

At the completion of the course participants should have an increased understanding of the procedures associated with Co-operative Meetings.

CONTENT

- Reports required for
 - Board Meetings
 - Annual General Meetings
- Meeting Preparation requirements
- Recording Minutes
- Standing Orders

CREDIT HOURS

3 hours

DATE

August 18, 2016

TIME

6:00 p.m. to 9:00 p.m.

KEYS SKILLS FOR EXCEPTIONAL PERFORMANCE WORKSHOP

TARGET AUDIENCE

Credit Union employees and interested persons

COURSE DESCRIPTION

A training module, designed to enable the participants to gain the essential communication, team working, time management and interpersonal skills, which will enable them to provide members with personalized professional services.

COURSE OBJECTIVE

The workshop will enable participants to:

- Gain an insight into the psychology of human beings
- Understand the effect of your behavior on the performance of yourself and others
- Manage your time and your boss's time, more effectively
- Develop your ability to influence and persuade others
- Build and maintain positive relationships and minimize conflict
- Maximize your contribution to team performance and productivity
- Discover how to support and develop your own role and that of your boss and his colleagues

CONTENT

- Professional imaging
- Managing anger ethically
- Compelling Communication
- Ascertain your member's needs
- Attitude and morale in the workplace
- Handling difficult situations
- Member reception, comfort and service
- Characteristics of impeccable work behavior
- Remaining on the cutting edge of competition

CREDIT HOURS

7 hours

DATE

September 2, 2016

TIME

9:00 a.m. to 4:00 p.m.

CONSUMER LENDING

TARGET AUDIENCE

Credit committee members, Loan Officers /Clerks

COURSE DESCRIPTION

This course will review the fundamental components of consumer lending.

COURSE OBJECTIVES

Participants will be able to:

- Identify and utilize key principles in Consumer Lending
- Make safe and sound loan recommendations
- Be able to advise members on the credit union's loan product(s) that best suit their requirement

CONTENT

- Review basic lending principles
- Loan purpose analysis
- Loan application analysis
- Loan payment analysis
- Ratio analysis
- Loan monitoring and collections

CREDIT HOURS

12 hours

DATES

September 21 & 22, 2016

TIME

9:00 a.m. – 4:00 p.m.

STRATEGIC PLANNING

TARGET AUDIENCE

Directors, Managers and Senior Staff

COURSE DESCRIPTION

This course will examine the elements of strategic and tactical planning.

COURSE OBJECTIVES

Participants will be able to:

- Identify the elements of a strategic plan and explain their significance
- Assess the operating environment and analyze its impact on Credit Union operations
- Develop a strategic plan
- Assess the relationship between a strategic plan and the company's goals

COURSE CONTENT

- The elements of a strategic plan
- Factors to be considered in formulating the plan
- The key elements and methodologies utilized in the strategic planning process
- Measuring and monitoring the implementation of the plan
- Developing a strategic plan

CREDIT HOURS

6 hours

DATES

October 5 & 6, 2016

TIME

6:00 p.m. – 9:00 p.m.

BOARD OF DIRECTORS TRAINING

TARGET AUDIENCE

Directors and persons preparing for Board Membership

COURSE DESCRIPTION

This course will outline the duties, roles and responsibilities of Directors in terms of their application to specific issues. It will also create a greater awareness of fiduciary responsibilities.

COURSE OBJECTIVE

Upon completion of this course, participants will be able to:
Effectively communicate with each other, management and other committees
Discuss their role and responsibilities
Apply policy to situations

COURSE CONTENT

- Duties, roles and responsibilities of:
 - Directors
 - Board Secretary
 - Treasurer
 - Chairman
- Responsibilities of elected committees
- Fiduciary responsibility of Directors
- Changes within the movement
- The relationship between committees
- Board/Manager Relationship
- Effective Communication
- CUMSA

CREDIT HOURS

6 hours

DATES

October 19 & 20, 2016

TIME

6:00 p.m. – 9:00 p.m.

FINANCIAL COUNSELING

TARGET AUDIENCE

Credit Union employees and volunteers involved in providing financial counseling and assistance to members and potential members.

COURSE DESCRIPTION

This course will review the critical areas of personal financial planning along with member relationship principles.

COURSE OBJECTIVE

At the completion of the course, participants should have an increased understanding of Financial Counseling and its importance to the success of both the member and the credit union.

COURSE CONTENT

- Member relationships skills
- Evaluating the member's current financial situation
- Constructing the Personal Financial Profile of the member
- Forecasting the Personal Financial Situation of the member
- Risk Management and Insurance needs
- Legal Issues affecting Financial Planning

CREDIT HOURS

12 hours

DATE

November 2 & 3, 2016

TIME

9:00 a.m. to 4:00 p.m.