



# Credit Unions of Jamaica Management, Employee and Volunteer Development Programme 2019

## **Rationale and Objective**

The pending Bank of Jamaica Regulations for Credit Unions has a 'Fit and Proper' requirement. This requirement dictates that senior management demonstrate a particular level of expertise and experience in managing a financial institution.

This Credit Unions of Jamaica Employee Development Programme aims at providing Credit Union employees with the knowledge to execute the strategic direction set by the Board, and implement effective and practical suggestions regarding the operations of the credit union as a regulated financial institution. Regulations place significant emphasis on effective management as they monitor the financial institution on a mainly offsite basis. Regulatory burdens will increase and compliance with requirements and enhanced risk management will become a major plank for credit unions.

The programme will consist of workshops, seminars and hands-on experiences. This alliance will ensure employees are able to effectively execute their roles.

## Programme

### CUJ-EDP1- Teller Training

#### *Course Description*

This course outlines the Teller's functions to include the processing of all the daily over-the-counter transactions on members' accounts, but also emphasizes his/her role as a member service representative of the entire credit union and its staff.

#### *Target Audience*

- Tellers, Cashiers, Supervisors-Cashiers

**Contact Hours:** 14 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

### CUJ-EDP2 and CUJ-VDP1 - Fundamentals of Loan Interviewing Techniques

#### *Course Description*

Interviews can be very challenging for both the interviewer as well as the interviewee.

Often times, despite hours of interview time, the interviewer finds that after the loan applicant has left, there is still a lot of pertinent information that is **needed** before the lending decision can be made. This ultimately leads to dual frustration, as the approval process becomes delayed for the borrower, and the interviewer's competence and capabilities become questionable.

The ability to conduct successful interviews is therefore a vital function of lending and indeed impacts on the lending officer's productivity and performance rating.

#### *Target Audience*

- Managers, Loans Officers, Volunteers

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-VDP2- Risk Governance in a Regulated Environment**

### ***Course Description***

Not all credit unions are the same; not all credit unions face the same risks to the same extent, and so a single enterprise risk management template is not appropriate. However, there are common themes such as your risk appetite and the necessity to monitor your risks and comply with regulatory requirements. A pro-active oversight of risk by credit union personnel is now a requirement of regulators. Hence credit unions must ensure robust risk governance.

### ***Target Audience***

- Board of Directors, Risk Committee Members, Supervisory Committee Members, Credit Committee members.

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP3 and CUJ-VDP3- Excel (Intermediate)**

### ***Course Description***

Spreadsheets are efficient tools that are useful in the analysis and sharing of information in order to make informed decisions. This course provides hands-on training in the use of the Microsoft Excel spreadsheet application.

### ***Target Audience***

- Managers and Supervisory Staff, Accountants & Accounting Officers, Loans Officers, Marketing Officers, persons with responsibility for developing budgets and monitoring projects, etc.

**Contact Hours:** 7 Hours

**Facilitator:** INFOSERV

**Proposed fee:** \$16,500 per participant

## **CUJ-VDP4- Meeting Protocols for Credit Union Volunteers - Awareness Session**

### ***Target Audience***

- Board of Directors, Credit Committee Members, Supervisory Committee Members

**Contact Hours:** 7 Hours

**Facilitator:** Department of Co-operatives and Friendly Societies

**Proposed fee:** Covered by League dues

## **CUJ-EDP4 and CUJ-VDP5- Credit Risk Management**

### ***Course Description***

This course will highlight the fundamentals of credit principles. The 5 C's of credit and how to balance them will be explored. Loan evaluation and analysis will be examined at length. Loan security documentation techniques and delinquency management will also be highlighted.

### ***Target Audience***

- Credit Managers, Loan Officers, Credit Committee Members

**Contact Hours:** 14 Hours (2 Days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

## **CUJ-VDP6- Audit Techniques for Supervisory / Audit Committees**

### ***Course Description***

This course will reiterate the roles and responsibilities of the supervisory and audit committees. The legal and regulatory framework in which the supervisory committee operates will be explored. The relationship between the committee, the board and the internal auditor will be highlighted. The course will examine operational, financial, information technology and compliance audit techniques.

### ***Target Audience***

- Supervisory / Audit Committee

**Contact Hours:** 14 Hours (2 Days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

## **CUJ-EDP5 and CUJ-VDP7- Anti Money Laundering and Counter Financing of Terrorism (AML/CFT)**

### ***Course Description***

This course will explain the background and purpose of the Proceeds of Crime Act (POCA) and the Terrorism Prevention Act (TPA). It will highlight how these Acts impact the operations of the regulated sector. It will explain the obligations that the money laundering prevention and counter financing of terrorism regulations impose on the regulated sector. It will examine the penalties for breach of the obligations under the POCA and TPA.

### ***Target Audience***

- Board of Directors, Credit Committee Members, Supervisory Committee Members, Risk Committee, Members of Staff

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant or via CPD Online

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP6 and CUJ-VDP8- Minutes Management**

### ***Course Description***

This course is designed to take the stress out of note-taking and minutes writing by using a step-by-step guide for arranging the meetings, putting together the agendas, taking notes and minutes and transcribing them in a professional and accurate manner.

### ***Target Audience***

- Board Secretaries, Administrative Assistants, anyone taking notes

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP7- Orientation for Credit Union Senior Management - Awareness Session**

### ***Target Audience***

- New employees in the senior management position

**Contact Hours:** 7 Hours

**Facilitator:** JCCUL

**Proposed fee:** Covered by your League dues

## **CUJ-VDP9- Governance for Risked Based Lending Operations**

### ***Course Description***

This course will examine the traditional lending practices and processes. It will explore the risks involved in lending, how to identify and evaluate the risks the credit union is willing to take, including how to utilize the local credit bureaus while maintaining the credit union difference. IFRS 9 and its impact on the credit union's lending process will be explored.

### ***Target Audience***

- Board of Directors, Credit Committee Members, Credit Managers

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP8 and CUJ-VDP10- Delinquency Management and Collections**

### ***Course Description***

This course will outline the appropriate prevention and collection measures to keep delinquency at an acceptable level in accordance with best practice. The course will explore analyzing delinquency reports and loan underwriting techniques to reverse any delinquency trends. The responsibility of the credit committee in this process will be examined.

### ***Target Audience***

- Managers, Delinquency Officers, Loans Managers/Officers, Risk and Compliance Managers/Officers, Credit Committee Members, Board of Directors

**Contact Hours:** 14 Hours (2 days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

### **CUJ-EDP9 and CUJ-VDP11- IT Audit Techniques**

#### ***Course Description***

This two day seminar is not intended for IT audit specialists. It is specially designed to meet the basic IT audit training needs (at the awareness level) of financial and operational auditors who have to assess IT risks, governance, management and controls in the course of their internal audits.

#### ***Target Audience***

- Audit Managers, Financial Auditors, Operational Auditors, Business Process Auditors, Risk Managers, Supervisory Committee

**Contact Hours:** 14 Hours (2 days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

### **CUJ-EDP10- Project Management Principles and Techniques**

#### ***Course Description***

Course designed to put the power of project management to work for you and your credit union and increase the odds of successfully designing and implementing projects.

#### ***Target Audience***

- Persons who have or will be assigned project management responsibilities; project managers; project team members

**Contact Hours:** 14 Hours (2 days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

## **CUJ-EDP11 and CUJ-VDP12- Public Speaking Strategies and Presentation Skills**

### ***Course Description***

This course is designed to improve oral communication through an exploration of the methods and styles of communication in organizations.

### ***Target Audience***

- Directors, Managers, PR & Marketing Personnel, other Middle Management Staff

**Contact Hours:** 14 Hours (2 days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

## **CUJ-EDP12 and CUJ-VDP13- Business Continuity**

### ***Course Description***

Businesses face a variety of potential disruptions. Some are familiar annoyances, like short-term supply chain mishaps, while others may come from major disasters like hurricanes, earthquakes, etc.

This business continuity planning workshop will help your business or organization to not only survive disruptions, but thrive in the long term.

### ***Target Audience***

- Executives, Managers, Business Continuity Planners, Internal and external auditors, Records Managers, Information Technology Managers, Administrative Heads, and others responsible for the effective administration of any size organization.

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP13- Writing Policies and Procedures**

### ***Course Description***

Unclear policy and procedure documents can easily be misunderstood or misconstrued, leading to inconsistencies, inefficiencies and bad feeling – even legal action.



But with clear, active and specific writing, every employee or stakeholder will know where they stand and how they should act in any professional situation at your organization.

On this course, we'll show your team how to write policies and procedures that will keep your business running smoothly as you work towards your objectives.

***Target Audience***

- All Supervisors and Managers

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant

## **CUJ-EDP14 and CUJ-VDP14- Investment Audit Techniques**

***Course Description***

Investment audit assignments present specific challenges and require specialized skills. Whether you're a **staff auditor** preparing for a new assignment or an **experienced auditor or audit manager** interested in gaining a broader risk perspective and new planning strategies, this course will give you the tools to conduct or manage an investment audit with confidence.

***Target Audience***

- Auditors, Risk Managers, Supervisory Committee, Investment Officers

***Contact Hours:*** 14 Hours (2 days)

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant, per day

## **CUJ-EDP15 and CUJ-VDP15- Financial Management**

***Course Description***

This course will define and analyze financial management issues and concepts in the credit union. The impact of economic policies on the credit unions' operations will be examined. Understanding the balance sheet and income statement will be

explored. The use of financial techniques to assess risk and profitability of the credit union will be discussed.

***Target Audience***

- Finance Managers, Accountants, Board Members

**Contact Hours:** 14 Hours (2 Days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

**CUJ-EDP16- Facilities Management**

***Course Description***

Provides an overview of facilities management and its challenges. It's an interdisciplinary business function that co-ordinates space infrastructure, people and organization. It is often associated with administration. The program provides an overview of information that is vital to running an efficient facility.

***Target Audience***

- Managers looking to broaden their understanding of the professional Facilities Management practice
- Individuals working in related areas that may come into contact with facilities management functions.
- Individuals considering moving into the field as a career change

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

**CUJ-EDP17- Anti Money Laundering and Counter Financing of Terrorism (AML/CFT) for Risk Managers**

***Course Description***

This course will explain the background and purpose of the Proceeds of Crime Act (POCA) and the Terrorism Prevention Act (TPA). It will highlight how these Acts impact the operations of the regulated sector. It will explain the obligations that the money laundering prevention and counter financing of terrorism regulations impose on the regulated sector. It will examine the penalties for breach of the obligations under the POCA and TPA.

**Target Audience**

- Risk Managers

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant or via CPD Online

**Proposed fee:** \$16,500 per participant

**CUJ-EDP18 and CUJ-VDP16- Understanding the Income Tax Act - Awareness Session**

**Target Audience**

- Managers, Payroll/Accounting Staff, Internal Auditors, Treasurers

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** Covered by League Dues

**CUJ-EDP19 and CUJ-VDP17- Supervisory Management**

**Course Description**

This course focuses on the importance of effective supervision of staff at all levels, and recognizes that supervisory skills are not innate, but must be learned and developed in accordance with changes in our environment. It aims to equip supervisors with a range of human relation skills to communicate, guide, coach, motivate, problem solve, make decisions, etc., while doing so with the highest level of professionalism.

**Target Audience**

- Managers, Supervisors, Team Leaders

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP20 and CUJ-VDP21 - Fraud Detection and Investigation**

### ***Course Description***

This course will identify strategies to be implemented to prevent fraud in the credit union. It will examine new trends being used by persons carrying out fraudulent activities. How to combat cybercrime and debit card fraud will be explored.

### ***Target Audience***

- Internal Auditors, Risk Managers/Officers, Supervisory Committee Members, Managers/Supervisors

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP21 and CUJ-VDP22- Job Evaluations**

### ***Course Description***

Job evaluation is the systematic and objective process of comparing one job to another within an organization to arrive at different job levels. It does so without looking at individual characteristics, personality or performance. Individual abilities and efforts may be taken into account and reflected in the employee's earnings, but this is entirely different from the grading of the job. Job evaluation grades the job, not the person. Neither individual effort nor labour market conditions are taken into account when conducting the grading. A job evaluation system enables the equitable distribution of wages and salaries, rewarding each employee for the position that they hold and their duties and responsibilities.

### ***Target Audience***

- HR Managers, Supervisors

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP22 and CUJ-VDP23- Microsoft PowerPoint**

### ***Course Description***

This course takes students beyond the basics and gives them higher-level skills for Microsoft PowerPoint 2013. The 12 modules in this course cover key topics, including using slide, handout, and note masters; working with templates; working with comments; reviewing a presentation; advanced presentation techniques; advanced animation techniques; custom shows; and file management tools.

### ***Target Audience***

- Persons who have to prepare presentations, Anyone interested in using PowerPoint

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

## **CUJ-EDP23- Strategic and Tactical Planning**

### ***Course Description***

This course will identify the elements of the strategic planning process (from development to implementation) and explain their significance. The balanced scorecard and how it can be incorporated in the strategic planning process to track strategic goals, will be examined. Methods of developing S.M.A.R.T tactical goals will be explored.

### ***Target Audience***

- Management team

**Contact Hours:** 14 Hours (2 days)

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant, per day

## **CUJ-EDP24- Assessment of the AML/CFT Framework**

### ***Course Description***

This course will provide participants with assistance on how to do an assessment of their AML/CFT risk assessment and AML/CFT programme. It will also inform participants on the adequacy and effectiveness of their AML/CFT programme.

***Target Audience***

- Internal Auditors, Risk Officers, Supervisory Committee

***Contact Hours:*** 14 Hours (2 Days)

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant, per day

**CUJ-VDP24- Due Process in Dispute Resolution - Awareness Session**

***Target Audience***

- Board of Directors

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant or via CPD Online

***Proposed fee:*** Covered by League Dues

**CUJ-VDP25- Cybercrimes- Awareness Session**

***Target Audience***

- Board of Directors, Managers, IT Managers, Operations Team

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant or via CPD Online

***Proposed fee:*** Covered by League Dues

**CUJ-EDP25- Enterprise Risk Management**

***Course Description***

This course will identify the possible risk credit unions are likely to face and the mitigating strategies that may be employed. The role of staff in the risk management process will be highlighted. The course will explore developing the ERM Framework, ERM polices and setting and influencing the risk culture of the origination

It will identify the enterprise-wide risk governance principles and discuss governing in a BOJ regulated environment and strategies to ensure compliance. The

development and monitoring of risk appetite, risk tolerance, risk profile and risk registers will be discussed.

***Target Audience***

- General Manager, Risk Manager

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant

## **CUJ-EDP26- Audit Report Writing and Critical Thinking**

***Course Description***

Persuasive communication is an essential skill for auditors at all levels, and high-quality audit reports are a key communication tool. By participating in this course, auditors in all sectors and at all levels will learn what goes into an effective audit observation and how to organize reports that meet professional standards, elicit management action, and communicate crucial messages to executives and board-level readers. By honing these skills, they can distinguish themselves in their current positions

***Target Audience***

- Risk Managers, Supervisory Committee Members, Internal Auditors

***Contact Hours:*** 14 Hours (2 Days)

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant, per day

## **CUJ-EDP27- Business Development and Sales**

***Course Description***

The course focuses on the tools and techniques required to develop new business. Without them, sales will stagnate and profits will drop. The course also addresses ways to maximize the company's profitability by fostering relationships with potential players and key decision makers in the market. By attending this program, business development professionals will acquire what they need to create and

implement promotional drives in order to spur the company's market prospects and design cost effective yet innovative options to boost sales.

***Target Audience***

- Management team, Business Development Officer, CSRs, Loans Officers

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant

## **CUJ-EDP28- Social Media Marketing**

***Course Description***

Social media marketing is the use of social media platforms and websites to promote an organizations product or service. Social media marketers are responsible for content creation and management, community growth, and optimization.

In this course you will learn how to leverage a variety of social media platforms, including Facebook, Twitter, LinkedIn, Instagram, Snapchat which will assist in achieving the business and organizational goals as well as allow you to track the success through social monitoring and real-time analytics.

***Target Audience***

- Anyone interested in Social Media Marketing

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant

## **CUJ-EDP29- Handling Grievances and Separation - Awareness Session**

***Target Audience***

- Management team

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant



**Proposed fee:** Covered by League Dues

### **CUJ-EDP30- Performance Management**

#### **Course Description**

This course will identify the various steps in the performance management system. The balanced scorecard technique will be explored. How to set S.M.A.R.T goals and tie employees' goals with the strategic goals and targets of the organization will be discussed at length. Employing and developing the best fit candidates for various positions will be examined.

#### **Target Audience**

- Management team

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

### **CUJ-EDP31- Completing Legal Documents (Paralegal Training)**

#### **Course Description**

#### **Target Audience**

- Management team

**Contact Hours:** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** \$16,500 per participant

### **CUJ-EDP32- How to Respond to Audit Findings**

#### **Course Description**

Audit findings are really about improvement, not judgement. A finding isn't a report card that details your organization's demerits, and it's not a statement that says the management team is failing at its job. Findings and management letters are, in fact, essential byproducts of the audit process. They reveal helpful information you can use to protect your organization from risk and tighten controls.

The course will help the participant to identify the common types of audit findings they will receive and how to respond by: agreement and corrective actions, disagreements and no responses, writing the response and response strategies to avoid.

***Target Audience***

- Supervisory Committee, Internal Auditors

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** \$16,500 per participant

**CUJ-EDP33- Fraud and Robbery Prevention - Awareness Session**

***Target Audience***

- Management team, Supervisors, Supervisory Committee, IT team

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** Covered by League Dues

**CUJ-EDP34- Building a Service Excellence Culture - Awareness Session**

***Target Audience***

- Member Service Managers, Supervisors, and Member Service Representatives, Loan Officers, Tellers, Telephone Operators, etc.

***Contact Hours:*** 7 Hours

***Facilitator:*** CSS Consultant

***Proposed fee:*** Covered by League Dues

**CUJ-EDP35- Social Savvy/Fine Dining - Awareness Session**

***Target Audience***

- Member Service Managers, Supervisors, and Member Service Representatives, Loan Officers, Tellers, Telephone Operators, etc.

***Contact Hours:*** 7 Hours

**Facilitator:** CSS Consultant

**Proposed fee:** Covered by League Dues

## **CUJ-EDP7- Orientation for Credit Union Staff - Awareness Session**

### **Target Audience**

- New employees

**Contact Hours:** 7 Hours

**Facilitator:** JCCUL

**Proposed fee:** Covered by your League dues

### **Assessment**

All Management, Employees and Volunteer must complete at least 70% of the courses to be awarded their Certified Credit Union Certificate\*.

For each course completed, certificates will be granted by the facilitating institution.

### **Conclusion**

If all employees take advantage of this development programme, they will be equipped with the knowledge and attitude to effectively carry out their role as credit union employees.

\*Participants who have tertiary level, international certification / designation or have completed a similar course on CPD Online, will receive an exemption from that course.

### **Registration**

**[To register click HERE!](#)**