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# NEWSLETTER

### Celebrating 30 years of offering world class training in banking

INSIDE THIS ISSUE 05 TIOB'S 22nd Graduation Ceremony







**ABOUT THE INSTITUTE** 

The Tanzania Institute of Bankers (TIOB) is the sole Professional body for the Tanzanian Banking Industry. It is governed by a council of representatives from Commercial Banks licenced to run banking services in Tanzania and the Bank of Tanzania. The Governor of the Bank of Tanzania being a founding member of the Institute is the permanent chairman of the Governing Council.

The Institute currently has over 8,000 members and the number of new enrolments continues to grow. TIOB aims to elevate professional and ethical standards in the banking sector by creating a workforce with the highest standards of professional conduct, knowledge and competence.

The Institute engages industry experts from within the banking sector and beyond to run various professional programs to ensure that, the delivered qualifications remain relevant and supportive, equipping bankers with the requisite skills and values to keep pace with the fast-evolving banking environment.

The Institute continues to support the growth of our members through innovative learning and by advocating professionalism, advancing thought leadership, and facilitating networking opportunities.

# CONFENS

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**COVER IMAGE:** The logo features the number "30" in bold, with a sleek and modern design that exudes sophistication and professionalism. The guy holding the logo has a proud and confident expression on his face, symbolizing the success and growth of TIOB over the past three decades. This milestone is a testament to the dedication and commitment of TIOB in providing top-notch training in banking, shaping the future leaders of the industry. The 30th anniversary celebration is a time to reflect on past achievements and look forward to continued excellence in the years to come.

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### **TIOBS EXAMINATION CENTRES**

REGIONS	LOCATIONS			
DAR ES SALAAM	TIOB OFFICES			
ARUSHA	INSTITUTE OF ACCOUNTANCY ARUSHA (IAA)			
DODOMA	COLLEGE OF BUSINESS EDUCATION (CBE)			
MBEYA	COLLEGE OF BUSINESS EDUCATION (CBE)			
MWANZA				
ZANZIBAR	THE STATE UNIVERSITY OF ZANZIBAR (SUZA)			

·Be Certified

### **TIOB'S 22nd Graduation Ceremony**



Mr. Emmanuel Tutuba (Governor of the Bank of Tanzania) awarding a Professional Certificate in Banking to one of the graduates during the 22nd Graduation Ceremony held on 5th October, 2023.

The Tanzania Institute of Bankers (TIOB) hosted its 22nd Graduation Ceremony on 5th October 2023 at Cardinal Rugambwa Social Hall, Dar es Salaam.

The event was, for the first time, broadcasted live on TIOB's YouTube and Facebook pages for all members and the public to witness. 77 individuals were conferred the Certified Professional Banker status, this is a prestigious designation awarded to individuals who have successfully completed Professional Examinations in Banking.

The ceremony commenced with the welcome address by TIOB Executive Director Mr. Patrick Mususa followed by a speech made by the guest of honour, Mr Emmanuel Tutuba (Governor of the Bank of Tanzania). The conferees were then awarded with the Certified Professional Bankers (CPB), Specialist and Banking Certificates, and this was followed by the presentation of Excellence Awards to the best performers. The conferees then took their oath of commitment to the Code of Professional Conduct, led by the Registrar of the Institute, Mr. Saad Banzi. Close to 100 individuals attended the ceremony, including the TIOB Council members and invited guests.











### THE TANZANIA INSTITUTE OF BANKERS VELCOMES YOU TO TV 2210 SRA AT J CE 101 35 C 01 2









### **CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT**

#### What is International Certificate in Wealth and The ICWIM meets the needs of those firms who **Investment Management?**

The International Certificate in Wealth & Investment Management covers the essentials of financial planning, private client asset management, fund management, advisory functions and investment Key features: analysis from a global perspective. The qualification • will ensure that you understand the range of assets and investment products that are available in the market and find appropriate solutions to meet the investment, retirement and protection planning needs . for your clients. It is an entry level gualification for international candidates working in private banking and wealth management roles.

#### Is the International Certificate in Wealth & **Investment Management right for me?**

The International Certificate in Wealth & Investment Management is suitable for a wide audience – from new entrants to financial services to professionals already working in the sector who may be interested in diversifying into wealth management. It is an ideal alternative for staff working in wealth management roles who need to demonstrate competence through the achievement of a benchmark qualification and who want to develop an understanding of how to deliver wealth International Certificate in Wealth and Investment management advice.

#### Who should study the qualification?

The qualification's broad focus on wealth and investment management makes it suitable for a ICWIM wide audience - from new entrants to financial multiple-choice question exam. The pass mark is services to professionals already working in the 70%. Exams can be taken remotely or at one of our industry who may be interested in diversifying into Computer Based Testing (CBT) centres wealth management.

It is an ideal alternative for staff working in wealth management roles who need to demonstrate competence through the achievement of а benchmark qualification and who want to develop an understanding of how to deliver wealth management advice.

want to ensure that staff are able toprovide high-quality advice and the qualification can be included into staff induction programmes.

- Provides a comprehensive introduction to financial planning, professional regulation, investment analysis and lifetime financial provision.
- Available to all the gualification has no entry requirements
- First step in the CISI's global wealth management pathway - you can build upon this qualification by progressing to the higher level International Certificate in Advanced Wealth Management
- Free CISI and TIOB Student membership associated become with а Chartered professional body and take advantage of an extensive range of benefits
- Exams available online via remote invigilation or at one of our global test centres

#### **Qualification Structure**

Management is achieved by successfully passing a multiple-choice exam.

#### Assessment

is assessed via 100 а two-hour

**TIOB** is CISI Accredited Training Partner (ATP) in Tanzania, ensuring flexible scheduling, instant results and ease of completing the exam on screen.

#### **CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT FEES**

1. Managing Operational Risk in Financial Institution					
2. International Certificate in Wealth and Investment Management [ICWIM]	930,000				
3. Global Finance Compliance	930,000				
Fees of the CISI course covers annual membership of TIOB and CISI the training materials, learning materials, tuition and certification.					

After enrolling and paying you will be given access to learning materials



REGISTER Via email – info@tiob.or.tz CONNECT US **f in** tiob\_tanzania



### 20th East Africa Banking School Naivasha, Kenya





Tanzania Institute of Bankers (TIOB), Kenya Institute of Bankers (KIB) and Uganda Institute of Banking and Financial Services (UIBFS) jointly organised the East African Banking School 2023 on 19th – 21st July 2023 at the Lake Naivasha Resort, Kenya. The theme of the conference was; "Data Governance in the Financial Services Sector". The conference convened over 15 captains of industry and leading experts from the banking, ICT, Cybersecurity and Telecommunication Companies. They generously shared their experience and knowledge of the best practices in data management and protection. Through live panel discussions and presentations, banking and financial industry stakeholders enjoyed insightful discussions on Data Governance topics centred on the Financial Services Sector in the East Africa Region.





















### **Regional and Global Bankers Conferences**

TIOB encourage bankers and other financial services providers to attend relevant schools and conferences organised from time to time at National, Regional and International levels. Examples of the conferences are, East African Banking School, Alliance of African Institute of Bankers (AAIOB) conferences and World Conferences of Banking Institutes (WCBI).

The objective of these conference is to enable members study emerging developments in the banking & finance sector and to provide a forum for dialogue and networking among the various financial services stakeholders and banking Institutes in Africa and Globally.

East Africa Banking School, is a regional conference organised jointly by Tanzania Institute of Bankers (TIOB), Kenya Institute of Bankers( KIOB and Uganda Institute of Banking and Finance (UIBF). The school is held annually and is cordinaded on rotational basis



The Alliance conducts a "banking & finance" conference after every two years. The conference is open to all member institutes/organizations, leaders and senior management in the banking and finance sectors across Africa and other Local and International Stakeholders in Financial Services. Chairman ship of the AAIOB is current under the Chartered Institute of Bankers-Nigeria (CIBN) while TIOB was appointed as a treasurer of the Alliance. between the three institutes, The Banking school for year 2024 will be held in Uganda, dates and venue will be announced soon. In the year, 2023, the school was held in Naivasha-Kenya as per the photos below;



The World Conference of Banking Institutes (WCBI) is a global forum that brings together a large number of central bankers, commercial bankers, finance professionals, academics, learning and development consultants, global banking and finance education providers to meet, network and share best practice on how to get ahead of the challenges associated with the future of banking. A biennial event, it was inaugurated in 1975 and was last hosted in Kuala Lumpa Malaysia in 2023. It has covered a wide range of topical issues over the past 43 years and before that, the conference was held across the globe in Europe, Africa, Asia, America and Oceania. The next instalment of the WCBI will be hosted by the Chartered Banker Institute in Scotland come 2025.

### TIOB Celebrated it's 30 years

Tanzania Institute of Bankers (TIOB) celebrated its 30th Anniversary during the Annual Gala Dinner which was held on the 25th of March, 2023 at the Cardinal Rugambwa Social Hall.

TIOB held this inaugural Members' Dinner to recognise its members and appreciate key stakeholders' contributions to the Institute's initiatives to Professionalise the Banking Industry.

The event was attended by over 200 guests, including members of TIOB, various networking groups, Members of committees, Regulators, and prominent members of the banking industry.

TIOB Chairman and Governor of Bank of Emanuel Tanzania (BOT), Mr. Tutuba. represented by Mr Robert Pascal Mshio (Manager of Microfinance Supervision at BOT), welcomed the guests to the event and delivered the Chairman's keynote address. During the evening, various prizes and awards were presented to winners in different categories. In his speech to celebrate the day, the Executive Director of the Institute Mr. Patrick Mususa, highlighted several milestones accomplished by the Institute over the past 30 years.







### BE PART OF THE FELLOWS

### **APPLY TODAY!**

CONTACT: +255 22 2669091/92 www.tiob.or.tz



### TIOB MEMBERS WIN 3RD PLACE IN BATTLE OF THE BANKS AFRICA 2023

On the evening of 28th February, 2024 a team four (4) TIOB Members made history for the Institute by being awarded 3rd place in the recently completed Battle of The Banks Africa for the year 2023.

Fredrick Ringo, Peter Mushi, Frimin Paul, and Bhoke Mantago represented TIOB in this highly coveted international competition among young professional bankers. The team of four (4) once again kept TIOB in the Top 3 after their predecessors won the Top Trophy in 2022.

TIOB celebrates this win in partnership with KCB Bank Tanzania, Stanbic Bank Tanzania, Standard Chartered Bank Tanzania, and First Housing Finance, the respective financial institutions represented by the TIOB sponsored team members.

Team TIOB was able to attend the Awarding Ceremony in Nairobi, Kenya on the 28th February, 2024 and held high their respective certificates in celebration of this critical victory. Their achievement continues to write the story of Tanzania's growth and development from milestone to milestone. As the nation's economy grows, so does the confidence and capability of our financial services sector.

TIOB has been privileged to provide the platform for the talented bankers in our industry to shine and will continue to do so going forward.

This year 2024 the Tanzanian and African Chapter will be combined into the Battle Of The Banks Africa 2024. This year's edition promises an even more exciting program in which young and aspiring leaders in various financial institutions in Tanzania will have the opportunity to learn the most valuable lessons in Bank Risk Management and competitive strategy planning and quick decision making. The quick formation of effective teams will continue to be a critical success factor for those competing.

We wish this year's contestants all the best!

Kilimanjaro Cooperative Bank Limited won the Inaugural

### Tanzania Bankers' Challenge 2023





The Kilimanjaro Cooperative Bank Limited (KCBL) emerged as the overall winner of the inaugural Annual Tanzania Bankers' Challenge, organised for the first time by TIOB in partnership with ICAP Training Solutions from South Africa. The crowning ceremony of Tanzania's Best Young Bankers for 2023 took



place on 25th March 2023 at the Cardinal Rugambwa Social Hall, Dar es Salaam. The event took place during the Institute's Gala Dinner and was well attended. More than 80 bankers participated in the Challenge, representing fifteen(15) different Banks from within Tanzania.





# THE CHALLENGE

TO BE CROWNED "AFRICA'S BEST YOUNG BANKERS 2024"

Register today! +255 22 2669091/92













### 21 Graduates Completed the 3 months Ng'ara Career Development Program

In the ongoing endeavour to empower young university and college graduates, TIOB for the second year running implemented the three months Ng'ara Career Program in partnership with Niajiri Platform. 21 out of 25 participants successfully graduated from the 2023 Ng'ara Career Program. The program was crafted jointly between TIOB and Niajiri Platform which is a technology-led talent management company.

The training focus was on teaching vital employability skills tailored for the banking and financial services sector, complemented by a mentorship program connecting participants with experienced mentors who are seasoned professionals operating in the Financial Sector in Tanzania.

This collaboration signifies a strategic partnership dedicated to enhancing the skills and employability of banking graduates.











































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# Awarding of New TIOB Fellows

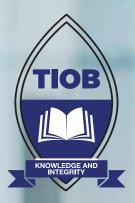




TIOB held its 2nd Honorary Fellows Conferment Ceremony on 5th October 2023 at the Cardinal Rugambwa Social Hall, Dar es Salaam. At this special ceremony, 3 eminent members were conferred the prestigious Honorary Fellowship status while 1 Honorary Fellowship was awarded posthumously. The event was officiated by the Governor of the Bank of Tanzania (BOT) and also attended by Chief Executives of Banks and representatives from the banking sector, along with approximately 100 Professional Banking Certificate graduates.



19



### Professional Certification means job security!

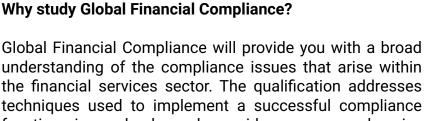
**Registration for the May 2024 Examinations is now open!** 

Take advantage of this opportunity and register now through our online registration system, SARIS, at www.tiob.or.tz

Register today: info@tiob.or.tz or call +255 22 2669091 | +255 22 2669092

Don't miss out on this chance to demonstrate your knowledge and skills - register today!

### GLOBAL FINANCIAL COMPLIANCE



function in a bank and provides a comprehensive introduction to all the issues a global Compliance Officer may encounter. It explores the international regulatory environment, managing the risk of financial crime, governance, risk management, ethics, integrity and fairness.

#### Is Global Financial Compliance right for me?

Global Financial Compliance is suitable for all compliance staff and will be especially relevant for Compliance Officers.

#### **Key features:**

- Specialist qualification covers all key aspects of compliance and can be taken as a stand-alone qualification or as part of the Investment Operations Certificate (IOC)
- Combine it with a CISI regulatory exam to complete the full Certificate in Global Financial Compliance. You are exempt from the regulation paper if you have already achieved a regulatory paper through another route, such as the IOC
- Offers a progressive study pathway Global Financial Compliance is the first step in the CISI's compliance qualifications study pathway and offers access to the higher level Diploma in Investment Compliance
- Globally portable addresses international issues and best practice techniques
- Free CISI and TIOB Student membership become associated with a Chartered professional body and take advantage of an extensive range of benefits
- Exams available online via remote invigilation or at one of our global test centres

#### **Qualification Structure**

Global Financial Compliance is achieved by successfully passing a multiple-choice question exam. Details for this exam are shown below. Global Financial Compliance can also be combined with a regulatory exam to achieve the CISI Level 3 Certificate in Global Financial Compliance. It can also be taken as part of the Investment Operations Certificate.

#### **Course Fee**

If you register via the TIOB, you will get a discount on the fee. The Certificate costs TZs. 930,000 per candidate, including all learning materials, access to the examinations and student membership of both bodies.





" Jam satisfied with the training program that TJOB offers. It has helped me gain knowledge in banking and finance from well designed courses with practical orientation". Julieth Sanye

" TIOB professional course has helped me receive an internship program with TCB PLC through Ng'ara career program, This is a very good opportunity in my career development journey, Jericho Mlaki





"I had the opportunity to attend the Ng'ara Career Program offered by TIOB to young graduates. The program helped me to gain knowledge in job searching skills which enabled me to secure a job at one of the companies in Tanzania. I thank TIOB Management for this useful opportunity" Rose Kiungulia





Are You Currently a University Student in Tanzania? This program is for you and it is FREE

## OPEN A BANK & SELL THE MOST LOANS & DEPOSITS TO WIN! BUT

### KEEP YOUR BANK SAFE!

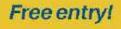
Start: 2nd April, 2024 End: 7th July, 2024

EVENT REWARDS:

**Top WINNER** To Receive UP TO **TZS 3 MILLION** and an Internship in the Banking Industry!



"Scan Here" to Join the Competition!









TIOB offers industry relevant training that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist team or in collaboration with strategic learning partners. Programmes offered are on a six month interval, which enable us to review and update our course materials based on a more intuitive understanding of what banks need in this fast-changing dynamic financial services landscape.

While the programmes that you will see here on the following table are offered for open enrollment, they can also be customized as in-house training to suit the needs of your organization. We also provide a broad spectrum of consultancy services to create tailor made training programmes that are specifically aligned with your organization's strategic learning requirements

S/ N	PROGRAM TITLE	TARGET AUDIENCE	DATES	Registration Link	AMOUNT (TZS)	VENUE
1	Loan Syndication	<ul> <li>Corporate bankers,</li> <li>Relationship Managers,</li> <li>Bankers who need to tap on the opportunities offered by the syndicated loan market,</li> <li>Bankers who need to know how to arrange / lead manage syndicated loans and those who need to know what to expect when participating in syndicated loans</li> </ul>	21-23 February	https://forms.gl e/vMbqAw5eZn 1zumHw7	750,000	TIOB
2	Applicable legislation Framework Related to Financial Institutions	Legal Officers and Officers from Financial Institutions and the Central Bank	04-06 March	https://forms.gl e/taAP7Zf4dC5 RM88f8	750,000	TIOB
3.	Teller function compliance and cash unit Operations	Staff Working as teller, front office and operation In-Charge or the individual aspiring to join teller or cash area of Banking and Financial Institutions.	07-08 March	https://forms.gl e/o4Je9FUKx7 pvzjUS8	500,000	ТІОВ
4	Oil & Gas Credit Analysis & Loan Management	<ul> <li>Credit/Loan Officers</li> <li>Credit Managers</li> <li>Credit Risk Officers &amp; Managers</li> <li>Account Relationship Officers</li> <li>Relationship Managers</li> <li>Business Development Managers</li> <li>All other officers involved directly or indirectly with Oil &amp; Gas Industry business in the banks/FIs.</li> </ul>	12-15 March	https://forms.gl e/xzPPtrwaXG hyDTXu9	1.000,000	TIOB
5	Business Communication and etiquette skills cash unit Operations	<ul> <li>Business professionals</li> <li>Sales and customer service professionals</li> <li>Entrepreneurs and small business owners</li> <li>Human resources and training professionals</li> <li>Project managers</li> <li>New graduates and Entry-level Professionals</li> <li>International Business professionals</li> <li>Anyone seeking Career advancement</li> </ul>	20-22 March	https://forms.gl e/rQVKyckkfm WDAbiq5	750,000	TIOB
6	Model-Based Monetary Policy Analysis and Forecasting	<ul> <li>Mid-level to senior officials responsible for monetary policy decision making and staff doing macroeconomic analysis and forecasting or operating macroeconomic models.</li> </ul>	12-15 March	https://forms.gl e/Z9NnQEajDj EMQT3i8	1.250,000	DSM-BOT
7	Business Communication and etiquette skills cash unit Operations	<ul> <li>This course dedicated for women who are entering supervisory and management roles and those who want to update their understanding of their role as a leader. Leaders and executives</li> <li>Managers and team leaders</li> <li>Entrepreneurs and business owners</li> <li>Human resource professionals</li> <li>Project managers</li> <li>Educators and trainers Government and nonprofit leaders</li> <li>Any Individual aspiring to leadership roles</li> </ul>	March	https://forms.gl e/rQVKyckkfm WDAbiq5	750,000	TIOB
8	Lending to SMEs	Credit Officers and Investment Analysts	22-24 April	https://forms.gl e/kNgJXcCsxa Ein7F47	1.250,000	TIOB

S/ N	PROGRAM TITLE	TARGET AUDIENCE	DATES	Registration Link	AMOUNT (TZS)	VENUE
9	Women Transformational Leadership skills	<ul> <li>This course dedicated for women who are entering supervisory and management roles and those who want to update their understanding of their role as a leader. Leaders and executives</li> <li>Managers and team leaders</li> <li>Entrepreneurs and business owners</li> <li>Human resource professionals</li> <li>Project managers</li> </ul>	15-17 May	https://forms.gl e/esQHGqwJe muwPy4Y8	750,000	Bagamoyo
10	Forest Financing	<ul> <li>Loan / Credit Officers and Managers</li> <li>Credit Analysts</li> <li>Credit Risk Team</li> <li>Branch Managers</li> <li>Relationship Managers and AccountRelationship Officers</li> <li>Sales and Marketing Team</li> <li>Financial analysists in the forestry industry</li> <li>Investment managers and analysts</li> <li>Government officials and policymakers</li> <li>NGO and Development Practitioners</li> <li>Sustainability and ESG (Environmental, social, and Governance) professionals</li> <li>Consultants and advisors</li> </ul>	20-24 May	https://forms.gl e/HpBMhivTEH FPPoM18	1,250,000	lringa
11	Agricultural Finance	<ul> <li>Credit Analysts/Loan Officers</li> <li>Credit Managers</li> <li>Relationship Managers</li> <li>Risk Officers</li> <li>Risk Managers</li> <li>Branch Managers</li> </ul>	03-07 June	https://forms.gl e/ngGpyQ5NV 4d8GU2r6	1,250,000	Kigali-Rwanda
12	Risk Assessment on Project Investment financing	<ul> <li>Credit Analysts</li> <li>Credit Managers</li> <li>Investment Officers &amp; Managers</li> <li>Risk Officers &amp; Risk Managers</li> <li>Internal Audit</li> <li>Finance Officers &amp; Finance Managers</li> <li>Project Management Personnel from Non-Governmental Organizations, Central Government and Local Governments</li> <li>Project Officers and Managers from Pension Funds/Insurance Companies</li> <li>Project planners, Researchers, Government Ministries</li> </ul>	12- 14 June	https://forms.gl e/Ntg5qh7Fif4 WjHH26	750,000	TIOB
13	Customer Experience Management in Banking Environment	Front-line staff and anyone whose job responsibilities include sales, marketing, relationship management, product development, customer care, servicing or interacting with customers, Relationship officer, Segment Managers and Contact Centre Team Lead	20-21 June	https://forms.gl e/8YWuqeTd4B LxkSwM9	500,000	ТІОВ
14	Distressed Loans– Identification, management, restructuring &rehabilitation	<ul> <li>Recovery Managers &amp; Officers</li> <li>Relationship Managers</li> <li>Credit Managers &amp; Credit Analysts</li> <li>Investment Managers &amp; Officers</li> <li>Relationship Managers/Account Officers</li> <li>Risk Managers (Credit, Operational &amp; Market Risks)</li> <li>Management Consultants</li> <li>Credit Portfolio Managers</li> <li>Corporate Treasurers</li> <li>Compliance Managers &amp; Officers</li> <li>Financial Decision Makers in Corporations</li> <li>Finance Managers</li> <li>Microfinance Credit Officers &amp; RMs</li> </ul>	10-12 July	https://forms.gl e/unuRTGGPx qNFd6JK8	750,000	TIOB
15	Training of the Trainer (TOT)	Trainers • Prospective trainers	15-19 July	https://forms.gl e/USwPs41N3 Ses6Pd2A	1,250,000	Bagamoyo
16	Product innovation, Development and Marketing strategies	<ul> <li>Research and Development Teams</li> <li>Innovative Leaders</li> <li>Entrepreneurs</li> </ul>	23-26 July	https://forms.gl e/USwPs41N3 Ses6Pd2A	1,000,000	TIOB
17	Corporate Sales Management	<ul> <li>Sales managers and directors</li> <li>Business development executives</li> <li>Sales team leaders</li> <li>Entrepreneurs and business owners</li> <li>Sales operations managers</li> </ul>	29-30 July	https://forms.gl e/tu5gvNMiDEq h9gby6	500,000	TIOB
18	Mortgage Finance	<ul> <li>Senior and Middle level officers in the banking institutions who are involved in Credit</li> <li>Relationship Management</li> <li>Loan Documentation as well as Legal aspects of mortgage financing</li> </ul>	12-16 August	https://forms.gl e/KqmpmfKpbr RYrEw58	1,250,000	Dodoma

S/ N	PROGRAM TITLE	TARGET AUDIENCE	DATES	Registration Link	AMOUNT (TZS)	VENUE
19	Operational Risk Management for Banks	<ul> <li>Financial Officers</li> <li>Risk Officers</li> <li>Internal Auditors Operational Risk Managers Staff with roles and responsibilities in operational risk in risk management departments,</li> <li>Businesses and central departments All front-, middle- and back-office staff in operational roles</li> </ul>	14-16 August	https://forms.gl e/fwqXo24npy Gy882H8	750,000	TIOB
20	Exchange Rate and Interest Rate Dynamics: Impact on Banking Operations	Officers of the Central Bank, commercial banks, other financial institutions, and any other interested parties	21-23 August	https://forms.gl e/WMr3VQ283 dtks4K2A	750,000	Zanzibar
21	Business Identification and Account Management for a Relationship Manager	<ul> <li>Relationship officers/Managers from Microfinance institutions, Commercial and Corporate Banking</li> <li>Relationship managers from insurance companies</li> <li>Investment Banking personnel handling lending activities</li> </ul>	04-06 September	https://forms.gl e/YBsQkuNrE6 AFBbEKA	750,000	τιοβ
22	Women Transformational Leadership skills	<ul> <li>This course dedicated for women who are entering supervisory and management roles and those who want to update their understanding of their role as a leader. Leaders and executives</li> <li>Managers and team leaders</li> <li>Entrepreneurs and business owners</li> <li>Human resource professionals</li> <li>Project managers</li> <li>Educators and trainers Government and nonprofit leaders</li> <li>Any Individual aspiring to leadership</li> </ul>		https://forms.gl e/K6CTUTZsdy SnHGPe9	750,000	Morogoro
23	Agricultural Finance	<ul> <li>Credit Analysts</li> <li>Loan Officers</li> <li>Credit Managers</li> <li>Relationship Managers</li> <li>Risk Officers</li> <li>Risk Managers</li> <li>Branch Managers</li> </ul>	16-20 September	https://forms.gl e/wHSBWXry6r 5q2WLFA	1,250,000	Botswana
24	The role of Banks in Public Private Partner's (PPPs)	<ul> <li>Banking and finance professionals</li> <li>Public sector officials</li> <li>Private sector executives</li> <li>Consultants and advisors</li> <li>Infrastructure and project managers</li> <li>Graduate students Researchers</li> </ul>	24-27 September	https://forms.gl e/KqmpmfKpbr RYrEw58	1,000,000	Zanzibar
25	Risk Assessment on Project Investment financing	<ul> <li>Credit Analysts</li> <li>Credit Managers</li> <li>Investment Officers &amp; Managers</li> <li>Investment Officers &amp; Managers</li> <li>Internal Audit</li> <li>Finance Officers &amp; Finance Managers</li> <li>Project Management Personnel from Non-Governmental Organizations, Central Government and Local Governments</li> <li>Project Officers and Managers from Pension Funds/Insurance Companies</li> <li>Project planners, Researchers, Government Ministries</li> </ul>	07-11 October	https://forms.gl e/Y11RSPxBur 6goufA8	1,250,000	Zambia
26	Agricultural Finance	<ul> <li>Credit Analysts/Loan Officers</li> <li>Credit Managers</li> <li>Relationship Managers</li> <li>Risk Officers</li> <li>Risk Managers</li> <li>Branch Managers</li> </ul>	18-22 November	https://forms.gl e/nkZ7BSoYHA dvKFeAA	1,250,000	TIOB
27	Monetary Policy Implementation - Principles, Operational	<ul> <li>Officers of financial institutions, financial market players,</li> <li>Central bank officers,</li> <li>Consultants,</li> <li>University lecturers and interested individuals</li> </ul>	26-29 November	https://forms.gl e/sB3Lkua7e3 WmndrL8	1,000,000	DSM

REDUCE REUSE RECYCLE REPEAT

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### #becertified "Be a TIOB Member "

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