TRAINING
& CONSULTANCY

# A CASE STUDY

## Banking Training for Postbank Uganda

WSBI HAS DELIVERED A THREE WEEK BANKING TRAINING FOR BRANCH MANAGERS FROM POSTBANK UGANDA. THE COURSE FOCUSED ON BRANCH MANAGEMENT, MARKETING OF PRODUCTS FOR LOW INCOME EARNERS, RISK AND CREDIT MANAGEMENT AND CUSTOMER SERVICE.

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# Branch managers from PostBank Uganda follow tailor-made banking training

Between June 4th and June 29th, WSBI has delivered a banking training for branch managers from PostBank Uganda. The training was part of a scholarship programme offered by the Belgian Government to support Postbank Uganda in assuming its new role as principal responsible institution for the implementation of the micro-finance part of the new 'Prosperity for All" (Bonna Baggagawale) programme.

PostBank Uganda (PBU) was incorporated in February 1998 as a limited liability company and took over the operations of the former Post Office Savings Bank. Its specific mission is to provide financial services (savings, loans and payments) to low and middle income segments in urban and rural areas. This role is part of the government's plan for reducing poverty through the facilitation of access to finance to microentrepreneurs and rural farmers in remote parts of the country. Considering the challenge generated by high competition, the bank needs increased capacity building support in order to improve its competences and management skills, especially in branch management as well as in risk management. This need has recently become even eager since the Ministry of Micro-Finance, within the scheme "Prosperity for All", has appointed PBU to provide financing to Microfinance Institutions (MFIs) and Savings and Credit Cooperative Societies (SACCOs) through on-lending and guarantee schemes. Since MFIs and SACCOs are disseminated all over the country, the distribution of loans and guarantees will be assured through the PBU branch network in order to reach the remotest areas of the country. The programme falls under the scope of the Uganda financial sector action plan, and therefore of the Ministry of Finance Planning and Development and the Ministry of Micro-Finance in particular.

The challenges that PostBank Uganda will face within the next year have been carefully taken into account for the course content, so that following objectives can be achieved:

- Strengthening PBU's management competences and skills in order to better address the needs of low income earners in rural areas.
- Increasing branch managers' skills to distribute the government funds to MFIs and SACCOs
- Enhancing the motivation and the entrepreneurial minds of PBU's managers, and branch managers in particular, stimulating them to run their branch as a real business, taking into account the impact of each activity on the risks, costs and revenues.

The course content focused on branch management, marketing of products for low income earners, risk and credit management and customer service. These topics have been prepared by experts from the savings banks network with specific experience in their domain as well as considerable expertise and knowledge of postal banks, in Africa in particular.

Following this very positive experience, the WSBI expects to be able to extend its cooperation with donor agencies, such as the Belgian Technical Cooperation Office and to disseminate the knowledge and expertise acquired within the retail banking network to fellow members in developing countries throughout the African, Asian and Latin-American continents.

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