

Bulletin from Al Baraka's Academy | Issue 2, 2019

Foreword

Dear Colleagues,

I hope you celebrated the start of 2019 in good spirits with family and friends. Now that we are a well into the New Year, it is good to look ahead and think about what this year may bring us. First, a quick look back from our Team at the Al Baraka Training Academy on accomplishments during 2018!

As you all know, Al Baraka Academy has designed training programs to teach employees new skills, to advance them into their new jobs and to ensure the overall development of all staff in order to make them adaptable, agile, Innovative and courageous. The Academy strives to offer cost – effective Corporate Training programs with a view to improve the skills of the employees and enhance the overall standards of performance.

Al Baraka Academy announced its 2018 training plans to all Department Heads at the Head Office and the Bahrain Subsidiary Unit, in order to register all staff in suitable training courses. We are now informing the readers through our second bulletin the latest updates on the activities of the Academy.

With a view to creating a positive educational impact on its employees and departmental heads, during 2019, the Academy proposes to introduce courses that would provide new perspectives and a creative approach to learning. The courses include emotional intelligence, personal powers, succession planning, and compliance awareness.

I welcome all our Units to come forward and share with us their training needs as well as proposed plans for 2019. Going forward, we would hope for all of us to share with each other the training materials so that we benefit Group wide, from the rich learning and experiences we collectively have.

Adnan Ahmed Yousif
President & Chief Executive

Al Baraka Academy Completes 30 training sessions during 2018



Al Baraka Academy, as part of its continuous endeavor to build expertise has marshalled all resources to successfully complete its 2018 training program for its staff across all cadres. This commitment reflects the pioneering role the institution has played in spreading Islamic and Shari'a principles in Banking and Financial services sector.

Even today, four decades hence, Al Baraka is committed to ensure grass root awareness building and constantly updating both members of the institution as well as members in the sector in the larger interest of development and growth.

In this second bulletin from Al Baraka Academy, we are pleased to submit a Report of the training sessions conducted during 2018. A total of 358 members were trained which comprises of executives of all cadres from Al Baraka Banking Group, Al Baraka Islamic Bank – Bahrain and a handful of Interns. The Program facilitators were largely from within the organization, and were selected based on their rich experience and domain knowledge.







Upcoming internal courses during 2019 – a first time!



The following programs are proposed for 2019 as a first time:



Emotional Intelligence

- Identify personal strengths
- Recognize the Goleman competencies (Self-awareness, Self Management, Social Awareness, Social Skills)



How to design a job description and SMART objectives

 This session will provide insights on how to develop proper job descriptions for each job role



Secrets of Personal Powers

- The first secret: the power of knowledge and perception
- The second secret: the strength of purpose
- The third secret: the power of faith
- The fourth secret: the power of love
- The fifth secret: the power of positive energy
- The sixth secret: the power of focus
- The seventh secret: the power of decision



How to design department KPI's

• The session will showcase briefly about strategic theories and practices such as SWOT, McKinsey 7S, PESTLE, and BCG Matrix.



Summary of Courses held during 2018

| No | Training Session | Facilitator | Schedule |
|----|---------------------------------------|---|--|
| 1 | Teambuilding & Teamwork Skills | Mr. Abdulla Suwaileh | 11-12 March 2018 4-5 April 2018 |
| 2 | Corporate Communications & PR | Mr. Hasan Hassani | 13 March 2018 |
| 3 | Islamic Banking Ethics | Dr. El Tigani El Tayeb | 14 March 2018 18 September 2018 18 October 2018 |
| 4 | MS Excel Intermediate Level | Mr. Abdulla Al Qannas | 25-26 March 2018 1-2 July 2018 |
| 5 | Islamic Finance Products | Mr. Mohamed Jassim Hasan | 18 April 2018 16 July 2018 15 November 2018 |
| 6 | Information Security Awareness | Mr. Khalid Waheed | 19 April 2018 26 July 2018 27 September 2018 22 November 2018 10 December 2018 |
| 7 | Shari'a Governance | Mr. Mohamed Abdullatif Al Mahmood | 22 April 2018 27 August 2018 |
| 8 | MS Excel Advanced Level | Mr. Abdulla Al Qannas | 7-10 May 2018 6-9 August 2018 |
| 9 | Arts of Effective Communication | Mr. Abdulla Suwaileh | 13-15 May 2018 |
| 10 | Internal Control | Mr. Khaled Al Awadhi | 15 July 2018 14 October 2018 |
| 11 | Professional Presentation Skills | Mr. Abdulla Suwaileh | 22-23 July 2018 |
| 12 | IIRA: Understanding Ratings [Webinar] | Ms. Sabeen Saleem (CEO of IIRA) | 24 July 2018 |
| 13 | Investors Relations | Mr. Ahmed AbdulGhaffar | 25 July 2018 |
| 14 | Fintech and Digital Banking | Mr. Ahmed Albalooshi Ms. Wajeeha Hussain Awadh | 2 August 2018 |
| 15 | Overview of Trade Finance | Mr. Hamad Al Saeed | 5 August 2018 |
| 16 | Leadership & Managing People | Mr. Abdulla Suwaileh | 2-3 September 2018 11-12 November 2018 |





3



Completed courses during 2018

1. Teambuilding & Teamwork Skills

Facilitator: Mr. Abdulla Suwaileh
Period: 11-12 March 2018
4-5 April 2018

Program Scope:

At the end of the session, the participant would be able to:

- 1. Describe the characteristics that make an effective team
- 2. Identify team roles and the generic stages that teams usually go through as they form
- Discuss practical ways for improving team synergies in any organizational context
- Analyze potential areas of conflict between the organizational goals and team needs
- 5. Identify the advantages of working in Teams
- 6. Know the essential Skills and knowledge required in Banking

2. Corporate Communications & PR

Facilitator: Mr. Hasan Hassani **Period:** 13 March 2018

Program Scope:

- 1. ABG Corporate Mission
- 2. ABG Network
- ${\it 3. \ Corporate \ Communications' \ Objectives}$
- 4. Corporate Communications' Structure
- 5. Describe the role of PR

3. Islamic Banking Ethics

Facilitator: Dr. El Tigani El Tayeb Period: 14 March 2018 18 September 2018

18 October 2018

Program Scope:

The course provides a comprehensive explanation on the concept of ethics as a key component of the Islamic banking and finance philosophy, and puts special emphasis on the AAOIFI Code of Ethics for Islamic banking employees. This course equips participants with the knowledge and understanding of ethical and corporate social responsibility from an Islamic perspective and how it is applied in Islamic financial institutions.

4. MS Excel Intermediate Level

Facilitator: Mr. Abdulla Al Qannas Period: 25-26 March 2018 1-2 July 2018

Program Scope:

- 1. Introduction on MS Excel
- 2. Freeze row and column titles within large worksheets
- 3. Create, copy and use formulas and formula operators
- 4. Apply basic functions i.e. Sum, Count, Average, Min, Max
- 5. Create charts by using different data selection
- 6. Modify autocorrect option
- 7. Setup and print worksheets
- 8. Arrange workbooks to create a workspace
- 9. Sort and Filter query data using advance tools
- 10. Format cells
- 11. Add, move, rename and delete worksheets

5. MS Excel Advanced Level

Facilitator: Mr. Abdulla Al Qannas Period: 7-10 May 2018 6-9 August 2018

Program Scope:

- 1. Introduction on MS Excel
- 2. To use Conditional Formatting and Charts
- 3. To use different printing options
- 4. To understand different formulas used in MS Excel in addition to IF Analysis Functions
- To identify the MS Excel features i.e. data validation, grouping, auditing features to trace, identify dependent cells and cells with missing dependents, Macro and VBA etc...
- 6. To setup pivot tables and view different results
- 7. To secure data and deal with various issues related to data security
- 8. Special Pasting, Hyperlink, Text to column, remove duplicate, data validation, shortcuts
- 9. Apply calculations procedures in Excel
- 10. Link and consolidate data
- 11. Protect and secure worksheets and workbooks
- 12. Use intermediate level functions i.e. (IF, Nested IF, Sum IF, Count IF, etc.)
- 13. Deal with setup and printing issues
- 14. Create name ranges
- 15. Apply advanced functions i.e. "Sum ifs", "Lookups" etc.
- 16. Create one-input or two-input data tables and What IF tables
- 17. Apply auditing features to trace, identify dependent cells and cells with missing dependents
- 18. Record and run Macros for effective work performance

6. Islamic Finance Products

Facilitator: Mr. Mohamed Jassim Hasan

Period: 18 April 2018 16 July 2018

15 November 2018 Program Scope:

- 1. Introduction about Islamic Finance
- 2. Fundamentals of Islamic Economy
- 3. The scope of Shari'a Supervisory Board
- 4. Main Shari'a Standards
- 5. Main Islamic Finance Products (such as: Murabaha, Al Salam, Istisna'a, Ijarah, Tawaruq, Musharaka)

7. Information Security Awareness

Facilitator: Mr. Khalid Waheed

Period: 19 April 2018 26 July 2018

26 July 2018 27 September 2018 22 November 2018 10 December 2018

Program Scope:

- 1. Current Cyber Threat Trends i.e. e-phishing and spear e-phishing
- 2. Information risks and its impact
- 3. Classic attack scenarios
- 4. Incident response procedures and responsibilities
- 5. Common User Weaknesses and their corporate responsibilities
- 6. Information on who to contact if the staff find a security threat
- 7. Different types of information leakage and ways to protect them



8. Shari'a Governance

Facilitator: Mr. Mohamed Abdullatif Al Mahmood

Period: 22 April 2018 27 August 2018

Program Scope:

- Introduction of Shari'a governance and the recent instructions issued by the Central Bank of Bahrain (CBB)
- · Structuring Shari'a governance
- Duties and Responsibilities of the Shari'a Board
- Duties and Responsibilities of the Shari'a Reviewer
- · Duties and Responsibilities of the Internal Shari'a Auditor
- Duties and Responsibilities of the Board of Directors and Executive Management
- External Shari'a Audit

9. Arts of Effective Communication

Facilitator: Mr. Abdulla Suwaileh **Period:** 13-15 May 2018

Program Scope:

- Understand the importance of Effective Communication at Workplace
- 2. Understand the process of communicating effectively
- 3. Analyze the elements of the communication process
- 4. Explore Communication Channels
- 5. Identify their individual communication abilities and common communication problems that may be holding them back
- 6. Develop the skills required to practice active and empathetic listening
- 7. Deal with situations assertively
- 8. Dealing with different characteristics at workplace
- 9. Develop Negotiation and persuasion Skills

10. Internal Control

Facilitator: Mr. Khaled Al Awadhi **Period:** 15 July 2018

14 October 2018

Program Scope:

- 1. Understand the importance of Internal Control
- 2. Understand Internal Control Framework
- 3. Benefits of having strong system
- 4. Key Internal Control Activities

11. Professional Presentation Skills

Facilitator: Mr. Abdulla Suwaileh **Period:** 22-23 July 2018

Program Scope:

This session examined the factors that affect the delivery of presentations in any setting. The session provides the opportunity to develop and practice skills as a confident and creative presenter. It offers practical, easy to use techniques to help cope with nerves, struc¬ture, deliver material with maximum impact, and speak effectively to audiences of varied sizes.

12. Overview of Trade Finance

Facilitator: Mr. Hamad Al Saeed **Period:** 5 August 2018

Program Scope:

- 1. Introduction to Trade finance and its importance.
- 2. Documentation.
- 3. Common payment methods.
- 4. Comparison between clean collection and documentary collection.
- 5. Types of collection payments.
- 6. Documentary credits types.

13. IIRA: Understanding Ratings (Webinar)

Facilitator: Ms. Sabeen Saleem (CEO of IIRA)

Period: 24 July 2018

Program Scope:

- 1. Differentiating National Scale & International
- 2. New Players in the Ratings Industry
- 3. Cumulative Default Rates
- 4. Factoring Cyclicality of Ratings (Through the Cycle or Point in time Approach)
- 5. Notching the Rating
- 6. Issuer vs. Issues of various level of subordination
- 7. Tier -1 issues and Tier 2 issues under Basle III for banks
- 8. Holding company vis a vis subsidiaries or affiliates
- 9. Credit Enhancement
- 10.Support
- 11. Guarantees and various types of Guarantees
- 12. On Balance Sheet Securitization
- 13. Implications of applying Sharia' principles to Credit Enhancement
- 14. Regulatory Focus. Trends in Accountability of Raters
- 15. Ratings in Islamic Finance Fiduciary Concepts

14. Investors Relations

Facilitator: Mr. Ahmed M. AbdulGhaffar

Period: 25 July 2018

Program Scope:

- 1. What is Investor Relations (IR)?
- 2. Why Al Baraka introduced this role?
- 3. How Al Baraka helps in developing this sector locally?
- 4. What is the best practice of IR?

15. FinTech & Digital Banking

Facilitator: Mr. Ahmed Al Balooshi and Ms. Wajeeha Awadh

Period: 2 August 2018

Program Scope:

- 1. Disruption in Banking Industry
- 2. What is Digital Banking?
- 3. Attaining Digital Leadership
- 4. Examples of Digital Banking
- 5. Introduction to FinTech
- 6. FinTech Verticals
- 7. Banks Approaches to FinTech
- 8. Open Banking and FinTechs
- 9. Bahrain FinTech Landscape

16. Leadership & Managing People

Facilitator: Mr. Abdulla Suwaileh **Period:** 2-3 September 2018 11-12 November 2018

Program Scope:

- 1. Understanding the role of Leadership Skills
- Clarify the scope and nature of a Managerial position and learn ways to deal with the challenge of the role.
- 3. Learn key techniques to help plan and priorities effectively.
- 4. Developing Leadership Skills
- Improve skills and developed competencies in the area of management.
- 6. Know the important of developing Soft and Hard Skills
- 7. Understand the importance of Organizational and Personal Values
- 8. Strategies to upgrade leadership skills
- Help managers to create positive relationship with the subordinates.
- 10. Applying Conflict Handling Approaches.
- 11. Ability to set proper SMART Objectives.
- 12. Understand Star Model for Providing Motivational Feedback
- 13. Understand Star Model for Providing Developmental Feedback