



Capacity
Building

It's In Our DNA

AccessHolding

Capacity Building – It's In Our DNA

Promoting local bank staff, and training them for their new roles, has always been part of our DNA in the AccessGroup. From our early days, in markets as diverse as Azerbaijan and Mozambique, we have always prioritised internal promotion over external recruitment. In doing this, we have always believed in the power of training to bring talented local staff to the competence levels demanded by their new roles.

Initially, this capacity building was conducted locally by each network financial institution's (NFI's) learning and development function. However, we soon found that we needed a more formal, standardised approach to ensure quality and network-wide consistency. Consequently, in May 2014, we inaugurated **AccessCampus**, our learning centre in Berlin.



ACCESSCAMPUS

AccessCampus is a dynamic, flexible learning and development programme, held in three blocks of two weeks over 18 months, aimed at our network's future leaders. Its curriculum is adjusted regularly to reflect the changing needs of our NFIs and market requirements. Its standardised approach means we can guarantee that future leaders in every bank receive the same high-quality training experience. With a blended learning approach

AccessCampus allows us to capacitate and develop our talent

that combines eLearning through our learning management system (LMS), AccessMind, and classroom training in the Berlin campus, AccessCampus allows us to capacitate and develop our talent.

As of September 2019, 54 middle managers from our NFIs have graduated, with many more currently on their journey through the programme. This means that AccessCampus helps ensure that there is a pool of internal, local talent ready to take the next step in their careers and assume the greater authority and responsibilities that come with promotion.

Despite its success in providing capacities, skills and self-confidence to our middle and upcoming senior managers across the network, we were faced with two challenges. Firstly, we saw that while we have been able to capacitate middle management, the NFIs also had real capacity building needs at lower levels. Secondly, this also became evident in the declining qualifications of candidates for AccessCampus.

As a result, in early 2017, we revised our approach to human capacity building and resource management. Building on the success of AccessCampus, we decided to expand learning and development activities to target almost all levels of staff. This involved a shift from middle management training exclusively delivered in AccessCampus to entry level management training delivered on a broad scale inside the NFIs themselves via a new programme, **AccessFoundation**. This also has the advantage of better preparing top performers for AccessCampus by ensuring a more homogenous level of knowledge among candidates. Moreover, the new holistic approach is tied to an overall concept that tackles human resource management based on a model of competencies that each employee needs to demonstrate.



ACCESSFOUNDATION

AccessFoundation targets the almost 600 middle and upcoming middle managers of our six African NFIs. Skills development (in both technical and non-technical subjects) is conducted on a foundational level, ensuring increased standardisation across the network, thereby allowing for better exchange opportunities of local level employees. It also prepares high potential candidates for further competency and proficiency training to assume additional responsibilities. Participants benefit from our blended learning approach and a custom-designed standardised training package developed by Head Office experts in learning and development. Local trainers are trained on the curriculum subjects and on how to use this package (which consists of an eLearning component, classroom facilitator guide, PowerPoint presentation, and learner workbook). Equipped with the materials and this knowledge, they then return to their NFIs and conduct the training locally.

By defining job-specific competency profiles, the AccessGroup will have a multifunctional tool which can be used when designing and developing training interventions, specifically targeted at competency gaps. We can use these competency profiles to effectively recruit, select, train and appraise our employees. This targeted approach to people development creates a motivated and capacitated workforce, a workforce who knows how to perform in their jobs and what is required to grow in their careers.



ACCESSMIND

AccessMind is the AccessGroup's LMS, our platform for delivering eLearning to employees in eight countries. To date, 5,194 employees have been registered as participants. Those participants have, in turn, been given access to 11,460 customised eLearning components. The average completion rate is currently 76%, meaning that, at any one time, three out of every four released eLearning components has already been finished by participants.

AccessMind eLearning also allows us to target and reach huge numbers of employees

AccessMind went live in Rwanda and Zambia in 2017. Liberia, Georgia and Nigeria followed in 2018, with Tanzania joining in 2019. Madagascar is currently in the process of rolling out the LMS to all branches.

AccessMind allows us to provide a fully blended learning solution (a mix of classroom and online learning) to participants of AccessFoundation and AccessCampus. This means that we can ensure the classroom component of these programmes is free to concentrate on value-added activity-based interventions, rather than on contextual or background content that is best presented online. AccessMind eLearning also allows us to target and reach huge numbers of employees (who we could never hope to reach in the classroom) with bespoke compliance training tailored specifically to the AccessGroup experience. This helps us to capacitate employees at all levels and in all locations, increasing participation, engagement, and content relevance.



THE ACCESS DEVELOPMENT PROGRAMME

At AccessGroup, we believe that intense human capacity building and resource management will improve management of our institutions and prepare our staff for upcoming challenges, especially in times of complex, potentially disruptive changes. To achieve this, we build on a competency-based HR approach, which takes a holistic approach to people development: **the Access Development Programme**. This programme focuses not just on the tasks and outputs of a role but also on what behaviours need to be demonstrated when completing tasks.

The Access Development Programme has five levels, beginning with **Onboarding**. All staff joining our NFIs are enrolled in this level and are provided with induction training that supports them at the start of their journey through the organisation. Subjects covered at this level include information security, money laundering prevention, and our environmental and social management policy (ESMS).

The next level of the Programme is **Core Competence**. This is aimed at branch staff and capacitates them on subjects like financial analysis, customer service, sales, and risk management.

AccessFoundation is the next level and is aimed at entry-level managers. It covers subjects such as project management, digital finance, coaching skills, time management, and negotiation skills.

AccessCampus is the next step up, aimed at middle management and future leaders, and covers subjects such as change management, leadership, financial modelling and people management while also providing advanced training in many of the subjects treated in the earlier levels of the Access Development Programme.

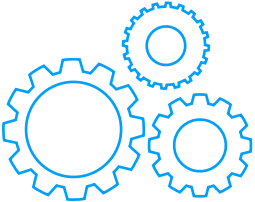
Finally, the **Executive Leadership Programme**, proposed for 2020, will be aimed at senior management in the AccessGroup.

Capacity building plays a crucial role as it helps us go beyond realising organisational changes that are directly related to technical innovations. It is essential that the institutions go even further and realise an overall shift in corporate culture, putting the client at the centre in all regards. Client centricity then becomes a cross-cutting philosophy within the institutions. This in turn will contribute to outreach and profitability. Therefore, Capacity Building forms a key component of the Access2Access Programme (A2A) and is supported by Mastercard Foundation as part of the Partnership Programme with AccessHolding.

The Access Development Programme has 5 levels:



- » Onboarding
- » Core Competence
- » AccessFoundation
- » Access Campus
- » Executive Leadership Programme



EVALUATING OUR PROGRESS

To establish a robust framework for measuring the effectiveness of learning and the transference of skills to the workplace we have adopted the Kirkpatrick evaluation model, one of the most common ways that learning and development (L&D) professionals measure the effectiveness of capacity development. We measure on four levels of the model: Reaction, Learning, Behaviour, and Results.

The Kirkpatrick model takes account of learners' reaction to training and alignment to the learning objectives established within the course curriculum. The model also looks at the learner's perspective on how transferable the learning is to the workplace. At higher levels, it looks at the changed behaviour or applied learning in the workplace, as well as the overall business impact, or the bottom-line results.

In the classroom, we provide AccessCampus and AccessFoundation participants with an evaluation form to gather their perspectives. We also provide participants of our AccessMind platform with the chance to evaluate their learning experiences every time they complete an eLearning component. We use a net promoter score question to identify whether participants would recommend the course they have completed to others. We then use this feedback to improve the quality of our courses and programmes by making improvements to the next generation of releases.

Over the next few pages, you can see what some participants of our programmes view our capacity-building interventions.



Promoting local bank staff, and training them for their new roles, has always been part of our DNA.

I feel like a Banker

Fidele Ntagawa Ngando is the acting Head of HR at AB Bank Rwanda. He has been the Learning and Development Manager for over a year, and had a previous stint with the bank before returning in 2018. Here he explains how our capacity-building programme has impacted his work and life.

„Support“ The support of the team and management was so important to our eventual success. We shared tasks between us and we achieved together. Without this teamwork, we would have achieved nothing but Arah Sadava, our CEO, and Roberto Randrianarison, the Chief Business Officer, gave me the support I needed. They believed in me gave me the chance to attend AccessCampus and take part in other training initiatives.

I took part in Hay Grading training in Zambia. I also had Coursera training over a three-month period. All of these things allowed me to become a good HR manager. One of my biggest achievements was in getting the completion rates for our eLearning courses up from 37% to 97% in Rwanda.

Since I rejoined the bank, I have gained skills and experience that I use not only on the job, but in my life in general. I am happy. I feel well equipped.

The Change Management course in the Access-Campus programme allowed me to differentiate between adaptive and technical challenges. The courses on Risk Management and Financial Statements made me understand what's good for the bank. I am now prepared to take any position or opportunity if it comes up. **I feel like a banker!**



„Confident“

Thanks to AccessCampus, I am also coaching two staff at work and have coached others previously. I have been able to win people's trust through coaching and help them improve their own performance. But training opportunities have also affected me in other ways outside of work. I had never flown before my 30th birthday, but in the last year I have flown five times to three different countries, Georgia, Zambia, and Berlin to attend AccessCampus, AccessFoundation training of trainers, and the People Partnerships HR in Action workshop. Going to Berlin was a big deal to me. Everyone dreams to be in Europe, but I was a little scared to fly at first. Now, I am very confident.

My second child was born on the 23rd of August last year, just two days before I had to fly to Berlin. I didn't hesitate to go because I know that by going I am supporting my family and helping to put my children through school.

I believe that there should be learning opportunities for all. If people have a willingness to achieve what they want to achieve, let them set their goals.



I have a new perspective

Olusola Ogunlade joined AB Microfinance Bank Nigeria in 2010. Here he explains the impact of our capacity-building programme on a career path that has seen him rise through the ranks from junior loan officer to manager of one of the biggest branches in the country.



I joined ABN in April 2010. I was soon promoted to a loan officer position and then spent two years in a new SME department that had been set up. The recovery department showed interest in me as I had no unpaid loans or portfolio at risk (PAR). So, they asked me to help loan officers with high PARs. Up to that point, I had never been a supervisor but was interested in a branch manager position that came up. Normally, the path is to become a senior loan officer, then group leader, and finally branch manager. However, despite doubts that I was qualified, I discussed my suitability with Johannes Mainhardt, the Chief Credit and Operations Officer/Deputy CEO, and got the role at the second largest branch in Nigeria. I had managed a group of lawyers in the past, so managing people was not completely new to me.

„Serious help“

Over the following year, I reduced the PAR of the branch and moved to the Lagos Island branch in October of 2016. There, I have reduced the poaching of staff by other banks which had become a problem. AccessCampus was of serious help to me on my journey. I have been able to apply many of the coaching concepts that I learned, and it has given me a new perspective on meeting targets. It has convinced me that we succeed or fail together, that no man is an island, and that we should cross-sell more in our banks.

The coaching concept of “mirroring” is something that I have specifically applied. Mirroring is a way of increasing rapport with somebody through body language. I have used this in my branch with my staff. I have become their friend. I have also paired up high achievers with those who were struggling and it has built rapport considerably. There is a better bond between us.

„Demystifies“

I would strongly recommend AccessCampus to others. It grows people and helps their personal development. Travel is a different ball game. It broadens horizons. I have seen performance sky rocket with AccessCampus. Meeting other participants in Berlin also changes perspectives. We use What's App to stay in touch now.

You also see how the Head Office operates. Going to Berlin helps me to put a face on a name. I had a very specific image in my head of Dr. Bernd Zattler (AccessHolding CEO), but when I go to Berlin I see somebody who is in the office before anyone leading by example rather than by dishing out orders. Going to Campus demystifies what's in your head about the organisation.

Learning Motivates Me

Tatamo Andriamahenintsoa joined AccessBanque Madagascar in 2009. Here she explains how our capacity-building programme has influenced her career in various roles from client advisor to service delivery coordinator to project manager.

I joined ABM as a client advisor at an upcountry branch. I had some IT skills and like to take initiatives and was soon promoted to support operations at the Head Office, specifically as the AML representative of the bank. In 2012, I became a specialist who supported the overall operation of the bank and helped in the rollout of MyMBS, our core banking system.

I first visited Berlin two years later for a workshop, by which time I was a service delivery coordinator. In 2015, I accepted the challenge of becoming the project manager of agency banking and attended conferences in South Africa and Abidjan. I like travelling and learning from people with experience.

„Triggered“

I then became acting head of HR for three months due to maternity leave and started the AccessCampus programme. This gave me a different view of digitalization and our overall strategy, and the change management showed me how I could play a part in it. AccessCampus triggered in me a willingness to learn. It changed my state of mind. Learning motivates me. Campus makes me think that I've got lots to learn yet, but I could be a key part of change.

„Convinced“

The coaching course is a great example of how Campus has changed things for the better. People asked me to coach them as I was “trained in Europe”. Now, they are fully convinced they can change and they tell me that I have already made a great change in their lives. That's an amazing feeling for me. I have made a bigger impact than I ever thought I could.

The coaching course was not just beneficial in my professional life. It has also changed me in my personal life. For example, I had given up playing the violin because my kids got in the way, as kids do. In the coaching course, I accepted the challenge of learning to play a new song, so I used what I learned to set a date and achieved it through discipline, willpower, and organization. I applied the directions I learned and it paid off. Now I am playing again. I will bring the violin and play a song for my graduation. When I am working I don't have to say “it” – no matter what “it” is. People see “it” through my actions.



The partners

AccessHolding



ACCESS MICROFINANCE HOLDING AG

Access Microfinance Holding AG (AccessHolding) operates a network of eight banks and microfinance institutions in sub-Saharan Africa, Central Asia, and South America. The Network Financial Institutions (NFIs) are microfinance-oriented and primarily located in urban and peri-urban areas. To date, the core business in the majority of the institutions has been the provision of micro, small, and medium business loans. All African network institutions are deposit-taking, as AccessHolding considers serving all of its clients' needs to be essential towards its mission. In 2014, AccessHolding opened the training centre AccessCampus for employees, which provides the necessary education for bank middle-managers to perform more senior managerial roles in their institutions.

ABOUT THE MASTERCARD FOUNDATION

The Mastercard Foundation seeks a world where everyone has the opportunity to learn and prosper. The Foundation's work is guided by its mission to advance learning and promote financial inclusion for people living in poverty. One of the largest foundations in the world, it works almost exclusively in Africa. It was created in 2006 by Mastercard International and operates independently under the governance of its own Board of Directors. The Foundation has offices in Toronto, Canada and in Kigali, Rwanda.

Visit www.mastercardfdn.org for more information and to sign up for the Foundation's newsletter.

Follow the Foundation at [@MastercardFdn](https://twitter.com/MastercardFdn) on Twitter.

Access2Access

ACCESS2ACCESS (A2A) PROGRAMME

The Access2Access (A2A) programme was set up in summer 2016 with a total value of USD 33 million. In September 2016, AccessHolding entered into a Partnership Agreement with Mastercard Foundation to support the A2A Programme with USD 15.5 million over a period of five years.

The overall objective of the A2A programme is to strengthen the capacities of the AccessHolding Network Financial Institutions (NFI) with the aim of increasing outreach and improving access to financial services that meet client needs more efficiently and profitably. The partnership with Mastercard Foundation has two components: (i) Capacity Building and (ii) Digitalisation.

The Capacity Building component strengthens human resources of the NFIs by supporting AccessCampus (network-wide education of middle managers), AccessFoundation (training of trainers and local advanced learning for all staff) as well as the development and implementation of an e-learning platform (AccessMind). The intensive and diversified Capacity Building initiatives qualify staff to manage complex changes related to the introduction of digital products and services, and to put the customer in the centre of all developments. The Digitalisation component broadens the range of channels, products and services that customers can access, based on a client-centric business model. At the same time the new developments improve the institutions' internal efficiency, and are built on a solid, scalable, flexible and secure IT architecture.

*always*Accessible

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Access Holding

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