

# Besplatno unapređenje bankarskih znanja



Veliko vojvodstvo Luksemburga finansira seminare za bankare – uskoro takav skup u Podgorici. Tržišni eksperti za praktični pristup, kao predavači. iako pogođen svjetskom ekonomskom krizom, Luksemburžani ne odustaju – kriza je u prvi plan stavila teme upravljanja rizikom, upravljanje bilansima i regulatornim ograničenjima Bazela II, IFRS, kao i vještine upravljanja ljudskim resursima

## ▣ Kako biste našim čitaocima objasnili ulogu i značaj osnivanja ATTF-a?

ATTF je osnovana 1999. godine od strane Vlade Velikog Vojvodstva Luksemburga u cilju ispunjavanja zahtjeva za obukom i konsultacijama o finansijskom pitanjima zemalja koje imaju potrebu za unapređivanjem finansijskog znanja. Ovaj proces se sprovodi kroz tehničku pomoć u vezi sa finansijskim pitanjima i promocijom Luksemburga kao finansijskog centra prema partnerskim zemljama/regionima kroz najbolju upotrebu sredstava javnog finansiranja Luksemburga.

Obuke su besplatne te stoga predstavljaju značajno sredstvo za zemlje ili udruženja koja imaju ograničen pristup međunarodnoj najboljoj praksi.

Ja nemam informacije o postojanju bilo koje druge bankarske institucije za obuku koja je isključivo usmjerena na ostvarivanje potreba za obukom stranih ekonomija u ekspanziji.

## ▣ Koje su profila eksperti ATTF-a koji obučavaju polaznike naših seminara?

Budući da je obuka namijenjena profesionalcima iz oblasti bankarstva, moramo da obezbijedimo da naše obuke imaju praktični pristup i da predavači budu tržišni eksperti. Posebna pažnja je usmjerena na pedagoške vještine predavača i njihovu sposobnost prenošenja i razmjene znanja i vještina.

## ▣ Sa kojim zemljama saradujete na obuci bankarskog kadra?

U proteklih deset godina, mreža zemalja se značajno proširila i sada obuhvata 38 zemalja Evrope, Azije, Afrike i Latinske Amerike. Treba napomenuti da je najveća koncentracija ovih zemalja u centralnoj i istočnoj Evropi.

## ▣ Da li će ATTF mijenjati strategiju - planove, nakon izbijanja svjetske ekonomske krize?

Na sreću, Vlada Luksemburga nije smanjila finansijsku podršku ATTF-u, iako je i Luksemburg pogođen globalnom krizom. Vjerujem da će se takvi naponi nastaviti tokom 2011. godine pa i dalje. Ipak, moramo obezbijediti unapređivanje ovog procesa i pružati našim partnerima ono što oni žele od nas, iako te potrebe nisu uvijek jasno precizirane i zahtijevaju dublju analizu.

## ▣ Koje su najinteresantnije teme za koje su bankari bili zainteresovani do sada?

Pokrivamo više od 40 različitih tema, ali ovdje treba pomenuti dva značajna trenda. Sa jedne strane, kriza je u prvi plan stavila teme poput upravljanja rizikom, upravljanja bilansnom sumom i slične teme koje su rezultat strožijih regulatornih ograničenja kao što su Bazel II ili IFRS. Sa druge strane, a što možda predstavlja i veće iznenađenje, imamo dosta zahtjeva

va koji se odnose na upravljanje ljudskim resursima. Jedno od mogućih objašnjenja za ovo je da u vrijeme kada banke smanjuju broj zaposlenih, eksperti zaduženi za upravljanje radom tima moraju da unaprijeđe svoje vještine vezane za upravljanje ljudskim resursima.

## ▣ Kako ocjenjujete dosadašnju saradnju sa Udruženjem banaka Cme Gore i šta bi u narednom periodu trebalo uraditi kako bi se ta saradnja unaprijedila?

Boravak u Podgorici sa ciljem razgovora o potrebama za obukom će nam pomoći da ta obuka bude što uspješnija i fokusirana na praksu i specifične načine poslovanja.

## ▣ Kako ocjenjujete ulogu i značaj bankarske edukacije u razvoju bankarske industrije danas?

Pored bankarske, i mnoge druge industrije shvataju značaj ljudskog kapitala. Takav kapital se ne vrednuje u bilansu stanja ali često predstavlja nešto što čini razliku između uspješne i neuspješne kompanije. Danas, kada banke posluju u veoma konkurentnom i regulisanom okruženju, brzo shvate da obuka treba da čini sastavni dio njihove strategije.

Mnogi sastanci sa predstavnicima banaka iz više zemalja potvrdili su moje mišljenje da banke danas bolje strukturiraju svoje potrebe za obukom i pokušavaju da učine što profesionalnijim svoj pristup tome ■

# Free Enhancement of Banking Expertise



Grand-Duchy of Luxembourg finances trainings for bankers – one of the trainings provided by ATTF will be held in Podgorica. Market experts for practical approach as trainers, although hit by global economic crisis do not give up – the crisis emphasised topics such as risk management, balance sheet management and regulatory constraints from Basel II, as well as human resources management

**How would you explain to our readers the role and importance of founding an institution such as ATTF?**

ATTF – Financial Technology Transfer Agency was created in 1999 by the government of the Grand-Duchy of Luxembourg to meet requests for training and consul-

**▣ Your comments regarding recent cooperation with the Association of Montenegrin Banks and what should be done in the following period to improve this cooperation?**

Being in Podgorica to discuss the training needs of the banks in the current environment will help us to ensure that our trainings address their needs in a very practical and specific way.

ting in financial matters emanating from countries that have a proven need for the acquisition of financial knowledge; this is done by providing technical assistance in financial matters and promoting Luxembourg as a Financial Centre to partner countries/regions through the best use of the availability of Luxembourg public funding.

Trainings are given for free and thus represent an important tool for those countries or associations that only have limited access to international best practices.

I am personally not aware of the existence of any other bank training institute exclusively dedicated to meeting the training needs of foreign, emerging, economies.

**What types of experts ATTF engages for training of participants of our seminars?**

Directed to bank professionals we have to ensure our trainings have a practical approach and are thus given by market practitioners. Special attention is brought to their pedagogical skills and thus their capacity to transfer and share their knowledge and expertise.

**What are the countries that ATTF cooperate with in training of the banking staff?**

Over the last ten years the network of countries has considerably expanded to now cover 38 countries in Europe, Asia, Africa and Latin America. We should note however the heavy concentration of those countries in Central and Eastern Europe.

**Will ATTF change its strategy, plans after the outbreak of the global financial crisis?**

Fortunately the Luxembourg government has not reduced its financial support to ATTF even though Luxembourg has also been affected by the crisis. I am confident that such efforts will continue in 2011 and beyond; however we must ensure that we improve our processes and deliver what our partners need . . . even if those needs are not always clearly expressed and deserve a deeper analysis.

**What are the most interesting topics bankers have been interested in so far?**

We cover more than 40 different topics but two important trends are worth noting. On the one side the crisis has brought to the forefront topics such as risk management, asset and liability management and similar themes resulting from increased regulatory constraints such as Basel II or IFRS. On the other side and perhaps more surprisingly we have many requests related to the management of human resources. One possible explanation might be that, at the time where banks cut staff, specialists are now being put in charge of a team and must thus improve their skills in managing people.

**Your assessment of the role and importance of the banking education in the development of the banking industry nowadays?**

Many industries, and not specifically the banking industry, have finally realised the importance of the human capital. Such capital is not valued in a balance sheet item but it is often what makes the difference between a truly successful company and one following the herd. At a time where banks live in an increasingly competitive and regulated environment they quickly notice how training should be an integral part of their strategy.

Many meetings with banks across many countries have convinced me that banks now better structure their training needs requirements and try to professionalise their approach.