

Welcome to ProCredit bank





Photo credits:

p. 11 above: [iStock.com/vladimir_n](https://www.iStock.com/vladimir_n)

p. 13 top from left to right: [iStock.com/clu](https://www.iStock.com/clu), [iStock.com/GeorgiosArt](https://www.iStock.com/GeorgiosArt);

bottom from left to right: [iStock.com/PanosKarapanagiotis](https://www.iStock.com/PanosKarapanagiotis), [iStock.com/picture](https://www.iStock.com/picture)

p. 25 - Designed by [vectorjuice](https://www.vectorjuice.com/) / [Freepik](https://www.freepik.com/)

FIND OUT ABOUT

PROCREDIT page 4

THE ONBOARDING PROGRAMME -
YOUR ROUTE TO PROCREDIT page 6

THE ONBOARDING PROGRAMME

01 ABOUT US page 8

OUR TRAINING CENTRE page 10

02 ETHICS, INCLUSION AND DIVERSITY page 12

03 IDENTITY MEETS RESPONSIBILITY page 14

04 TIME VALUE OF MONEY page 18

05 OUR CLIENTS AND SERVICES page 20

06 SUSTAINABILITY page 23

07 BANKING AND SOCIETY page 25

08 PROTRAINING page 29

09 JOB ONBOARDING (ON-THE-JOB TRAINING) page 30

10 THE FINAL PROJECT page 33

WHAT'S NEXT? page 37

● in your local bank

● at Avala Training Centre in Serbia



PROCREDIT

Our strength is our employees

As a responsible banking group with strong ethical and impact-oriented principles, ProCredit has set new standards in the financial services industry in the last 25 years. This is reflected not only in our way of doing business, but also in our approach to staff selection, training, and development.

Yes, we work hard. Our work gives us a sense of purpose and the ability to see the results of what we do, both in the cooperation with our clients and in the impact we are making on society.

Yes, we have fun. We are surrounded by people who enjoy the same sense of humour and who are driven by the same values.

Yes, we are brave. We're not afraid of making the first move, exploring innovations, trying new things, but also learning from mistakes.

Yes, we are always improving ourselves. This includes continually revising our internal processes and our daily interactions with clients and colleagues. More importantly, we are becoming stronger and more experienced individuals and professionals every day.

Yes, we are responsible. We do everything we can to ensure the health and safety of our clients and our colleagues.

And yes, we know that we are good at what we do and we know that this is only possible because we have the right people to make things happen – our colleagues.

It is for all these reasons that we value and invest heavily in personal and professional growth. Training is an integral part of everything we do from day one.

You, as our new colleague, will spend your first training months in our Onboarding Programme, which combines both theoretical and practical training modules. Some parts will be held in your local ProCredit bank and one, theoretical, part will last for 5 weeks and will be held in our training centre in Serbia.

The Onboarding Programme shows you exactly what it means to work for ProCredit:

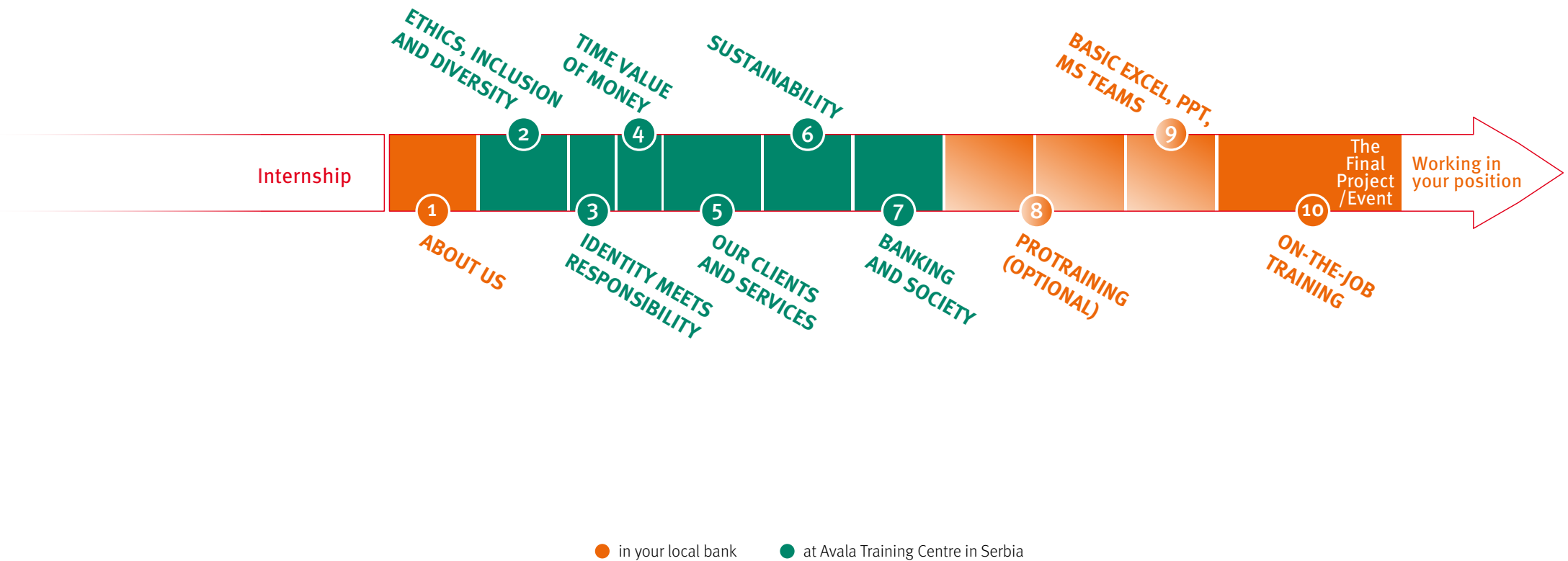
- It is dynamic, demanding, but also satisfying
- It is full of challenges, but also gives you a great feeling of accomplishment
- It requires self-motivation and self-discipline. At the same time, it is about working in teams, preparing projects and presentations, exploring and debating concepts, critically assessing processes, and adapting to cultural and social differences in an international environment
- And it is also about having fun and sharing experiences with great people.

So let's prepare to get on board!





THE ONBOARDING PROGRAMME - YOUR FIRST MONTHS AT PROCREDIT



The way ahead

Your step-by-step guide

This diagram is a map of the journey you'll be taking as you move through your first months in ProCredit - Onboarding Programme.

Most productive way to start your career in ProCredit is Internship where you will get the first-hand experience of the bank, this will help you to make a smoother transition to fully-fledged staff members.

The "official" part of the onboarding starts with About Us week at your local ProCredit bank, after which you will travel to our Avala training center in Serbia. There at Avala, you'll engage in intense, stimulating discussions that will bring you closer to understanding the philosophy and values behind our impact-focused approach to banking.

After five weeks in Avala, it's back home period for the final stage. Your sights are now firmly set on the position you'll step into when your Onboarding journey ends, and a new journey begins.

Each step of the way is described in detail on the pages that follow.

Bon voyage!



THE ONBOARDING PROGRAMME

1 ABOUT US

OUR TRAINING CENTRE

2 ETHICS, INCLUSION AND DIVERSITY

3 IDENTITY MEETS RESPONSIBILITY

4 TIME VALUE OF MONEY

5 OUR CLIENTS AND SERVICES

6 SUSTAINABILITY

7 BANKING AND SOCIETY

8 PROTRAINING

9 JOB ONBOARDING (ON-THE-JOB TRAINING)

10 THE FINAL PROJECT

1 ABOUT US

Hello and welcome!

This course is organized locally prior to Avala. This is a week during which you will have the chance to ask questions and discover what ProCredit is all about. It is conducted in your local bank and you can expect to receive answers to many of the questions you may have:

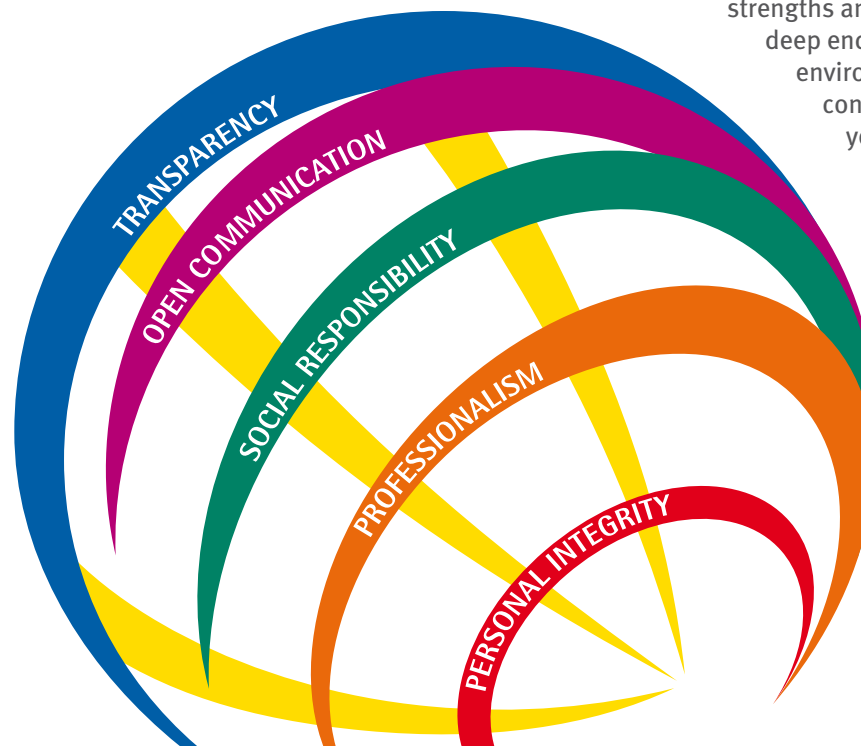
- Who exactly is behind ProCredit?
- What drives the company?
- What is the ProCredit way of banking and what is the rationale behind it? What is "a responsible bank"?

You will get to know our core values and principles, as described in our Code of Conduct, and very importantly we will clearly explain to you who we are and who we are not.

This week, and the Programme as a whole, will provide you with the unique opportunity to explore, challenge and develop yourself, and ultimately, you will decide whether ProCredit's way of doing business is a good fit for your personality.

During this first week, you will be able to identify your strengths and weaknesses by jumping in at the deep end of a very dynamic and challenging environment. In addition, we will offer constructive feedback: we will explain to you what we believe your strengths are and in which direction you should point your future development.

And this is just the beginning of the journey!



The ProCredit Code of Conduct

The ProCredit Code of Conduct is much more than a catalogue of appropriate responses to specific situations. It is rooted in the key principles of what constitutes the ProCredit res publica, which in turn is anchored in the fundamental principle of human dignity.

The Code of Conduct explains how these principles apply to the daily reality and environment in which ProCredit works and takes decisions. There are numerous opportunities for ProCredit staff to study and discuss the Code of Conduct in more detail: during trainings, regular discussions and at our Academies.

Employees are expected to comply with the Code of Conduct not just because it is binding but because it reflects the group's values, mission and vision as a development-oriented banking group. It reflects in particular ProCredit's strong sense of social and environmental responsibility, as well as our determination to act ethically and sustainably at three levels:

- (1) At the economic level. The ProCredit group supports SMEs because they promote economic growth, create jobs and thereby contribute to stability.
- (2) At the social level. ProCredit banks are not just banks but also compliant legal entities and fair employers. As an active part of the community, they contribute to a stable civil society and democratic mechanisms.
- (3) At the environmental level. ProCredit entities have a comprehensive and ambitious ecological approach to both their internal organisation and external activities, and encourage their clients to invest in environmentally friendly measures.



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

OUR TRAINING CENTRE

Let's meet in person

You've been our intern and you've participated in local About Us week, and now it's time for something completely different.

Welcome to Avala Training Centre, located in the heart of Serbia – a place where you will discover colleagues from other ProCredit banks, while gaining additional skills and knowledge.

From the very first moment you set foot in Serbia, our employees and support staff at the training centre will take care of you and be at your disposal at all times. We will organise local transport from the airport or bus station to the training centre, assist you with getting settled into your rooms, explain the house

rules, and make you feel comfortable and welcome. In short, during your stay we will do everything we can to offer a quality learning experience and make you feel at home.

The Avala Training Centre is located near Belgrade on the slopes of Mount Avala. It is situated on a 2200 m² lot with a floor area of 945 m². It is a modern building that is fully equipped for seminars, workshops and training events, offering ideal conditions for participants to fully dedicate themselves to improving their skills and gaining new knowledge.

The training centre provides comfortable rooms with



two beds each – and has two classrooms, a “chimney room” for fun and relaxation, and a dining room with a big terrace that overlooks the city of Belgrade on one side and Mount Avala on the other.

The training centre is close to a big supermarket, pharmacy, post office, and bus stop. Also, there is very good public transport to Belgrade, allowing participants to move around the area and visit the city very easily.

We make every effort to ensure that your stay is safe. The training centre is very well secured and it can only be accessed with permission. Security officers monitor

the gates and visitors, allowing entry only to authorised staff and participants. For all medical issues and emergencies, we organise local transportation and the best medical care in private clinics.

All participants have full health insurance with 24/7 assistance from training centre employees.

Your stay will not only be about hard work. You will have leisure time as well. Since most of the weekends are free from training obligations, you will have time to relax or enjoy trips to nearby places and explore Belgrade. Here are some of the things we think you might enjoy!



ProCredit Bank



*Top: Belgrade, Serbia
Middle and bottom: Avala Training Centre, Serbia*

THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 **ETHICS, INCLUSION AND DIVERSITY**
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

2 ETHICS, DIVERCITY AND INCLUSION

Our driving force for everything we do

Right from the start of your stay at the Avala Training Centre, you'll be confronted with some demanding topics.

During the course, you'll learn some additional things about ProCredit, but in order for us to better understand each other, we'll need to go beyond the surface and start exploring the wonderful land of ethics and philosophy. This week is philosophical, thought-provoking, and exciting. It is full of intriguing discussion topics. You will debate the moral perspectives of how (business) relationships should – and should not – be defined and how morality and justice can or cannot influence our own decision-making.

Ethics? Not the first thing that pops into people's minds when they hear the word "banking", do you agree? Well, for us ethics is closely connected with

everything we do. Ethics is a crucial aspect and a driving force that guides us every step of the way, not only in our business but also in our daily lives. This is why we choose to start our in-person blocks with this course.

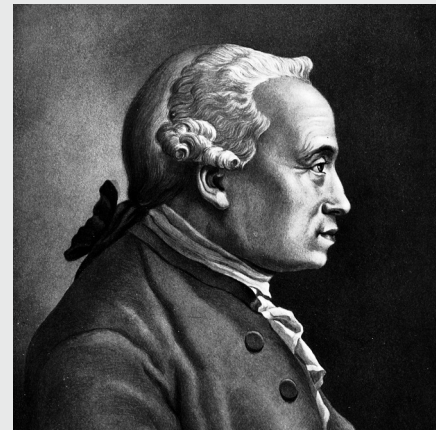
More than Ethics topics, this comprehensive course equips you with the essential knowledge and skills to navigate the intricate landscapes of ethics, diversity, and inclusion within the financial sector and our private lives. Participants will delve into the ethical considerations unique to banking, explore strategies for fostering diversity, and understand the importance of inclusive practices in creating a robust and resilient financial institution. Through interactive discussions, this course aims to empower colleagues to contribute to a more ethical, diverse, and inclusive banking environment.



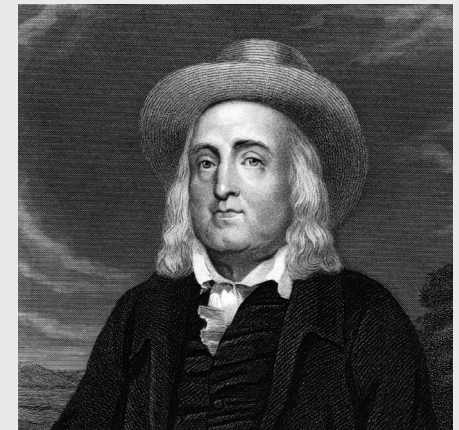
Get ready to engage in lively discussions, to challenge yourself, to listen to what others have to say and to question your prior convictions. Get ready to realize that things might not be the way you thought they were. Have you ever thought about how you would act in some life-or-death situations? Have you ever wondered how it feels to participate in a Harvard lecture? Did you ever try to define ethics and to question moral standards? Get ready for all of that and much more!

We will learn how to express our thoughts clearly, with structure and solid arguments. We'll talk about freedom, free will and reason. We'll debate about topics associated with inclusion and diversity. We'll examine the ideas of philosophers like Kant, Bentham, Locke, Rawls and Aristotle.

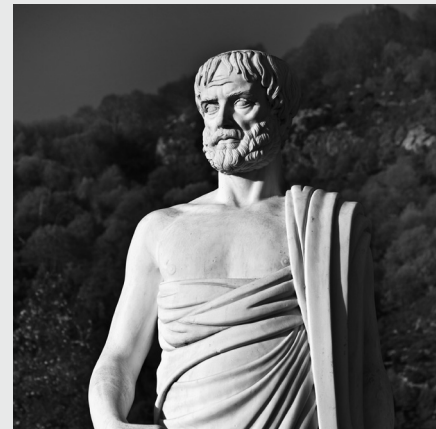
At the end of the week, we're sure that you'll have a clearer idea of why ethics, inclusion and diversity are important for us personally as well as for our bank!



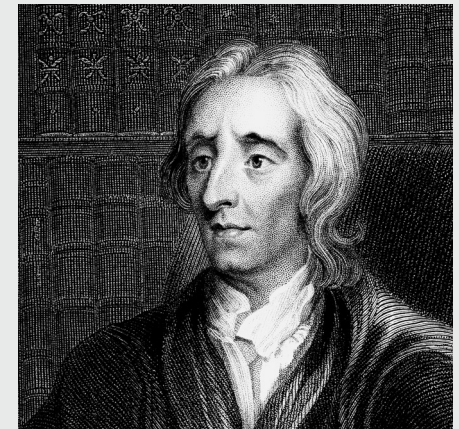
Immanuel Kant



Jeremy Bentham



Aristotle



John Locke

THE ONBOARDING PROGRAMME

- 1 ABOUT US
OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 **IDENTITY MEETS RESPONSIBILITY**
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

3 IDENTITY MEETS RESPONSIBILITY

What makes one company different from another?

“It is not only for what we do that we are held responsible, but also for what we do not do.” – Molière

What makes me who I am? Who do I want to be? Do my actions reflect how I see myself? Do these questions also apply to institutions, such as ProCredit? These questions are not only vital for tapping into our identity, but also for choosing an employer. After all, it is very hard to gain a sense of fulfilment or integrity when your personal values are not compatible with those of your employer.

This is a continuation of local About Us course. We will wrap up and summarize what has already been discussed, at the same time we will feel the group aspect of the topic that was already talk about in local banks.

This course includes some challenging exercises designed to sharpen your awareness of personal and institutional identity and responsibility. What are the key elements that define identity? Is it the totality of these elements that makes up the identity of a person or a corporation, or is it the individual components themselves? Does identity change over time? What are the factors that influence the formation of our own identity? How important is it for you to identify with the institution you work for? What values do you share

with ProCredit? These are extremely important questions for you to ask yourself if you want to be absolutely sure that your personal values and beliefs are in line with those of ProCredit. A sense of identity is a fundamental human need, as it gives us meaning, unity, and a purpose. Harmonising your own personal identity with that of ProCredit plays a key role in how we think and feel and how we actually go about our daily work and lives.

We will then move on to the topics of personal and corporate responsibility. What does personal responsibility mean? To answer that question, it helps to consider the complexity of human nature and the relationship between human nature and the concept of rules and institutions. By setting rules, institutions enable individuals to cooperate effectively, which is the basis of societies. How exactly do human societies work? What is required to ensure social cooperation? Why do we need rules?

THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 **IDENTITY MEETS RESPONSIBILITY**
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

Why wouldn't you lie or steal? Because of the legal consequences or because there is something in you which tells you that lying and stealing is wrong?

Having all this in mind, you will explore how the concepts of "responsibility" and "compliance" are applied at ProCredit and how we have implemented our values based approach in our business model.

When you finish both About Us and this course, you will have considered identity in general terms as well as what identity means to us at ProCredit with regard to how we do business now, how we did business in the past, and how ProCredit's identity has changed over time. At the same time, you will have analysed responsibility at the institutional level as well as at the individual level.

1.

You, one of the reporting specialists, notice that your colleague (currently on vacation) forgot to submit the monthly report to the Central Bank. You have notified your supervisor via e-mail but haven't received a reply. Does your responsibility end here?

2.

As the bank's procurement specialist, you are preparing a tender for office equipment and you are aware of the criteria and budget foreseen for this purchase. Your best friend runs a local furniture shop and is currently having financial difficulties. Would you give the information to your friend to help him win the tender?

3.

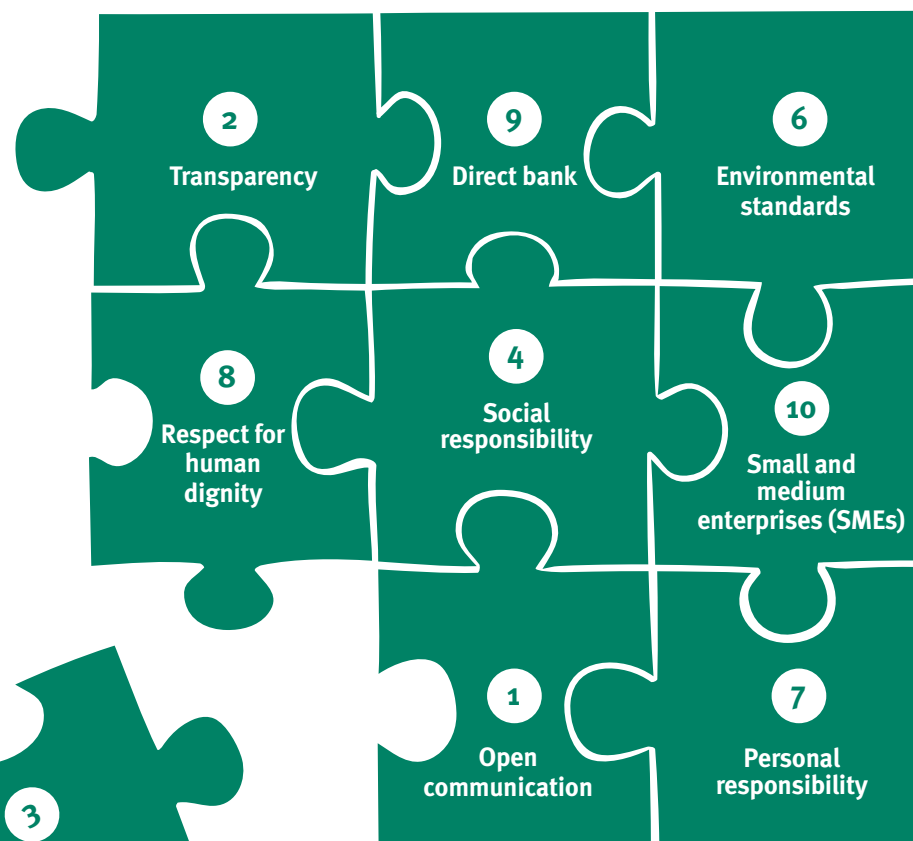
A client from out of town calls you, as a real estate expert, to list her deceased parents' home. She is not sure what it is worth but she says she will be happy to get EUR 50,000 for the house. You look at it and feel it is worth at least EUR 75,000, but you realise that the house would be perfect for your brother. What do you do?

4.

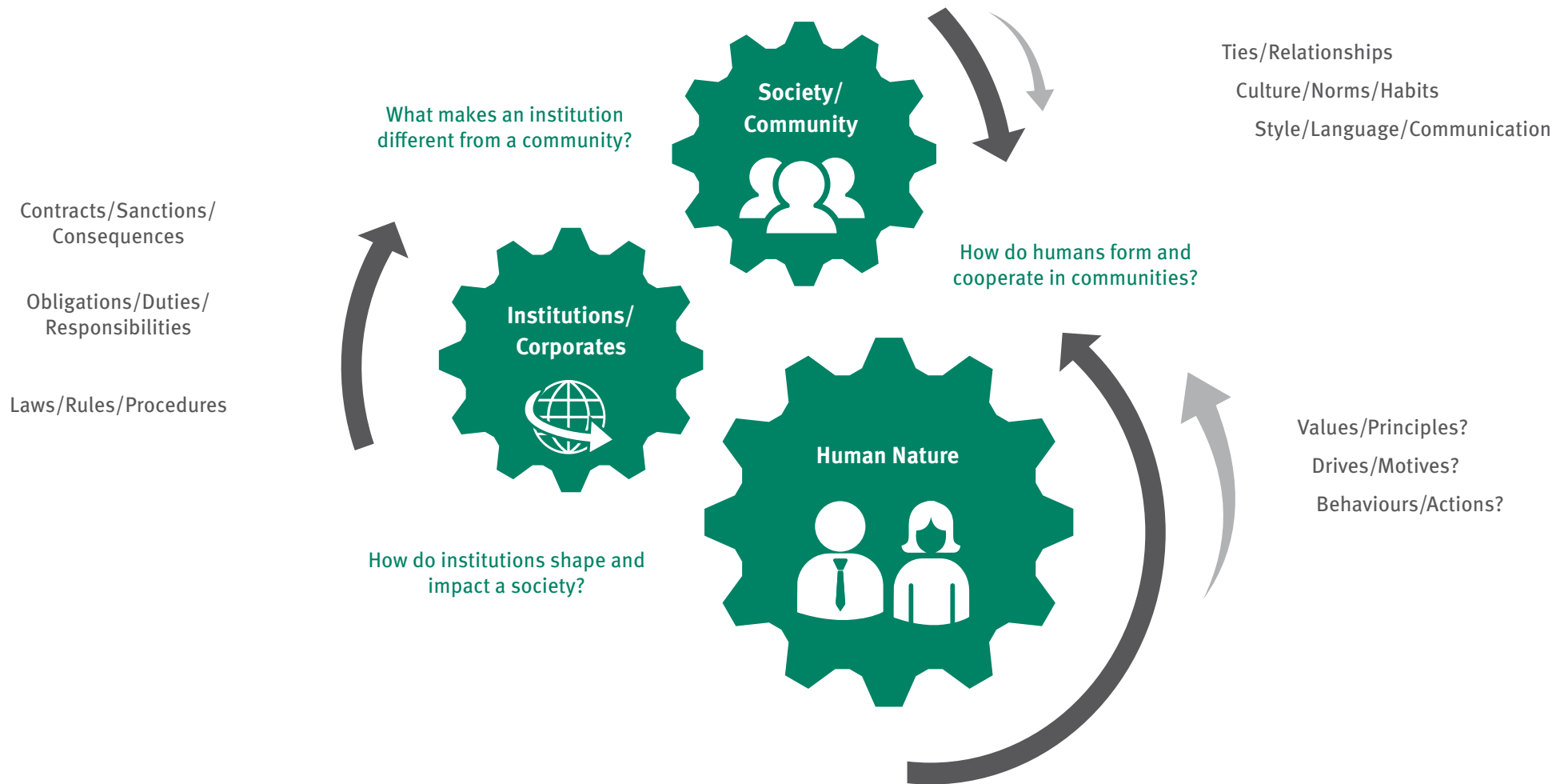
You are a Credit Analyst analysing a loan application for a business owned by your cousin. After the analysis is complete, you notice that he does not qualify for the requested loan amount at the current level of sales and profit. In order to qualify, the declared sales would need to be 20% higher than the actual figures. Would you increase the sales in the analysis so that your cousin can qualify for the requested loan amount?

IDENTITY: EVERY PIECE MATTERS

1. Exchanging information fully, fairly, constructively and dealing with conflicts in a professional manner
2. Disclosing relevant information in a clear and accurate way
3. An eagerness to develop professionally and personally, investing the necessary time and energy
4. Aiming to have a positive impact on society and the environment through our relationships with clients, employees and business partners
5. Acting in accordance with our values – no mismatch between actions and values
6. Efforts to protect the environment and reduce ProCredit's ecological footprint by conserving resources and promoting measures to contain climate change
7. Acknowledging that each one of us is free to decide on our own course of action
8. Avoiding any form of discrimination based on ethnicity, gender, religion, origin, sexual orientation, etc.
9. A bank that offers its services remotely via e-Banking, mobile banking and contact centres, as well as providing access via ATMs
10. Businesses with between 10 and 250 employees and a turnover of under EUR 50 million
11. Performing our tasks to the best of our ability, in accordance with best practices and ProCredit's principles
12. Non-business clients, e.g. salary-earners, owners of companies, self-employed people, etc.



WHO SETS THE RULES?
 WHAT IF THE RULES DON'T WORK?
 ARE YOU MORE INCLINED TO OBEY OR BREAK THE RULES?



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 **TIME VALUE OF MONEY**
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

4 TIME VALUE OF MONEY

The useful assistant

Have you ever wondered how time affects your money? If you have – super! You will have the opportunity to further explore this topic. If you have never wondered about this then prepare yourself for a mind opening experience. This understanding is a must for everyone who works in a bank. You will learn about compounding interest, effective interest rate, loans and deposits, present and future values of money.

Although this course is commonly referred to as Financial Mathematics, however, the word “mathematics” is not appropriate, because the calculations involved rarely go beyond simple arithmetic. In other words, we use mathematics only on an elementary level for solving simple equations. We prefer to name the course “Time Value of Money”, because capital in the bank changes its value daily due to interest payments.

Let’s look at an example to illustrate this: A client deposits EUR 500 in her savings account where the bank offered annually 3% interest. One year later, the account statement shows the balance of EUR 515. That means, the value of the deposited capital has increased over time. By law, each bank must calculate the precise “time value” of the involved capital for each operation under all specific conditions.

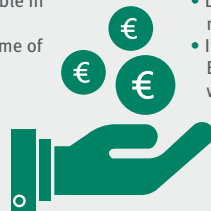
During this course you will model the basic operations of a bank, and calculate them precisely, as every bank is required to do. The calculation directly follows the structure of the problem (the model); the whole process is therefore “mathematics-free” – so don’t worry!

A

- The loan amount is EUR 10,000
- The nominal (annual) interest rate is 5%
- Interest is compounded monthly
- Loan and interest are repayable in monthly instalments
- A EUR 100 fee is due at the time of disbursement of the loan

B

- The loan amount is EUR 10,000
- The nominal (annual) interest rate is 5%
- Interest is compounded monthly
- Loan and interest are repayable in monthly instalments
- Instead of the disbursement fee, EUR 5,70 is due every month together with the instalment



ANSWER:
Although the sum of the fee in B is larger than in A (EUR 102.60 versus EUR 100), offer B is better, because the effective interest rate is smaller (6.45% versus 6.48%).

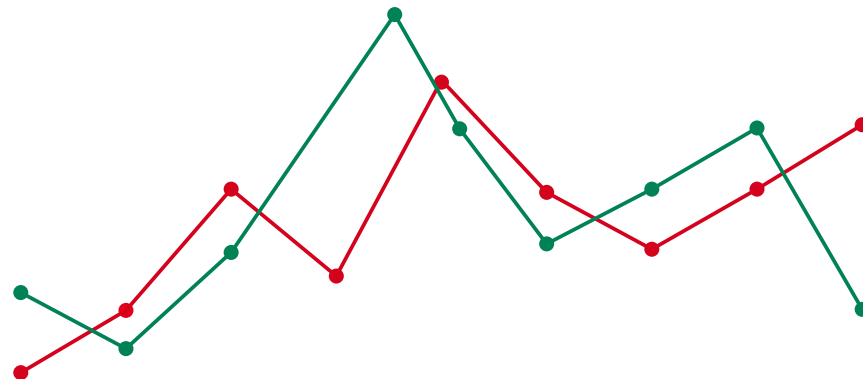
THE ONBOARDING PROGRAMME

- 1 ABOUT US
OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

The block is held in Avala and it lasts for 3 days. Even if for some groups this course is held online, it will still have an intensive offline practice, live in Avala, supported by local assistants. Exercises are an indispensable part of any training course; they are ultimately the only way to become successful. Even if you can follow the lectures, it may still be a difficult path from understanding something to being able to apply it. This ability comes only through independent practice.

Why is the seminar a mandatory element of Avala Onboarding training? After all, the bank has computers to calculate the results of its processes. So why can't you just lean back and let the computers do the work? Because it is not simply the outcome, but the way you arrive at it that matters. You will learn a universally

applicable problem-solving approach based on structuring and modelling that can also be used for addressing other problems. Since time immemorial, models have proven ideal as a means of answering questions or solving problems by giving structure to them. The term "model" here refers primarily to a description of real processes in the form of visual illustrations along the timeline. Illustrations and equations are fundamental elements of the problem-solving process; they form the core of every solution to every problem discussed in this course. If you have modelled the problem correctly, you can in good conscience do the final calculation of the numeric result by yourself instead of leaving it to your calculator or computer.



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 **OUR CLIENTS AND SERVICES**
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

5 OUR CLIENTS AND SERVICES

Do we choose our clients or do they choose us?

A long-term relationship is based on mutual understanding, trust and shared values. For that reason, our business model is based on the idea of providing efficient services to specific types of clients. ProCredit banks are specialised banks for small and medium- sized enterprises, and we aim to be their “Hausbank” – the bank that handles most, or ideally all, of their banking business. We actively address private individuals who are interested in modern banking services. For us, a long-term relationship is very important as a tendency to share the same understanding of growth, development, transparency and social and environmental awareness with our clients.

With this in mind, the course poses the following questions:

- Who are our business and private clients (and who are not our clients)?
- What services do they need?
- How can we provide these services efficiently?

During the course, you will have the chance to take a detailed look at the acquisition process, for both private individuals and SME clients, and gain an understanding of the modern channels through which we offer them our services. You will also see how we assess our clients and their needs, which in turn enables us to offer them appropriate services. Understanding our business model will give you better insight into what sets ProCredit banks apart from their main competitors and makes us unique.

As part of the course, you’ll get the basics of Accounting and Financial Analysis, you’ll take part in numerous role- plays, where you’ll be able to put yourself in the shoes of a client and a bank employee. This will open your eyes even further to the many different aspects of the business relationships we establish and thus also raise your awareness of the responsibility we have when dealing with clients.

In addition, through real-life cases, you’ll learn how a business committee is formed and what its responsibilities are. This will help to answer questions like:

- How do we take decisions related to our relationship with clients?
- What is the role of Business Client Advisers and Client Advisers in this relationship?
- Who are our target business and private clients?
- What is the added value of the services provided by the bank to its clients?

All of this will help you make more sense of your experience during the first phase of your on-the-job training. You will now be able to draw a clearer connection between our strategies for business and private clients and the services we offer.

The course will also provide you with additional insight into how we select and assess our clients, analyse their financial situation, provide the services they need, and maintain our relationship with them.

By the end of the course, we expect you to have a fuller understanding of the “Hausbank” principle, and a clearer view of your future role within the context of ProCredit’s overall approach to our clients. This will be great preparation for the second phase of your on-the-job training.

IT ALL STARTS WITH UNDERSTANDING THE CLIENT

Is the client a ProCredit fit?

- › Know your client
- › Exclusion List
- › AML
- › Profile
- › Needs
- › Business model



Hausbank concept

- › Services
- › Channels
- › Acquisition
- › Customer care
- › Monitoring
- › Organisation/Staff



INVENTORIES

- Material & consumables
- Work in progress & finished products
- Commercial goods
- Intangible fixed assets



SHORT-TERM LOANS AND RECEIVABLES



- Short-term loans
- Short-term receivables

FIXED ASSETS



- Land & buildings
- Machinery, equipment, vehicles
- Intangible fixed assets

BANK ACCOUNTS AND CASH

- Cash on hand
- Bank accounts & cheques



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 **SUSTAINABILITY**
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

6 SUSTAINABILITY

Why does sustainability matter for ProCredit?

This pivotal course is specifically designed to highlighting the integral role of environmental awareness and sustainability in ProCredit Bank. Participants will explore the principles of Environmental, Social, and Governance (ESG) investing, understanding how responsible banking practices contribute to a sustainable future. Through case studies and practical insights, the course aims to instill a deep appreciation for the impact of financial decisions. By the course's end, you will be well-versed in aligning banking activities with eco-friendly practices, ensuring our commitment to sustainability echoes through every facet of our responsible banking approach.

In the wake of the catastrophic events that have taken place in recent years – drought, flooding, forest fires, to name just a few – there is a growing realisation that exploitation of the Earth's resources at present levels is not sustainable. These events have both direct and indirect consequences for the economies in which we operate.

From worldwide “Fridays for Future” demonstrations to pleas made at international conferences like COP26, calls for government action to reduce or reverse the dramatic impact of human activity on the climate and the environment are becoming louder and more urgent. But what can we, as individuals and as employees of a bank, do to protect the planet we live on?

At ProCredit, we are convinced that there is a lot we can do. Indeed, all financial institutions have an impact on the environment, depending on the types of business they finance and on their other business policies, and this impact can be either positive or negative. We aim to make our impact as positive as possible by conducting our business in a way that is in harmony with overall sustainability. At the same time, we aim to increase overall awareness in the countries in which we operate.

During this block, you will learn about our sustainable approach, about all aspects of our ESG. Besides our environmental management system (EMS), we will tackle the topics of gender diversity, inclusion and social responsibility in our every day activities. All these aspects have a long-term positive effect that goes in line with our Sustainability model and responsible social impact.

You will have an opportunity to see positive examples of our sustainable approach. You will also examine in details our environmental and social impact at all levels, both direct – as a bank and as individuals – and indirect, in terms of our clients' activities. By the end of the course, you will have a clear idea of how you can make a positive contribution to society and promote environmental, climate, gender, diversity and inclusion awareness in your country.

The three pillars of the ProCredit banks' environmental management system:

Pillar 1

Internal environmental management system

Pillar 2

Management of environmental and social risk in lending

Pillar 3

Green finance



THE ONBOARDING PROGRAMME

- 1 ABOUT US
OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY**
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

7 BANKING AND SOCIETY

From Neolithic Roots to the Age of AI

This enlightening course offers a panoramic view of the symbiotic relationship between societies and banking. Through a historical lens, participants will explore how societal evolution has shaped the banking landscape, examining the interplay between local and global dynamics. The course delves into the profound impact of societal growth on banking practices, from ancient trade routes to the digital frontiers of the AI era. By the end, new colleagues will gain a nuanced understanding of the intricate connections between society and banking, preparing them to navigate the challenges and opportunities presented by the evolving socio-economic landscape.

To what degree is your understanding of the world formed by the society in which you grew up? How important is your role as a member of society with regard to improving or even challenging the current setup? How important is your role as an individual and as part of an institution? What is the impact of institutions on society, and is your role strengthened by virtue of being part of such an institution? Does being part of an institution like ProCredit Bank make you more influential within your society? What does it mean to be part of ProCredit Bank? ProCredit describes itself as a “development bank” – but what does that really mean?

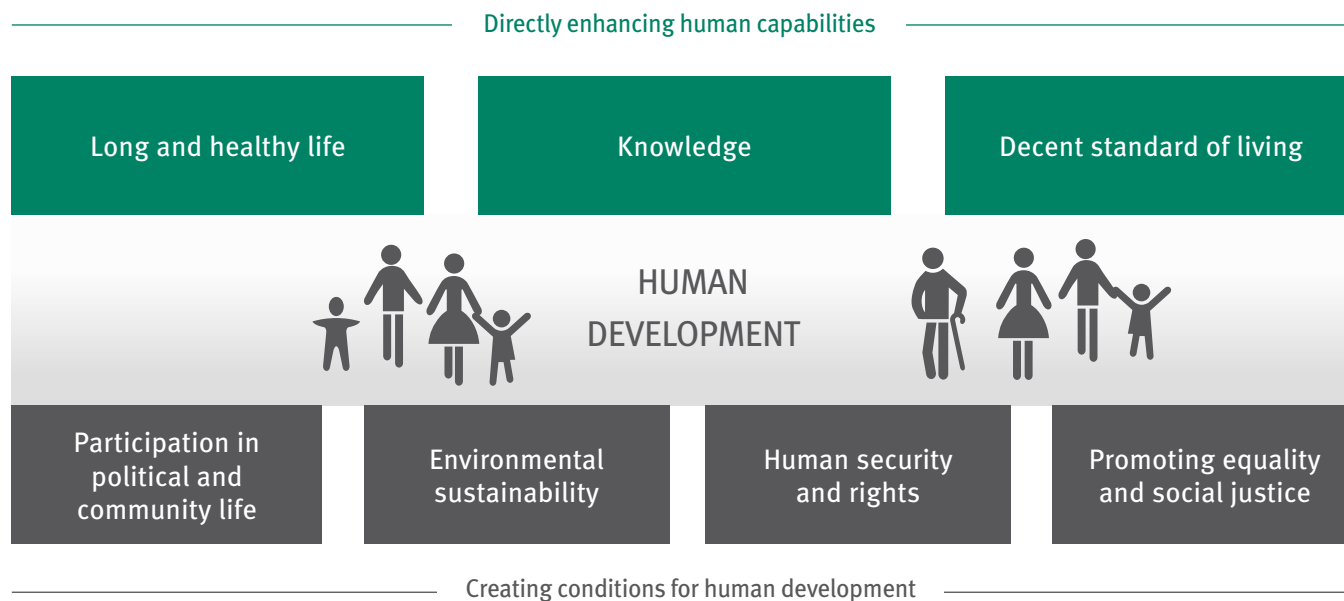
During this course, you will examine the concept of



society and banking from various perspectives, e.g. in terms of history, geography, politics, economics, education, and migration.

Given that not all participants have studied economic subjects, and to stress the link between society and banking – especially for those who did study economics – some economic concepts will be introduced and discussed in this context, including inflation, budget deficits, the human development index, etc. Through these concepts, you can expect

WHAT CONTRIBUTES TO HUMAN DEVELOPMENT?



to broaden your knowledge of your home country, especially from an economic and social perspective. In addition, you will be able to classify and compare different societies besides your own country.

This course will also help you understand and identify the current issues and challenges in your society

and presents an opportunity to discuss what should be improved. We will cover topics like corruption, pollution, terrorism, refugees, consumerism and brain drain. Are these challenges that governments could or even should deal with? Are these regional or even global phenomena? What does globalisation mean for our modern reality? How are governments dealing with



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 **BANKING AND SOCIETY**
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

this new world, what is the role of the (social) media, technology and what is the reaction of the current power players?

As part of this discussion, we will examine economic growth and sustainable development: Are these terms synonymous or do they address different aspects of our society? We will also zoom in on the level of individual impact on development, because in today's hectic world, it is easy to lose sight of life's big questions, such as: "Can I make a difference? Is it important for me to try to make a difference? Does it matter which company I work for?" By observing development from an individual perspective, you will come to understand ProCredit's point of view on personal development and its investment in staff as well as in the societies in which it operates. Looking at these issues from the perspective of your country, you will then make the connection with ProCredit as an institution: How do we look at growth in its different forms? To us, development is not just about numbers related to GDP, growth, expansion and productivity.

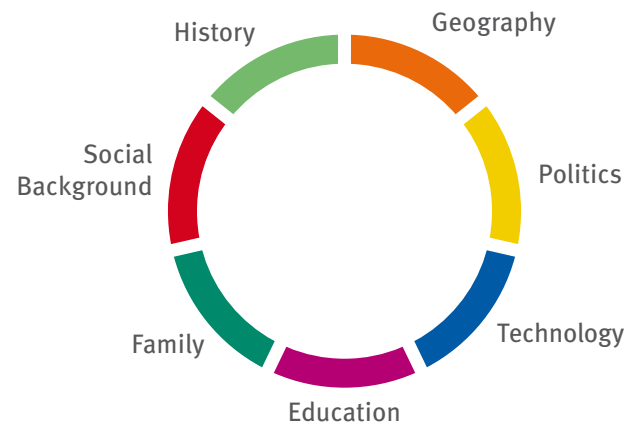
To understand how we arrived at our current approach, we will examine how the ProCredit group has evolved.

Where does ProCredit come from? How has it developed and changed over the years? How does ProCredit see itself in relation to its clients, to the markets it operates in, and very importantly, to its staff? What is ProCredit about? In order to better understand the institution you have started working for, we will discuss the ProCredit Impact Report, a yearly report that is published on the public website of ProCredit Holding.

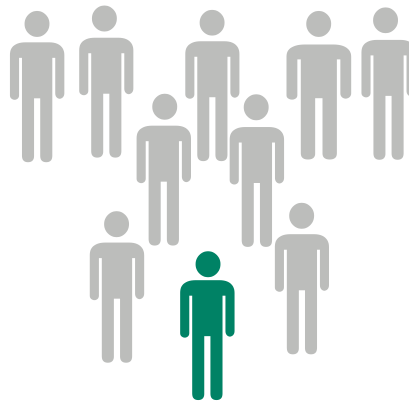
The aim of this course is to go beyond the numbers and focus on the qualitative aspects of development as well. You will be able to see development through the prism of the economy, society, the individual and the environment, and along the way, you will gain a better understanding of ProCredit's vision and find a match with your own vision of life by observing the past, the presence and the future of our Banking and Society.

SOCIETY IMPACTS YOU - YOU IMPACT SOCIETY

Perspectives on where you come from:

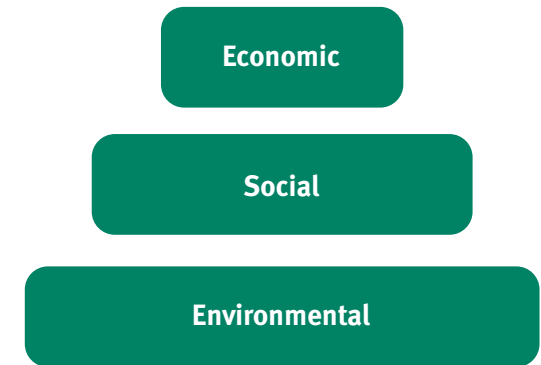


SOCIETY



You in ProCredit

Levels on which you have an impact:



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 **PROTRAINING**
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 THE FINAL PROJECT

8 PROTRAINING

Back home!

In „Protraining" you are back in the bank, but still not yet in the office. Banks organise this training in Head Offices with the idea to:

- Further introduce you to our Organization Structure
- Offer hands-on training or simulations to Banks'
- Applications, you will learn how to navigate and use them
- Go through various mandatory trainings
- Interact with experienced team members for practical insights in various departments in the bank

After ProTraining local banks may organise training for improving all the main necessary tools such as Excel, Word, PowerPoint skills.



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 **JOB ONBOARDING (ON-THE-JOB TRAINING)**
- 10 THE FINAL PROJECT

› 15 weeks › in your local bank

9 ON-THE-JOB TRAINING

Get familiar with your position

You've been our colleague for some time now. Theoretical part of the training has just finished and it's time for practical training, preparing for "real" work.

What happens now? First, we will have a talk based on your feedback so far, where we will focus on what we have observed to be your strengths. Based on your contribution, on your potential, and on the current needs of the bank, we will agree on which position is the best fit for you.

This part of your training is very much related to your specific position. For the following months, you'll spend your time in a branch or in Head Office, where you'll have a well-structured training plan and a mentor to guide you. This means that you'll have a senior colleague fully devoted to your further development.

He/she will guide you through everything that is important not only for your daily work, but also for your overall professional development.



THE ONBOARDING PROGRAMME

- 1 ABOUT US
 - OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 **JOB ONBOARDING (ON-THE-JOB TRAINING)**
- 10 THE FINAL PROJECT

The practical training phase for all Onboarding participants starts with the same key element – getting to know the bank and understanding what is “the real work” about!

What to expect: An exciting time awaits you in the 8th week of the Programme. You’ll get to know the team and help them in their daily activities.

It’s going to be different than everything you’ve experienced till now. This is the real deal! You’ll get a first taste of what it means to support the clients and / or colleagues on a daily basis.

Don’t worry, you won’t be on your own. As soon as you arrive, you’ll meet your mentor, an experienced colleague who will help you along the way. Our colleagues are skilled teachers, always ready to welcome newcomers and more than happy to share their knowledge and enthusiasm.

Our advice: This will definitely be an exciting time for you! It’s a time to charge your batteries and go forward with full power! Here are some things to keep in mind during your on-the-job practice weeks:

- Be proactive
- Ask questions
- Use this opportunity to learn as much as you can
- Be productive
- Speak your mind – we encourage you to express yourself





› in your local bank

THE ONBOARDING PROGRAMME

- 1 ABOUT US
OUR TRAINING CENTRE
- 2 ETHICS, INCLUSION AND DIVERSITY
- 3 IDENTITY MEETS RESPONSIBILITY
- 4 TIME VALUE OF MONEY
- 5 OUR CLIENTS AND SERVICES
- 6 SUSTAINABILITY
- 7 BANKING AND SOCIETY
- 8 PROTRAINING
- 9 JOB ONBOARDING (ON-THE-JOB TRAINING)
- 10 **THE FINAL PROJECT**

10 THE FINAL PROJECT

The capstone of your OnBoarding journey

You will round off your practice period with a project that you will prepare and deliver together with your fellow graduates. This project will be organised locally, on a given theme, and presented in front of an audience consisting of top management, HR staff and other colleagues who supported you during your training period.

Not only for the final project, but for all phases of your training period, you will receive constructive feedback, with the aim of helping you to improve your performance or reach your potential. You will start taking responsibility for your job, and you'll participate in specific training for your position as time goes on.

And even after the official period of the Onboarding Programme is over, your mentor will still be there to support you in your daily activities. We want to support you and make sure that you are ready to succeed in your new position!

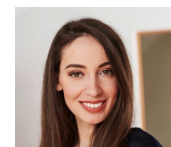


THE EXPERIENCE OF OUR COLLEAGUES

Don't just take our word for it, read what our colleagues say about their first on-the-job experience in the bank:



Vuk Vasić, Serbia: I felt like I knew everything after the theoretical part! I was full of confidence on my first day in the bank. But the moment I started to talk with my mentor I realised that there was still so much to learn! All of the colleagues in the office helped me a lot. Half of them had also graduated from the Programme, and they shared their experience, so I was never on my own. Even when I started to do my own projects, I was always under the watchful eye of my colleagues. I immediately realised that in the mind of our clients I was the person who represented the bank! I was so proud of the trust that was given to me. I took it seriously and worked really hard on representing the bank in a professional way. I still do today. I have worked for two years now. There is still much more to learn and I still do. Soon, I will also be a mentor, and I can't wait to meet new generations of colleagues. I am more than happy to be a future mentor. It is such a good role!

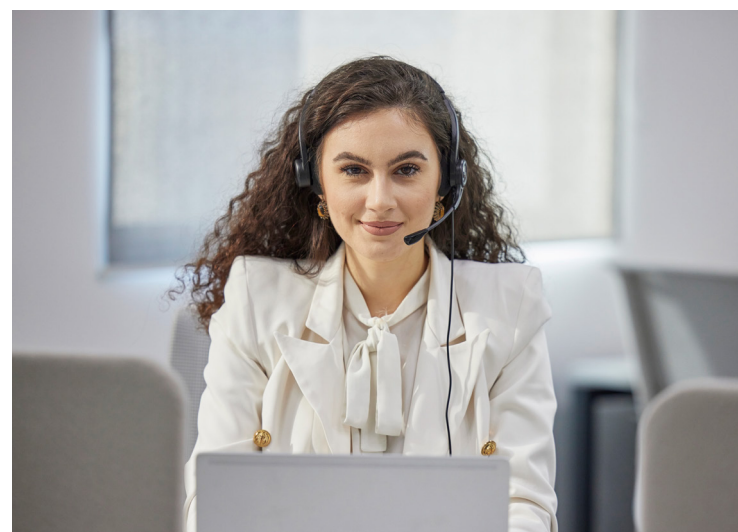


Lirika Canhasi, Kosovo: What a time! My first working experience ever. I started as a 21-year-old inexperienced girl but full of energy and ambition to enter the world of banking. A lot of things were going on in my mind at the time. Will it be like I imagined it? There were butterflies in my stomach the day before my on-the-job practice. What to wear; how to behave; what will my colleagues be like; will they accept me...? What if I say or do something wrong? A lot of thoughts indeed! All these questions and worries disappeared once I entered the office. For sure, there was a lot going on there. Experienced colleagues were super busy, but all of them welcomed me sincerely, and gladly shared their knowledge. My mentor was amazing! I learned a lot and I still do every day. I finished the Programme in 2017. Now I am a Medium Business Client Adviser and every time a new colleague comes, I remember how it was for me that first day. I do what our colleagues did then... This is what they will remember one day as well!



Chrysi Kaltsidou, Greece: I finished with the theoretical part of the Programme and it was time for me to start working in the bank. Of course, I had an idea of what it would look like but I was not completely

sure what to expect. It's not the same thing to go through the theoretical part and then to see all of it in practice. One thing became obvious to me immediately: The main value of this bank lies in its employees! They are what makes this bank truly powerful! The acceptance of the colleagues in the bank amazed me. Everyone was ready to help and to teach us newcomers. Every step of the way is followed by our mentors, they make life so much easier! After the first week I felt like I had been working in the bank for years and years. I finished the Programme in 2018 and I will never forget my first day on the practices weeks – what an experience it was!





WHAT'S NEXT?

We never stop investing in you



The Onboarding Programme is where you begin to understand the challenges faced in the markets in which ProCredit banks operate. This is just a starting point for continuous and comprehensive professional and personal development.

We live in a world that is rapidly changing. This enables us to put ourselves in the “driver’s seat” and actively introduce and implement new ideas, thus making ProCredit a trendsetter in the banking industry. However, this also creates higher expectations on the part of our stakeholders, who expect us to continue working according to the same dynamic in the future.

The best way to make this possible is to continuously invest in the training and development of our staff.

As you have read in this brochure, personal and professional development is our top priority, as it contributes significantly to our success on every level of the ProCredit group.

People who share our values and attitude towards work and society, and who continuously strive to improve themselves, are just the type of people we are looking for. If this description fits you, there is only one word left to be said – **welcome!**



ONBOARDING PROGRAMME

Starting point for professional development

SPECIAL COURSES AND WORKSHOPS

Group-wide training courses and position-specific training

ADVANCED ENGLISH TRAINING

Four to six weeks in Fürth Germany or in online/hybrid versions, all conducted by native speakers.

PROCREDIT BANKER ACADEMY

One-year training programme in Fürth, Germany

PROCREDIT MANAGEMENT ACADEMY

Two and a half years of training programme in Fürth, Germany



