

ProCredit Academy

A Training Centre for ProCredit Bank Managers





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The Significance of the Academy

The ProCredit Academy in Fürth with its three-year programme of courses has been in operation since January 2006. But what exactly is this Fürth Academy? A specialised MBA programme? An elite management school? A course to promote corporate identity? None of these answers, taken on their own, provides a satisfactory or sufficient explanation.

The significance of this Academy, which is the central component of a graduated training programme for ProCredit staff, can only be fully understood if one takes account of the special nature of the ProCredit banks and their parent company, ProCredit Holding. What makes them special has both a formal and a practical dimension.

ProCredit banks are not "home-grown" local banks with local owners, where everyone speaks the local language and shares the same local culture; yet they are also not part of a large banking conglomerate (such as Raiffeisen, Société Général, Intesa or Santander) with a corporate culture that has been built over a long period and with strong financial roots in the country of the parent company.

In contrast, the ProCredit group of banks originated in a conscious decision by several owners, none of whom come from a national or international commercial banking background. As a consequence, the need to construct our own institutional, linguistic and ideological framework – in other words, to create an identity for ourselves – was much greater for us than for other financial institutions. But in addition to this formal reason there are other factors of a more practical nature which make us a special case.

A bank with a development policy mission is not simply a commercial bank with a different marketing strategy. Rather, it is a bank which is continually forced to seek a balance between the conflicting goals of profitability on the one hand and social impact on the other. The concrete manifestations of this conflict may take different forms at different times and in different local contexts. The profits to be earned from microlending and the overindebtedness which possibly results from it are just the most recent expressions of this ongoing conflict.

Precisely because this underlying conflict, or perhaps one should say this underlying tension, constantly needs to be reassessed, our training programmes are designed not to provide our staff with narrowly specialised technical skills alone, but rather also to familiarise them with the social dimensions of an economy, and to impart values and principles. For some classical economists and the currently prevailing neo-classical economic theory, our approach probably appears somewhat absurd, or superfluous. Neo-classical economic theory simply asserts that profit maximisation in the private sector necessarily leads to maximum benefit for society. The latest financial crisis should have made it clear to everyone by now just how nonsensical this assertion is.

That is why we cannot leave the training of our core staff members to the MBA courses offered by universities, the majority of which are known to embrace most of neo-classical theory and thus turn a blind eye to the social and historical aspects of economies, though some might at best offer optional courses in business ethics.

ProCredit banks have to live up to the expectations of at least three different groups: their owners, their customers and their staff. The content of the courses offered at our Academy must take all of these groups into account, and must transmit the corresponding values.

Of course, at the Fürth Academy we primarily address the management staff of the ProCredit banks. Nonetheless, we do not wish to see ourselves as an elite school. For one thing, the term "elite" is too exclusive, and tends to encourage individual arrogance; for another, we would like to offer the opportunity of personal and professional development to a broader group of employees, rather than focus solely on the formation of a management cadre. This inclusiveness should not, however, cause anyone to lose sight of the high standards that the students are expected to meet in terms of performance and commitment.

Standing at the entrance to the Academy is a copy of a statue commemorating the Four Musicians of Bremen, the heroes of a German folk tale (www.fairytales4u.com/story/four.htm). The message of the story, and the one that we too aim to convey, is captured in the terms heterogeneity, solidarity and modesty. In that respect, it forms a link to the way we see our role as financial intermediaries, and also our social mission. Like many other symbols, it aims to capture the corporate identity in an image.

The corporate culture of the Academy can be summed up in the concepts of tolerance and curiosity, rational thought and scientific method, solidarity and friendliness, values and principles. Ultimately, staff members are selected for participation in the course on the basis of their bank's assessment of their performance and personal development to date, and their achievement in the courses held at both the Regional Academies and the English Language Centre. The aims of the ProCredit Academy are to generate even greater comprehension of and identification with the company among our staff, to win their active commitment to serving as multipliers of our values and our business policy, and – if the circumstances allow – to prepare them for the assumption of even more challenging positions within the company.

If we bear in mind that our group of banks evolved out of a commitment to development aims and that this idea has taken on different concrete forms in different countries, it becomes obvious just how much the group depends not only on the support of the owners but also on the local staff members who represent that idea in their respective countries – and certainly not only at the top management level. This, above all else, is the significance of the Fürth Academy: it is there to foster the commitment of our staff at many levels of our banks and to convince them of the value of the work we are doing. Ultimately we hope that it will make them immune to the enticements of competitors who are not willing to invest in training themselves, but have no scruples about poaching our already well-trained staff with offers of bonuses. So far our efforts to instil loyalty and dedication have been rather successful.



Expectations towards our Students

Our expectations of the Academy students are already stated implicitly in the introduction to this brochure. At root, it is about embracing the culture of our banking group and ultimately helping to shape it. From this it naturally follows that we encourage and expect our students to take an active part in the work of the courses.

Many of our students are familiar with the passive approach that typifies authoritarian societies and institutes of learning, an approach characterised by listening, biding one's time, and imitating; but this attitude will get them nowhere at our Academy. We expect strong involvement and lots of interaction with our students. Those who shy away from expressing a standpoint on something presumably do not have one; those who shy away from stating their opinions openly and honestly are probably not open and honest in other aspects of their lives; those who are reluctant to accept with open arms the multicultural challenge that Academy life necessarily involves are probably chauvinistic in other respects too.

It is not so important to be good at all the subjects on offer. That is precisely why we do not see ourselves as an elite school in the traditional sense. However, what is very important is the willingness to engage and participate. Only if students take that approach will they be able to really experience the value of this training course and the process of self-critical reflection of their own role in this company that the course is designed to set in motion.

A strong command of English is a key prerequisite for successful participation. The broad range of topics under discussion during the course requires the students to have a wide vocabulary. And the frequent essays and oral presentations they are required to prepare are an additional reminder of how essential it is to write and speak English well.

Participating in several courses at the Language Training Centre and attending one of the Regional Academies are suitable ways to lay the foundations and prepare systematically for the three-year course at this Academy.

Successful completion of the Fürth Academy course does not automatically guarantee a career at a ProCredit-Bank. At best, it is a necessary but not a sufficient precondition. We have deliberately chosen to make this opportunity for skills development and personal development available to a broadly diversified range of staff, in order to help build our corporate spirit and our special way of banking and communicate these values to a large group of colleagues.



Faculty Leadership at the ProCredit Academy

The courses offered by the ProCredit Academy fall into three main areas, each led by the responsible director. These individuals are responsible both for overall co-ordination of their teaching staff and the courses offered, and for evaluating the students and providing them with feedback.

Director, Banking and Finance (blue)

Philipp Pott

Director, Humanities (red)

Rolf Kreitel

Director, Managing with People (green)

Dörte Weidig



Dr. Philipp Pott, born 1973, is Head of Group Business Development at ProCredit Holding AG, Germany. He is responsible for the development and implementation of group-wide approaches to meeting the needs of the group's target customers, particularly its small business clients. Before joining the group's holding company in this capacity in 2010, Dr. Pott served as General Manager of ProCredit Bank Georgia for four years, as a member of the Management Board of ProCredit Bank Ukraine for one year and as General Manager of ProCredit Moldova for three years. Prior to these assignments, he was active as a bank adviser to the EBRD Russia Small Business Fund. Dr. Pott is a member of the supervisory boards of the ProCredit banks in Armenia, Bosnia and Herzegovina, Georgia and Serbia.



Rolf Kreitel, born 1977, member of staff since 2006. Mr. Kreitel was recruited to develop the humanities curriculum as an equally important part of the Academy's programme and an element that differentiates the Academy from other management training institutions. He is Director of Humanities and a member of the management team. Mr. Kreitel has a degree in political science and history from the Goethe University of Frankfurt as well as a master's in public administration from the German University of Administrative Sciences in Speyer.



Dörte Weidig, born 1970, staff member since 1997. In 2008 she was named a member of ProCredit Holding's Supervisory Board. Ms. Weidig was the manager of ProCredit Bank in Serbia between 2003 and 2009, when she began serving as the Chairperson of the Supervisory Board of the same bank. Prior to being assigned to Serbia, she was manager of Micro Crédit National, in Haiti. When she first joined IPC, she was mainly responsible for preparing demand surveys and business projections for proposed microfinance institutions, as well as for advising existing microfinance organisations. Ms. Weidig has an MBA from the Goethe University of Frankfurt as well as a teaching degree (1st German State Exam) in business management and Roman languages and literature.



Banking and Finance

The Banking and Finance curriculum comprises a total of 19 interrelated courses, providing participants with a comprehensive understanding of all key functional areas and the parameters of management decision-making at a typical ProCredit bank.

As a first step, the "blue" module provides an introduction to the basics of financial mathematics and statistics, investment and finance, and accounting. The aim at this stage is to explain a wide range of specialist terminology and bring all the students up to the same level of knowledge. The subjects covered here also create a common theoretical framework for group reflection and discussion of the participants' diverse practical experience.

Building on this base, individual fields of study are developed in more detail with a special focus on their particular relevance to the ProCredit banks. The participants examine the various components of our annual reports and the accounting procedures that are used to compile them, thus developing their ability to compare and interpret this information. They learn more about the importance of financial analysis and cost management, gaining further insight into the potential of controlling to optimise processes and increase efficiency. By frequently analysing concrete examples in the light of the theory acquired so far, participants learn to recognise interdependencies and to make use of the instruments available to guide their bank's business activities, while at the same time strengthening their analytical skills.

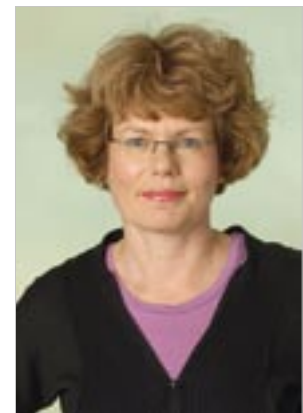
During the second year, based on a common understanding of the structures and tools used to account for and analyse the activities of a bank, participants learn how to direct and correlate the activities of different departments of a bank and how to take management decisions. Here they develop an in-depth understanding of the analysis, design and control of processes, their documentation and strategic guidance. Students are exposed to aspects of law, risk management, finance, internal control, and budget planning. They also gain insight into the techniques used for planning, controlling and optimising projects.

During the third year, the curriculum focuses on the strategic areas, business objectives and key competences of ProCredit. This includes our work with our main target groups, i.e. small businesses and private individuals, and the ways in which we manage credit risk. The strategic implications of the ProCredit banks' development mission are discussed, together with the organisational question of how to maximise the efficiency of our business processes, which is the precondition for carrying out a large number of small transactions in a profitable manner.

Irrespective of their current position within their banks, participants develop the ability to recognise the connections and dependencies which exist between different areas of activity. In doing so, they realise the scope of their authority and the possible impacts of their decisions. Most subjects are taught by experienced managers from ProCredit Holding and the ProCredit banks, who act as trainers and coaches during the practical exercises.

Based on past years' experience, the sequence of the course has been changed in the new curriculum. Special emphasis has been placed on extensive linkage between consecutive courses, so that the connections to, and the application of, the previously covered material become more apparent. The teaching methods for the "blue" curriculum are still as diverse and comprehensive as the course content, ranging from lectures, presentations and exercises in small groups to large-scale projects involving the whole class.

Dr. Anja Lepp, born 1958, member of staff since 1985. Dr. Lepp was a member of IPC's management team from 1995 before becoming a manager at ProCredit Holding in 2008. She is also a member of the Boards of Directors of the ProCredit banks in Ukraine, Romania, Albania and Colombia. In addition to her management functions at ProCredit Holding's head office in Frankfurt, Dr. Lepp has carried out several long-term assignments in Eastern Europe and Latin America, serving as a project manager of financial institution-building projects in Peru and in Kazakhstan and as a manager of ProCredit Bank Ukraine.



Stephan Boven, born 1967, member of staff since 2004. Based in Frankfurt, Mr. Boven is the CFO of ProCredit Holding. Previously he worked for four years as a principal banker in the Group for Small Business at the EBRD. When Mr. Boven started his career as a staff member of IPC in 1994, he was assigned to the EBRD Russia Small Business Fund as a credit adviser and trainer to various partner banks. Later, he was involved in a number of short-term missions in support and preparation of IPC's lending projects in Eastern Europe. Aside from his position in the Holding, Mr. Boven is a member of the board of directors in four of the Eastern European ProCredit banks.



Prof. Dr. Dietrich Ohse, born 1940, director of studies at the ProCredit Academy since 2005. Dr. Ohse was a professor of quantitative methods and operations research at the Goethe University of Frankfurt. He lectures at the Academy on mathematics, statistics, and management. Dr. Ohse was the initiator of the Bologna Process at the Goethe University, leading the transition from the German diploma system to the bachelor/master system. He has served in numerous governing positions, most recently as Academic Dean of the Faculty of Economics and Business Administration.



Humanities

At the very heart of the Humanities curriculum are a number of ambitious goals that go far beyond the mere dissemination of knowledge. Students undertake a study of history in the humanist tradition and are encouraged to broaden their minds. The thrust of the programme is to foster the same qualities that define the great Enlightenment thinkers of the 18th century, specifically intellectual rigour and the courage to question received opinions and traditional world views. We hope to arouse students' curiosity and to embark on an exciting journey in search of the facts.

To meet these aims, we have developed a course of study that considers the development of human civilisations in the context of natural history. This course sets out to identify and discuss the environmental conditions for human development, and to examine the major stages of human history. This approach is based on the firm belief that history is unable to explain anything when it is arbitrarily divided into distinct areas or periods of time, or if it remains nothing more than story-telling.

Given this motivation, it is necessary to follow a timeline that extends from the origins and evolution of life on Earth, through the development of the first complex human societies and civilisations, to globalisation in the 21st century. While the 18 topics covered follow a loosely chronological order, they are very much interrelated and continually build on each other in terms of content. Furthermore, they afford students new perspectives over time, enabling them to make both informed comparisons and overarching statements in the fields of historical and sociological analysis.

The overall aim of the curriculum is to facilitate a detailed discussion of contemporary relationships between economic, political and ideological systems. Why do we lead an increasingly individual lifestyle in societies where status is defined by wealth? Where do value systems such as those embodied in the Universal Declaration of Human Rights stem from, and to what extent are such codes truly universal documents? Why do we inhabit a world divided into national states rather than being part of a single global culture?

By studying history as a science, we incorporate the related disciplines of sociology, politics, economics, philosophy and theology, with the analysis of historical events serving merely as a platform for interdisciplinary discussions of complex issues. For instance: How is power established in political and economic arenas, and in what ways is it used? How are states and empires formed and organised? What is the basis for collective value or belief systems, and how do governments legitimise and enforce these ideologies?

The teaching methods promote individual participation: explanations are not simply presented to the class, but are arrived at primarily as the result of group discussions. Students are challenged to search for answers whether they are in class or interacting in smaller working groups. Nevertheless, their ideas and convictions must be sufficiently well-founded to stand up to the criticism of others since the emphasis remains on learning and study of the material in a group setting. Constant challenges, both in an academic and a social sense, are posed by a wide range of projects that include essays, case studies, presentations, simulations and role plays. By striving to ensure that students play an active part, we give them the scope to ask questions and to offer a meaningful contribution. The focus is not on the accumulation of abstract knowledge, but rather on the development of a sound understanding of the topics covered as well as the ability to present and respond to complex ideas.

Oliver Astley, born 1981, obtained an MA in translation, creative writing and cross-cultural communication from the University of Warwick and a BA from University College London, where he specialised in linguistics, Dante studies and modern European literature. He is a published writer of fiction for learners of English as a foreign language. In 2008 Mr. Astley began working at the ProCredit Language Centre, where he teaches courses in English for academic purposes in Germany and Macedonia. He is now responsible for introduction courses at ProCredit Academy; topics include the natural sciences, earth history, the beginnings of life, evolution and the ascent of man, human development, and other aspects of human history.



Dr. Andreas Wendland, born in 1959, lecturer in history since January 2008. His teaching responsibilities at the ProCredit Academy focus on the humanities curriculum. Before joining the Academy's teaching staff, he was involved in two university research projects and in international network supervision at the Goethe University of Frankfurt. Previously he had taught and served as a researcher in the Department of Early Modern History at the University of Potsdam. Dr. Wendland holds an MA degree in modern history and Islamic studies. He obtained a PhD in history at the European University Institute (EUI) in Florence, Italy, in 1993.



Dr. Claus-Peter Zeitinger, born 1947, Chairman of the Supervisory Board of ProCredit Holding and founder of IPC. Carrying out numerous missions in Latin America, Eastern Europe and Africa, he gathered extensive experience in the field of development finance and institution building. He has written a number of studies on subjects relating to target group-oriented lending. In the Academy he teaches anthropology, ancient history and history of religion. Dr. Zeitinger obtained a PhD in economics at the Goethe University of Frankfurt in 1977.



Managing with People

ProCredit combines a distinctive business policy with an explicitly development-oriented approach, both of which are underpinned and driven by a firm set of social and ethical values.

Professional, committed managers with a high degree of integrity are the cornerstone of this approach. They are also the guarantee that our values can be lived in a group comprising 21 banks with 16,000 employees. Our managers must be able to communicate our values and objectives with conviction. Furthermore, they must be role models and show others that it is possible to manage people, to resolve conflict and to develop business by adhering to our humanistic principles. Convincing others of our objectives with the required level of assertiveness calls for a thorough understanding of what ProCredit represents.

The green modules of the Academy curriculum focus on the fundamentals of what ProCredit stands for and furthermore on how we manage by **managing with people**. Seventeen units aim to give young managers answers to four main questions:

- What is our understanding of development and our contribution to it beyond the popular and rather superficial belief that this consists mainly in the disbursement of very small loans?
- How should our perceptions of the world and society impact the way we communicate and the way we manage our people?
- How should we deal with our colleagues or, more specifically, how can we foster a team approach and base our work on mutual trust?
- What are the roles of a ProCredit manager and how can we translate the responsibility every manager carries for his or her employees and their motivation into daily operations?

As a value-driven company, we need managers who understand and share the heart and soul of ProCredit. However, we are by no means looking for blind followers of a philosophy which looks attractive to many at first glance because of its "friendliness" and "openness". We therefore offer students a platform where they can question and constructively criticise the company and discuss possible alternatives. The group has always been characterised by a permanent process of institutional learning and owes its success to this. The green modules invite students to renew or confirm the group's principles of how we want to manage.

In any case, excellent communication is a core requirement of sound management and remains at the centre of the curriculum throughout the 3-year programme. Young managers are placed in situations which force them to scrutinise their own behaviour; they are offered the chance to go on a journey that brings them into contact with themselves. We are convinced that honest and critical self-awareness is a key managerial quality. Only modest managers with a good understanding of humanity and themselves can embrace and embody our values.

Far removed from concepts such as managing through targets, managing by exception or managing by orders, our management style is driven by non-negotiable values and expressed through transparent communication. The students will learn that this model – management by values and communication – is a demanding and challenging model but one that guarantees sustainable growth and long-term development.

Andrea Kaufmann, born 1960, has been working for the ProCredit group since 2004, first as an IPC employee, and currently as Head of Marketing and Communications at ProCredit Holding. She previously gained many years' experience working for global communications agencies as a consultant for international brand and corporate communications. During that time, Ms. Kaufmann developed integrated communication strategies, supervised the launch of new corporate identities and successfully implemented communication campaigns. As a trained banker with a master's degree in marketing communications, she combines her knowledge of theory with practical experience in the financial sector.



Borislav Kostadinov, born 1976, member of ProCredit Holding's staff since 1999, and previously an IPC employee. Mr. Kostadinov currently serves as chairman of the board of ProCredit Bank Serbia. Previously he was the general manager of ProCredit Bank Albania and part of the senior management teams of the ProCredit banks in Macedonia, Serbia and his native Bulgaria, where he started initially as a loan officer. While in Macedonia, he also assisted with the setup of the ProCredit Regional Academy for Eastern Europe, based in that country. He graduated from the Business Administration faculty of Sofia University. Mr. Kostadinov teaches courses at the Academy on 'Organising Communication as a Manager'.



Mareike Wolter, born 1984, who is a specialist in adult learning and the provision of train-the-trainer courses, joined IPC as a Capacity Building Specialist in 2010. She has recently been awarded an M.A. in International Culture and Business Studies from the University of Passau, Germany. During her studies she gained valuable practical experience working for various organisations as a trainer. Her main strengths lie in the development of training concepts, from both a pedagogical as well as a didactic point of view, taking into account the important role played by cultural environments. She has gained both academic and practical experience in Germany and Eastern Europe and possesses a good command of several languages. At the Academy she teaches communication skills and several topics focusing on management skills, while supporting Dörte Weidig in the overall management of the "green curriculum".



Introduction Course: Universal Facts

Earth History: The Genesis of the Earth, Plate Tectonics and Climate; The Origin of Species (Charles Darwin): Evolution and the Descent of Man; The Neolithic Revolution; The Impact of Ice Ages on Cultural Evolution; Human Lifestyles During the Late Stone Age; The Dawn of Agriculture and Permanent Settlement - The First Cities
Instructor: Oliver Astley

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Year 1

Block I

Basics of Financial Mathematics and Statistics
From Real to Marginal Costs and from Nominal to Effective Interest Rates
Boiling Down Large Sets of Data
Instructor: Dietrich Ohse 4.5

ProCredit: My Experience
Getting to Know You
Your Bank, its Evolution, Milestones and Challenges
Instructors: Oliver Astley, Mareike Wolter 2

Excursion: Frankfurt - Museum: Dialogue in the Dark 1

**The Origins of Human Civilisations:
The Social Cage in Ancient Egypt**
Emergence, Existence and Downfall of State and Civilisation in the Nile Valley from 4000 to 1200 B.C.E.
Instructor: C.-P. Zeitingner 3.5

Block II

Basics of Investment and Finance
Evaluating Investments and Financing Decisions in Local and International Capital Markets
Instructor: n.n. 3

ProCredit: Getting to Know Your Company
Development Finance
The Development of ProCredit
The Current Group Perspective
Shared Values and Objectives
Instructors: Philipp Pott, Atze Winkler 2

**The Origins of Human Civilisations:
The Sources of Social Power in Ancient Mesopotamia**
State and Empire-Building in Mesopotamia from 4000 to 600 B.C.E.
Instructor: C.-P. Zeitingner 5

Block III

Accounting I: Basics
The Language of Business:
The Accounting Cycle, Balance Sheet and Profit and Loss Statement
Instructor: Christina Reifschneider 3

Software: Excel
Learning more About the Various Tools of MS Software and its Applications
Instructor: Brand GmbH 1.5

Communication: Listen Carefully and Speak Convincingly
Active Listening
Questioning and Note-Taking Skills
How to Convey Messages under Stress
How to Concentrate on Content and Structure
Instructor: Eugene O'Curry 3

The Catastrophic End of the Bronze Age and the Dawn of the Iron Age
The Collapse of the Club of Great Powers; The Sea-People Phenomenon; The New Order of the Middle East and the Coming of the Greeks from 1200 to 700 B.C.E.
Instructor: C.-P. Zeitingner 4

Block IV

Accounting II: Financial Reporting
Financial Reporting and Decision Making:
Understanding and Using the Information Provided in Financial Statements
Instructor: Christina Reifschneider 3

Communication: Communication Meets Organisation
How Does Communication Influence the Organisation?
How Do Structures Influence Communication?
Formalisation vs. Informality
Instructors: Ilinea Rosetti, Mareike Wolter 2

Oikos and Polis in the Classical Age of the Greek Civilisation and the Spread of Hellenism with Alexander the Great
Greek Modes of Economic and Political Organisation; Nation Building in the Epic Struggles between Greeks and Persians; The Age of Hellenism
Instructor: C.-P. Zeitingner 4.5

Block V

Controlling I: Cost Management
Evaluating Costs and Cost Drivers to Monitor and Control Efficiency
Instructor: Jana Donath 3

Communication: Getting to the Point
Filtering and Structuring Information
Focusing on the Target Person
Reducing Information to the Essentials
Instructors: Elisabeth Ehrhorn, Carmen Sorgler 3

Philosophy and Religion in the Hellenistic Age
Introduction into Ancient Greek and Hellenistic Philosophy and Religion; Discovering the Traces of Modern Symbols and Values; From Mythos to Logos to Mystery Cults and Religions
Instructor: C.-P. Zeitingner 4

Block VI

Communication: The Personality in Front of You
Connecting to the Person in Front of You
Understanding Inner Motives in Communication
Constructive Approaches to Conflict Resolution
Instructors: Hans König, Mareike Wolter 3

Controlling II: Financial Analysis
Critically Assessing your Bank's Financial Statements through Variance Analysis
Linking Operational Results with Financial Performance
Instructor: Jana Donath 3

History of Religion: Zoroastrianism, Judaism and Christianity
The Emergence and Spread of Global and Dogmatic Mindsets; From Polytheistic "Maintenance of Cosmic Order" to an Ethicisation of Religion and Normative Monotheistic Belief
Instructors: C.-P. Zeitingner, Andreas Wendland 6

Year 2	
Block I	Block IV
<p>Project Management Analysing, Structuring and Displaying Complex Projects to Monitor Activities and Control Total Project Time Instructor: Andrea Kaufmann 3</p>	<p>Communication: Credible Communication The Role and Importance of Coherent and Credible Messages Understanding and Addressing our Clients Successfully Developing and Managing a Corporate Image and Language Instructor: Andrea Kaufmann 2</p>
<p>Management: The Myths of Motivation Dimensions of Motivation How to Have Motivated Colleagues How to Create and Preserve Loyalty and Commitment Understanding the Manager's Role in the Demotivation Process Instructor: Franck Wolff 3</p>	<p>The Internal Control System A Hands-On Approach to Internal Control Design in Banking Processes Instructor: Rüdiger Rurainsky 4</p>
<p>Rome I: The Rise and Decline of the Roman Republic From Integration and Participation to Slavery and Emperors Instructor: Andreas Wendland 4</p>	<p>Berlin: Museum Tour 3</p>
Block II	Block V
<p>Management: Changing Roles – Coach or Manager? Situational Leadership: When and whom to instruct, mentor, or coach How to be Manager and Coach Fostering a Culture of Mutual Trust and Exchange Instructor: Hans König 3</p>	<p>Introduction to Law General Principles of Banking and Corporate Law Selected Legal Topics of Relevance for the ProCredit Group Instructor: Rossana Mazzilli 3</p>
<p>Risk Management An Introduction to Risk Management An Overview of the Activities and Responsibilities Relating to the Management of Operational Risks Instructor: Anja Lepp 3.5</p>	<p>Management: A Culture of Feedback What is our "Menschenbild"? Understanding One's Perception of Others Translating this into One-to-One Conversations Appraisal and Feedback Sessions Instructor: Franck Wolff 3</p>
<p>Excursion: Rome 2</p>	<p>Renaissance and Reformation (ca. 1400 – ca. 1620) Renaissance: The Slow Birth of a New Society Protestantism: New Ethics and Ways of Thinking Politics, Economy, Religion and Religious Wars Instructor: Andreas Wendland 4</p>
<p>Rome II: The Roman Empire and its Fall Political and Social Decay The "Barbarian" Invasions and the Rise of Christianity Instructor: Andreas Wendland 4</p>	Block VI
Block III	<p>Economic Models and Their Limitations Key Economic Indicators, Market Structures and the Behaviour of Market Agents Instructor: Rolf Neufeind 3</p>
<p>Management: Internal Communication as Institution Organising and Conducting Meetings Communication as Strategy Chairing and Managing Unpleasant Group Situations Instructor: Mareike Wolter 3</p>	<p>Management: Your Employees – Profile and Development What Kind of People Do we Need? How Do we Recruit and Develop Staff? Salary and Incentives Principles in People Management Instructor: Borislav Kostadinov 3</p>
<p>Finance and the Management of Financial Risks Overview of Capital Markets, Funding, Derivatives and Asset-Liability Management Instructor: Christoph Freytag 3</p>	<p>New Horizons: The European Expansion Discovery, Conquest and Annihilation of the New World; Consolidation of State System and the Emergence of National Economies; "Integration" of the New World into a European Global Economy Instructors: Andreas Wendland, Rolf Kreitel 4</p>
<p>Europe, Christianity and Islam in the Early Middle Ages (ca. 500 – ca. 1000) Instructor: Andreas Wendland 4</p>	

Year 3	
Block I	Block IV
<p>Our Clients: Businesses Providing Meaningful Banking Services to Very Small and Small Businesses Understanding Their Needs and Supporting Them in Their Development Instructor: Philipp Pott 3</p>	<p>ProCredit: Managers and their Integrity Personal Integrity in a Professional Context Ethics and Responsibility in Business Managing by Values Trust-Building Management Instructor: Philipp Pott 3</p>
<p>Management: Roles of a ProCredit Manager What Roles Do Managers Have? What Role Do we Give Priority to in ProCredit? Taking Responsibility Instructor: Franck Wolff 3</p>	<p>Credit and the Management of Credit Risks How to Build a Sound and Socially Responsible Lending Business on Different Continents and in Changing Environments Instructors: Michael Kowalski, Natasa Bosnjakovic 3</p>
<p>Paris: Louvre Museum 2</p>	<p>Totalitarian Regimes: German Fascism and Russian Stalinism (1917 to 1945) The Crisis of the Old Order; The Rise of Secular and Pseudo-Scientific Ideologies; The Perversion of the Social Contract and the Loss of Humanity Instructor: Rolf Kreitel 4</p>
<p>The European Philosophy of Enlightenment Founding the Secular Mindset and Thinking the World in Liberal Perspective; The Contractual Agreement and the Rejection of Metaphysical Reasoning Instructor: Rolf Kreitel 4</p>	Block V
Block II	<p>ProCredit: Who is behind the Company? Meet the Major Shareholders of ProCredit Holding What are their Criteria and Expectations? 1</p>
<p>Our Clients: Private Persons Responsible Banking Services to Private Persons Providing Good Customer Service while Achieving High Levels of Efficiency Instructor: Bettina Eberle 3</p>	<p>Meet our Software Provider Quipu Software and Services Designed for ProCredit Banks Instructor: Gian Marco Felice 1</p>
<p>Management: Working in Teams, Making Teams Work Team Dynamics and Evolution Team Building and Composition, Managing a Team Notion of a Team vs. Notion of the "Happy Family" Instructor: Mareike Wolter 3</p>	<p>Energy and Environmental Topics The Fundamentals of Energy; The Role of Oil; Climate Change and International Responses; Renewable Energy; Energy Efficiency; Ecosystems Instructor: IPC 4</p>
<p>Revolutions: The American Union of Republics and the French Revolution Renaissance of the Republic as a Political Concept in the New World Proclamation of Human Rights and Totalitarian Terror in France Instructor: Rolf Kreitel 4</p>	<p>Global Climate Change Simulation of a United Nations Political Summit on Global Warming; Policy-Making within the Complex Environment of Globalised World Instructor: Rolf Kreitel 3</p>
Block III	
<p>Budgeting and Controlling Methods and Tools for Planning and Measuring Performance Instructor: Stephan Boven 4.5</p>	
<p>ProCredit: Talking Group Strategy Meet the Management Board What is the Company Strategy? How Do you Oversee a Group of 16,000 People? Instructor: PCH Management Team 1</p>	
<p>Political Economy and Economic Policy Industrialisation and the Institutional Foundations of the Modern Economic World Order; The Political Economy and Economic Policies of the Modern National States Instructors: Rolf Kreitel, Rolf Neufeind 5.5</p>	

The Language Centre on Campus

A common language is vital for the employees of global organisations to ensure that internal communication flows smoothly. The large number of international seminars and other training events held at the group level also require participants from diverse business areas to have a practical knowledge of English. Last but certainly not least, ProCredit Academy courses and materials are entirely in English; participants therefore need to have a solid command of the bank's working language to successfully complete the Academy programme.

To help its international staff improve their written and spoken English skills, the bank opened the ProCredit Language Centre in 2007. After three successful years in Mühlital, the Centre gave its last course at this location in December 2010. From January 2011, all ProCredit English courses in Germany will be held at the new language centre on the Academy campus.

The opening of a purpose-built training facility in Germany represents a new chapter in the history of the ProCredit Language Centre. Following our decision to include English tuition in the overall training programme for ProCredit managers, this move demonstrates our long-term commitment to fostering the communication skills of our staff. Much like the regional academies and the ProCredit Academy in Fürth, it is an excellent platform for the sharing of ideas and the development of professional networks within the group. Language courses at different levels last up to eight weeks, giving participants a unique opportunity to immerse themselves in an English-speaking environment while learning more about the working methods and cultural backgrounds of their colleagues. All courses are taught by professional teaching staff, and participants are organised into small groups in order to intensify the learning process.

The new language centre building is the latest of many significant investments in the ProCredit group's training infrastructure. The bright, modern interior offers excellent teaching facilities and a relaxed learning environment. Each of the three fully equipped classrooms accommodates 12 students, and the partitions can be removed to create a single spacious room that holds up to 40 people for larger seminars.

In addition, the language centre hosts the introductory courses for Academy candidates, thereby providing attendees with their first encounter with the Academy's teaching principles. This four-week programme, which runs three times a year, aims to establish a common level of background knowledge for the later study of humanities subjects and prepares the students in terms of mutual expectations, the learning and teaching culture and the social environment on the Academy campus.



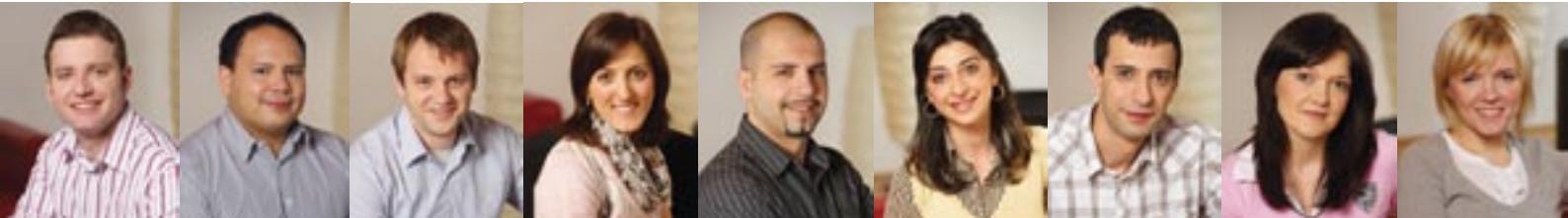
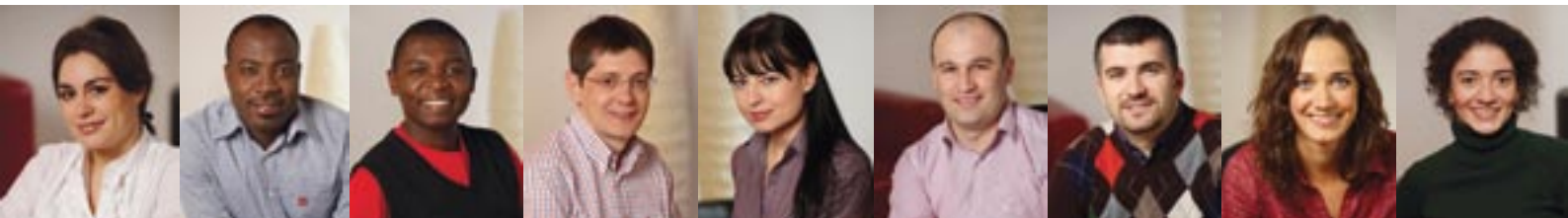
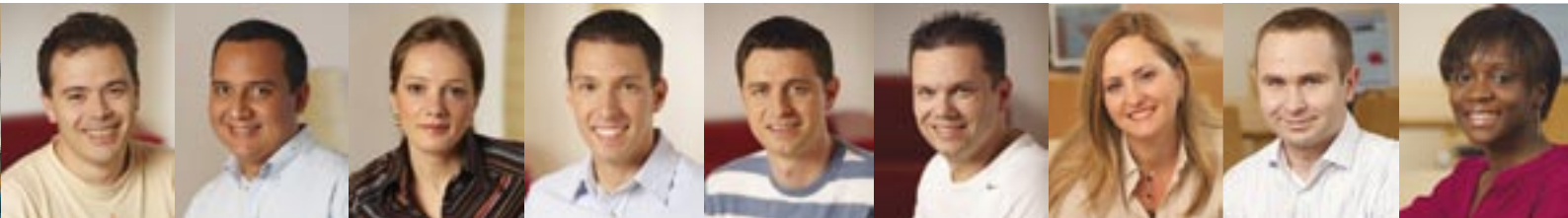
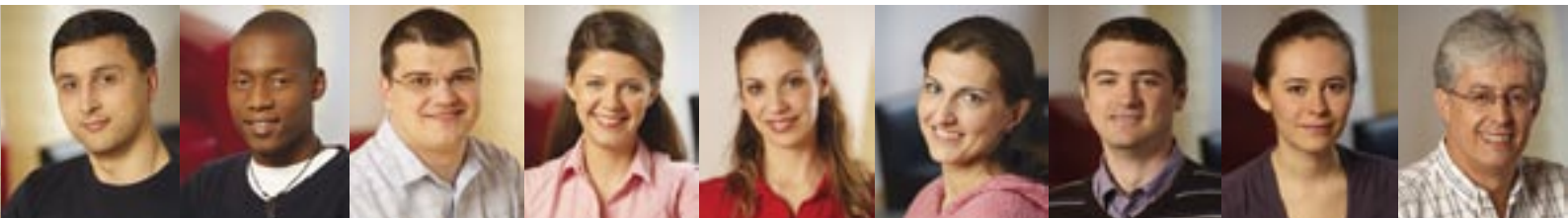
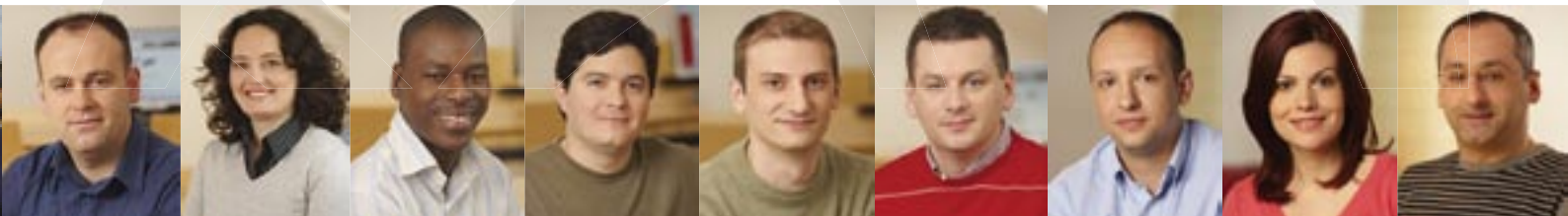
CLASS OF 2009



CLASS OF 2010



CLASS OF 2008



The Campus

The Infrastructure of the ProCredit Academy

The Academy building is situated in beautiful, tranquil surroundings in the heart of Germany's Odenwald region and is a one-hour drive from Frankfurt Airport and ProCredit Holding's headquarters.

The Academy welcomed its first group of participants in January 2006; it now has a total of 100 bedrooms (all en-suite), seven seminar rooms and a large dining hall. In addition, there are three lounges with fireplaces where informal conversations take place. Two computer rooms offer access to the Internet, and extensive common areas provide space in which to spend free time. Sport and leisure activities are also offered.

The entire hotel team strives to make the participants' stay a pleasant one and to take guests' individual wishes into account.



Pelin Uyar is the office manager at the Academy. She is responsible for arranging arrival and departure schedules and for liaising with the banks to organise visas for the participants. Together with the service and housekeeping staff, she makes sure that everyone has a bed to sleep in and that the seminar rooms are equipped with all the necessary teaching materials. In addition to her administrative duties, Pelin looks after participants' individual needs and concerns. She supports them in everything from retrieving a lost suitcase to arranging a doctor's appointment.



Chef Juan Antonio Hidalgo Maldonado and his team cook fresh, well-balanced meals every day. The dishes are placed on a self-service buffet and salad bar, allowing participants to pick and choose as they like.



The service area is the responsibility of Zekiye Alkan. Together with her team, she looks after the guests' well-being and ensures that every guest feels at home from check-in to departure.



Jan Meiss is responsible for technical support and transportation. He deals ably with all major and minor technical and logistical issues.



Every day, Mina Kukavica and her team of cleaners see to it that everything is sparkling clean and ready to use again.





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