

# F U N D S M A N A G E M E N T

(Two Days \*)

Beyond Cash Management, Funds Management considers cash and non-cash variables in the determination of all available resources and in ascertaining scale and significance of possible demands on these resources at any given time.

Because funds management is essential to sustainability and profitability, its study and application will ensure that resources are present when needed and funds sources are determinable and immediately accessible. In Banking, knowledge of funds management allows optimal use of resources, anticipation of drawdowns/releases or even withdrawals and projections of possible sources of funds for present or future use.

Integration of financial analysis, risk management and compliance ensure that the objective of funds management is met: value preservation and availability for profitable results.

At the end of the course, participants will be able to:

- Gain knowledge about Funds Management, its elements, tools, the different markets including the foreign exchange market and the basic instruments in those markets
- Gain knowledge about distinctions among the functions of liquidity, reserves and funds management
- Learn how good funds management can contribute to a more profitable operations or avert potential business losses
- Acquire the proficiency needed to skillfully manage institution's funds
- Acquire the proficiency to analyse basic financial statements, mitigate risks and comply with existing regulations.
- Appreciate the role of a funds manager, the attitude the funds manager must possess and the values that must be impressed on funds managers
- Appreciate what funds management is versus a full blown treasury operation
- Gain a working knowledge on applicable tools for effective funds management to anticipate funds

lack and to determine avenues to adequately address this possibility

- Become a more confident and competent employee steeped with an ability to articulate the significant learnings in the funds management course

## Day One

### Duration                      Course Outline Outputs/Objectives

15 min	Overview of Funds Management concept of funds	Gain knowledge on management
45 min	How the national payment system works with a multi-media presentation	Understand how Payment and Settlement system
	works	
	Overview of all the existing systems available systems and uses	Appreciate existing
	To all financial institutions and relevance of e-commerce law	
60 min	Funds Management vs. Reserves distinctions among and Liquidity Management	Gain Knowledge on distinctions among the various uses, applications of funds, Reserves and Liquidity Management
60 min.	Funds Management and a Treasury Unit management can be Distinctions	How funds integrated or
spun off into	Facility in designing a Treasury Unit	a Treasury
unit		
45 min	Funds composition	Gain
Knowledge on what	Cash	comprises or forms
“funds”	Loans Investments and others	
45 min	Demands for funds of what can give rise to possible demands for Withdrawals	Appreciation bank funds
	Loan Releases/Drawdowns	

Maturing Liabilities  
Expected payments of other liabilities

60 min	Useful Tools in Funds Management Volume Gaps useful tools	Knowledge and practical applications of  in determining
240 min. to determine	funds available Price Gaps Financial Analysis-useful ratios for banks, institutions and how to	and demands for funds Acquire skills financial standing of various mitigate potential risks
60 min Understanding requirements of and meeting	Banking regulations-rationale and applications of	regulations  these requirements in a timely manner
1 hr. impresses usefulness in determining and possible adjustments the institutions can	Drills on financial ratio analyses Commercial Banks Rural Banks Microfinance Institutions-banks and non-banks	Workshop  of the ratios what works take
30 min matching	Matching Available Funds and Uses and Projecting Future Sources and Uses	Knowledge about  prospective use with available funds
1 hr exercise to knowledge into	Workshop, drills on funds projections sources, uses and fund raising	More hands on  distill

practicable		more applicable and learnings
30 min of ethical personnel funds	Ethical considerations in Funds handling, negotiations, and other activities	Specific knowledge demands on handling

**Day Two**

Duration                      Course Outline  
Outputs/Objectives

30 min knowledge on how to banks	Negotiating with your bankers for better deals	Gain negotiate with clearing
45 min available	Possible Funds Applications In the Short Term Interbank market alternative Money market Instruments	Gain knowledge about and accessible investment vehicles and optimizing profitability. Learn about minor computations
these	Money market Instruments	involving instruments
30 min	Trust Products Foreign Exchange Market Players Pricing	
45 min	In the Intermediate Term and Long Term Money Market Instruments Fixed Income Instruments	
1 1/2 hr	Workshop on Funds Management	

30 min interest	The function of Interest Rates	Gain knowledge on rates' pivotal functions
30 min	Funds Management is Resource Optimization funds improving results	Appreciation for the applications of know-how for bank's operating
10 min	Recap	