

Faculty : MANAGEMENT



Acronym: MICROF

Option: MICROFINANCE

Level: BTS

Prerequisites: Scientific series or equivalent level

Opportunities:

Microcredit advisor

Account Manager

Cashier or clerk

Microcredit analyst;

Etc.

Description:

This training aims to make up for the shortage in terms of the number and quality of human resources that credit institutions need for the conduct of their activities. In addition, it provides companies, whatever their field of activity, with employees who can enable them to make the most of the opportunities offered by the financial system in its evolution, expansion and its linkage to global finance.

Specific skills:

- Build and develop a relationship of trust, personalized with each client, within the framework of the commercial policy adopted by his establishment;
- Quantitatively and qualitatively develop a goodwill, in particular by improving the rate of equipment of customers in products and services;
- Contribute, through personal action, to a quality welcome;
- Manage and develop quantitatively and qualitatively a portfolio of professional clientele within the framework of the commercial policy adopted by its establishment;
- Contribute to the development of its establishment through its commercial action with professional clients;
- Develop the global approach to professional clients;
- Open and manage accounts;

- Distribute the products and services attached to the accounts;
- Promote and use information transmission technologies;
- Distribute bank and non-bank savings and cash management products;
- Distribute products linked to financial savings and in particular those known as collective management;
- Promote consumer loans, mortgage loans to individuals and file preparation;

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- Promote methods of financing the operating cycle and business investment and setting up files;
 - Promote insurance products (Bancassurance);
 - Customer risk monitoring and management;
 - Conduct an economic and financial analysis of the client's situation, risk assessment and monitoring.

Quality and skills:

- Have a good understanding of the professional and economic environment;
- Master written and oral communication;
- Be able to sell and negotiate business;
- Master the legal framework of the activity and be able to analyze the applicable tax rules;
- Mastering ICT applicable to banking;
- Being able to take a step back from a given problem and find the appropriate solution respecting both the customer's expectations and the commercial policy of his establishment;
- Demonstrate adaptability and versatility

