



Patrik Valerand

Direktor za međunarodne programe
Agencije za transfer finansijskih
tehnologija (Agence de Transfert de
Technologie Financiere - ATTF)

DUGOGODIŠNJA USPEŠNA SARADNJA ATTF I UBS

Direktor za međunarodne programe Agencije za transfer finansijskih tehnologija (Agence de Transfert de Technologie Financiere - ATTF), Patrik Valerand, septembra ove godine posetio je UBS. Tom prilikom razgovarao je sa dr Slađanom Sredojević, koordinatorom Centra za bankarsku obuku, o daljoj saradnji i temama sledećih seminara na kojima će predavači biti stručnjaci iz ATTF-a. To je bila i prilika da mu uputimo nekoliko pitanja.

Svetlana Pantelić

Udruženje banaka Srbije
svetlana.pantelic@ubs-asb.com

Patrick Wallerand, Director of International Programme, Agence de Transfert de Technologie Financiere - ATTF, this September paid a visit to the ASB. On this occasion, he met with Dr Sladjana Sredojevic, Coordinator of the ASB Bank Training Centre, with whom he discussed future cooperation and the topics for the forthcoming seminars, to be delivered by the ATTF experts. At the same time, this was an opportunity for us to ask him a couple of questions.

Patrick Wallerand

Director of International
Programme, Agence de Transfert
de Technologie Financiere - ATTF

SUCCESSFUL, LONG- STANDING COOPERATION OF ATTF AND ASB

Svetlana Pantelić

Association of Serbian Banks
svetlana.pantelic@ubs-asb.com

Koliko godina ATTF pruža obrazovne usluge bankarskim sektorima zemalja u svetu?

ATTF, Agencija za transfer finansijskih tehnologija, osnovana je 1999. godine kao javno društvo sa ograničenom odgovornošću. Većinski akcionar je vlada Luksemburga, koju predstavljaju Ministarstvo finansija, Ministarstvo inostranih poslova i Sektor za razvojnu saradnju. Pored države, tu su i ključni igrači na luksemburškoj finansijskoj i obrazovnoj sceni: Komisija za superviziju finansijskog sektora, Centralna banka Luksemburga, Privredna komora, Savez profesionalaca u finansijskom sektoru, Univerzitet Luksemburga i Luksemburški institut za obuku u bankarstvu.

Osnovni cilj ATTF-a je, sasvim jednostavno, da transferiše znanje i veštine iz luksemburškog sektora bankarstva i finansija na zemlje u tranziciji kojima je provereno potrebno da takvo znanje steknu.

U kojim zemljama je ATTF prisutan sa svojim seminarima i koji vid obuke je danas najtraženiji?

Trenutno se obuka obavlja u 36 zemalja širom sveta, mada se većina naših partnera

nalazi u Aziji i Evropi. Kada je reč o Evropi, govorimo o ogromnoj oblasti koja se prostire od severne Evrope - naročito od baltičkih zemalja - preko centralne do jugoistočne Evrope. Osim toga, ATTF organizuje obuku u nekoliko zemalja centralne i jugoistočne Azije, zatim u dve BRIK zemlje - Kini i Rusiji - kao i u četiri afričke zemlje i u jednoj zemlji Centralne Amerike.

Kakav je po vama značaj treninga i obuke bankara danas: da li je to trošak ili jedno od rešenja za izlazak iz krize?

Danas je normalno da svaki izvršni direktor prepozna značaj edukacije i razvoja, ali nije uvek na raspolaganju odgovarajuća podrška kako bi se pokrili troškovi, kako ljudskih resursa tako i oni finansijske prirode, koje takvo nešto podrazumeva. Mnoge kompanije iskazuju svoje verovanje u značaj razvijanja ljudskog kapitala, ali ekonomski pritisci često, makar i delimično, onemogućavaju takve namere.

Verujem da dobro osmišljena strategija edukacije i razvoja sve strane stavlja u dobitnu situaciju, ali to zahteva početna ulaganja (delom finansijske prirode), što nije svaka kompanija spremna da pruži.



Patrik Valerand: Osnovni cilj ATTF-a je da transferiše znanje i veštine iz luksemburškog sektora bankarstva i finansija na zemlje u tranziciji.

Patrick Wallerand: ATTF's overriding aim is to transfer Luxembourg's banking and finance knowledge and expertise to emerging and countries in transition.

For how long has ATTF been providing educational services to the banking sectors in the world?

ATTF, the Financial Technology Transfer Agency, was set up in 1999 as a public limited company. The Luxembourg government is the main shareholder, represented by the Ministry of Finance, the Ministry of Foreign Affairs and the Department for Development Cooperation. Alongside the state are key players of the Luxembourg financial and educational scene: the Financial Sector Supervisory Commission (CSSF), the Luxembourg Central Bank (BCL), the Chamber of Commerce, the Federation of Financial Sector Professionals (PROFIL), the University of Luxembourg and the Luxembourg Institute for Training in Banking (IFBL).

ATTF's overriding aim is quite simply to transfer Luxembourg's banking and finance knowledge and expertise to emerging and in transition countries that have the proven need to acquire such knowledge.

In which countries is ATTF delivering seminars today and which form of training is most wanted at the moment?

At present, training is being dispensed in 36 countries across all continents, although most of our partners are in Asia and Europe. On the European side, we are talking about a vast area stretching from northern Europe - especially the Baltic countries - through central Europe right down to south-eastern Europe. Elsewhere, ATTF provides training in several Central and Southeast Asian countries plus two BRIC



Foto Nikola Marković

countries
– China
and
Russia -
as well as
four African
countries
and one
country
in Central
America

According to you, how significant is training and education of bankers today: do you see it as an additional cost or as one of the solutions for exiting the crisis?

It is now common for every CEO to recognise the importance of learning and development but support is not always readily available to

face the cost, both human and financial, that this entails. A lot of companies proclaim their faith in the importance of developing their human capital but economic pressures all too often void, at least partially, such intent.

I believe a well-thought out learning and development strategy brings a win-win situation to all but it requires an initial investment (partly financial) that not every company is ready and willing to incur.

Practically all countries have felt the adverse effects of the global economic crisis. Has that reflected on the selection of topics to be dealt with at the seminars, on the offer of lecturers, or any other aspect?

Retke su zemlje koje nisu osetile posledice velike svetske ekonomske krize. Da li se to odrazilo na izbor tema koje se obrađuju na seminarima i na ponudu predavača ili na neki drugi način?

Svake godine, početkom novembra, obraćamo se našim zemljama partnerima kako bismo saznali koje teme one žele da obradimo tokom sledeće godine.

Ako pogledam protekle tri godine, u periodu nakon globalne krize, primećujem da je upravljanje rizicima (razmatrano iz različitih uglova) postalo najtraženija tema; regulatorna pitanja poput Bazela II/III i MSFI takođe se nalaze na vrhu liste, a prate ih sprečavanje pranja novca i komplajans. Možda će vas iznenaditi da čujete da su takozvane „meke veštine“ izuzetno tražene; lično smatram da to odražava činjenicu da tehnički službenici sada moraju da steknu takve veštine jer se ne mogu osloniti samo na svoje tehničko znanje.

Što se tiče naših predavača, oni moraju da se pridržavaju veoma praktičnog pristupa, koji podrazumeva obilje primera i studija slučaja.

Da li ste zadovoljni dosadašnjom saradnjom sa Udruženjem banaka Srbije? Imate li neku preporuku za naš dalji razvoj i doprinos bankarskom sektoru Srbije?

Naša saradnja sa UBS traje od 2004. godine i obuhvata skoro četrdeset održanih seminara namenjenih bankarskim službenicima.

Svedoci smo da se kvalitet učesnika svake godine poboljšava, kao i njihovo znanje engleskog jezika. Međutim, sa žaljenjem moram da istaknem povremeno nizak broj učesnika uprkos tome što se čini da svi prepoznaju kvalitet naših seminara i uprkos niskoj ceni koju naplaćuje Udruženje

banaka. To zaslužuje dalju analizu kako bi se utvrdilo da li su svi dovoljno upoznati sa našim modulima obuke. Ipak, nadam se da ćemo i dalje ispunjavati vaše potrebe i privući sve više ljudi na naše seminare, posebno nakon moje posete i mojih sastanaka sa različitim institucijama.





Foto Nikola Marković

Po završetku sastanka Slađana Sredojević i Patrik Valerand
After the meeting: Sladjana Sredojevic and Patrick Wallerand

Every year, towards the month of November, we approach all our partner countries to know which topics they would like us to deliver during the course of the following year.

If I look over the last three years, in the aftermath of the global crisis, I note that risk management (viewed from different angles) has become the most requested topic; regulatory issues such as Basel II/III and IFRS are also at the top of the agenda, followed by anti-money laundering and compliance.

Also, you might be surprised to learn that soft skills are in high demand; I personally think it reflects the fact that technicians must now acquire those skills and cannot only rely on their technical knowledge.

As for our trainers they must maintain a very practical approach, with a lot of examples and case studies.

Are you satisfied with your cooperation with the Association of Serbian Banks so far? Would you have any suggestion for our further development and contribution to the banking sector of Serbia?

Our cooperation with ASB has existed since 2004, translating into nearly forty seminars directed at bank employees.

We have seen the quality of participants improving year after year as has their knowledge of English. However I must regret, at times, the low number of participants while it seems everybody recognises the quality of our seminars and the very low cost charged by the Association. That would deserve further analysis to see if everyone is aware of our training modules.

I am thus hopeful that we will continue to respond to your needs and that we will attract more people to our seminars, following this visit and my meetings with diverse institutions.