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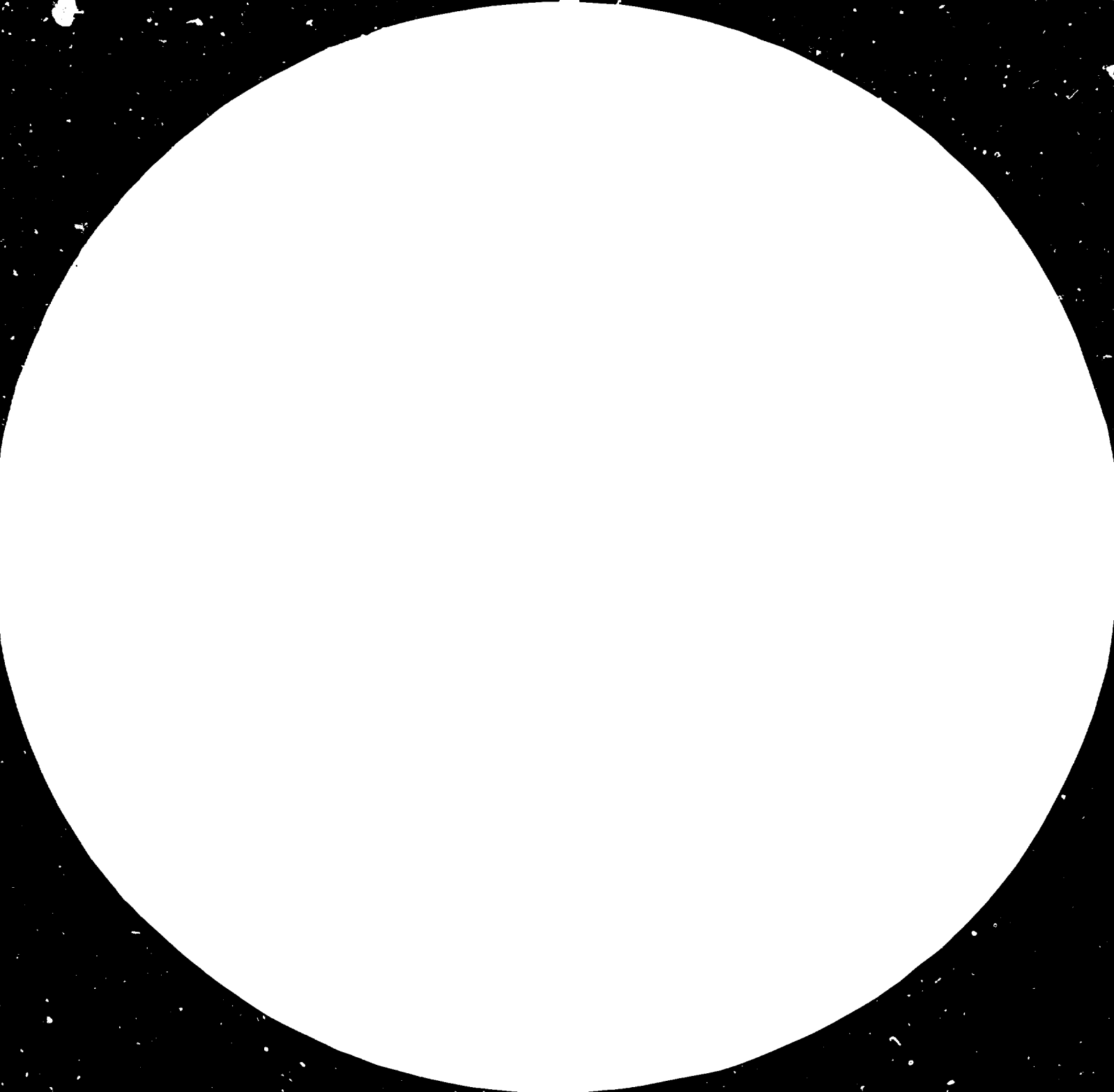
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A
SUMMARY OF THE TRAINING NEEDS
OF THE
ADFIAP MEMBER INSTITUTIONS
IN THE
SOUTHEAST ASIA AND PACIFIC REGIONS .

Gathered from the Inventory Reports of the UNIDO Experts:

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DEVELOPMENT FINANCE INSTITUTIONS

OF THE

SOUTHEAST ASIA REGION

BANGLADESH

BANGLADESH SHILPA BANK

At present the bank has the "training wing", which has provided the in-house training needs of the staff. However, it is unable to meet all the requirements of its officers. The following programs are needed to be taken:

1. Training for trainers to further improve the effectiveness of the wing's staff.
2. Develop teaching materials, particularly case studies suited to BSB's operational needs.
3. Project appraisal and supervision
4. Executive Development Program

BSB would like to participate in all ADFIAP sponsored training programs inasmuch as these are relevant to their needs. However, due to foreign exchange constraints and lack of funds they find it impossible to do so. Thus, they need to have sponsors to enable them to participate.

INDIA

INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA
(ICICI)

There seems to be a prevailing sentiment in ICICI that some thought should be focused on the possibility of programs that would revolve around domestic, as well as foreign, resource mobilization such as the current trends in Money Markets interest rate policies, etc. within the context of a typical fund mobilization operations of DFIs in the Asian Region.

INDUSTRIAL DEVELOPMENT BANK OF INDIA
(IDBI)

IDBI is currently undergoing an internal reorganization, and moving steadily towards broader decentralization, which would result in operational decisions being exercised more in regional and branch offices. With this development the Bank perceives the following training needs:

1. Project Evaluation, Follow-Up and Promotion including courses on development of entrepreneurs.
2. Executive Development Program
3. Intensive in-House training
4. Training of Trainers
5. Update and improve course materials
6. Opportunities and cooperation for bilateral exchange of expertise.

INDUSTRIAL FINANCE CORPORATION OF INDIA
(IFCI)

Present and Future Needs

The training activity of the Corporation is progressively increasing and would require mobilization of greater resources to impart training to larger numbers and to improve the quality of training.. This would entail the following:

- a. Continuous review and updating of training materials in the light of developments in the field of industrial financing as well as in the area of development banking and adoption of modern management practices, etc.;
- b. Increasing use of audio-visual training aids to optimize the effectiveness of instruction;
- c. Development of the resource persons within the enterprise to enable the managers to share their practising expertise with the staff members through formal courses of instruction as well as through on-the-job training.

INDONESIA

BANK PEMBANGUNAN DAERAH BALI

At present, the Bank's yearly in-house programs are limited to:

- (a) Orientation programs for new recruits (organized when needed)
- (b) General banking course for all members of staff (when felt needed) with the assistance of outside institutions such as BAPINDO or the UDAYANA University of Bali.

Among the plans for the next five years is intensify the Bank's long-term and medium term lending to development projects, the management objective being to attain the full stature of a development financing institution. It perceives to have the following program:

1. The Training and Development Department should start developing the Bank's internal capability to design and implement its own in-house programs.
2. This would involve strengthening of the training staff, including the holding of Trainers Training Programs for potential teachers and providing one or two training specialists in the Training Department.
3. It may also be desirable for the Bank to include in its training programs, courses on the English language, so that it can take advantage of training facilities offered by foreign institutions.

BANK PEMBANGUNAN DAERAH JAWA BARAT

The Bank presently lacks an experienced pool of lecturers, study materials and the expertise in designing and implementing in-house seminars. Faced with these problems, it strongly strives to build-up internal training capability through the following programs:

1. Continue participating to training programs offered by outside agencies on executive development.
2. Training for trainers program
3. Program on personnel and organization development and management audit
4. Promotion and financing of small-scale enterprises.

BANK PEMBANGUNAN DAERAH JAWA TIMUR

At present the bank has a staff of 351, of whom only 24 are professionals. Management perceives the following training needs:

1. Establishment of a training unit
2. Project evaluation and supervision course
3. In-house training in the English language
4. Training for trainers for familiarization on the design and implementation of in-house training programs.

BANK PEMBANGUNAN DAERAH SUMATERA BARAT
(Provincial Development Bank of Western Sumatra)

Considering that Bank Pembangunan Daerah Sumatera Barat (BPD) has already a staff of 315 and 11 branch offices, there is a strong indication that it should seriously consider organizing a formal training unit to handle its in-house training programs. It should exert efforts at establishing its internal training capability.

For this purpose, the consultancy assistance of the more advanced DFIs in Indonesia, such as the UPFINDO or the BAPINDO would be very useful in carrying out initial steps in this direction, such as:

- establishing the organizational machinery for training
- training of trainers
- build-up of training materials
- facilitating bilateral exchanges of training among the local DFIs
- regular exchanges of training designs.

BANK PEMBANGUNAN INDONESIA
(BAPINDO)

Recognizing the urgency of maintaining a continuing education program because of its large number of regional offices and because of its desire to move towards further decentralization, BAPINDO, through its training unit is right now exerting serious efforts at building up its internal capability to design and implement its own in-house training programs.

Among the innovations that the newly organized training unit intends to develop are the following:

- a. A scheme to relate in-house training to next level promotion;
- b. Better incentives to internal resource persons by way of higher honoraria;
- c. Design and implementation of Trainers Training Program;
- d. Acquisition of additional training equipment such as video tape recorders, audio-visual aids, etc.

There appears to be no doubt that BAPINDO seriously considers training as a vital concern and is exerting all efforts at meeting squarely this concern by building up its internal training machinery progressively. Management supports training completely.

It seems however that to be able to fulfill its training mission effectively, the training unit should immediately consider:

- Undertaking its trainers' training programs or sending its potential trainers to regional/foreign trainers training courses, particularly the professionals who have adequate college background with sufficient experience in development banking practices.
- Exerting stronger efforts at developing the proficiency of its potential trainers in the commonly accepted medium of communication in the regional training agencies in Asia to enable a larger number of professionals to participate effectively in foreign training programs.

P.T. BAHANA PEMBINAAN USAHA INDONESIA
(BPUI)

1. Since P.T. Bahana has a relatively small staff, the company has not yet considered it necessary to set up a formal in-house training unit.

2. P.T. Bahana is still in the process of building up its capability as a financing institution with its relatively small number of professionals and support staff. For the next three to five years, it will continue to take advantage of local training facilities and the offer of foreign training institutions to cope with its training requirements. Thereafter, as the organization grows it will seriously consider the creation of a specific unit for Personnel Administration and Training.

3. On the basis of its present financing policy, which is essentially "equity participation", P.T. Bahana's present concern in terms of professional skills is to maintain a fairly adequate pool of capable professionals, well-rounded in consultancy functions, which it feels is presently manageable through continuing deputation of its professional staff to local and foreign training institutions.

P.T. USAHA PEMBIYAAAN PEMBANGUNAN INDONESIA (UPPINDO)
(Indonesian Development Finance Company)

UPPINDO at this stage is well on its way to developing training capability to cope with the training needs of the Corporation's own personnel as well as those of the regional development banks (RDBs). It would be desirable, however, and more conducive to a meaningful in-house training scheme if serious efforts are exerted at immediately launching its plans for Trainers Training for its own potential teachers within the ranks.

UPPINDO suggests that ADFIAP should also consider other programs, such as:

- Courses on Art of Negotiation;
- Seminars of Commercial Borrowing;
- Trainers Training Programs for DFIs

UPPINDO also feels a continuing exchanges of training designs among DFIs should be encouraged and supported.

PRIVATE DEVELOPMENT FINANCE COMPANY OF INDONESIA
(PDFCI)

Since PDFCI's personnel composition is small, internal training problems, if any, appear to be still manageable, since at least this particular responsibility is assigned to a competent Senior Manager. Moreover, PDFCI continues to take advantage of training facilities offered by outside institutions, both local and foreign.

While training may not yet be a critical problem at this stage because of the present number of personnel and because substantial organizational expansion is not yet indicated, it would be desirable for PDFCI's Research and Development and Training Department to take initial steps in the following direction:

- progressive build-up of its training materials
- plans for trainers training programs
- formulation of a staff training plan

and eventually establish its internal training capability since it has the present advantage of an energetic and competent Senior Manager now assigned to assume responsibility for staff training.

It would also be very useful to consider courses in the English language in its immediate future training plans so that PDFCI may be able to take full advantage of relevant training offered by reputable foreign training agencies to which it sends its potential personnel.

JAPAN

THE INDUSTRIAL DEVELOPMENT BANK OF JAPAN, LIMITED
(IBJ)

IBJ is aware of its manpower development and training needs in order to cope with the expanding business opportunities and increasing number of domestic and international operations.

In view of the vast diversity of its operations, IBJ has developed throughout its long years of operation a training arm responsive to the needs of the Bank. It has established a sound manpower development and training program which has effectively developed and trained its staff-members. The training system of IBJ consists of the following:

1. Group training which aims to develop management skills, human behavior and heighten employee morale.
2. Correspondence Course - includes courses on self-development.
3. International training
4. Participation in seminars sponsored by external organization
5. On-the-Job training

Moreover, the Bank is also actively engaged in imparting training to personnel of other DFIs as well as lend assistance in these institutions' training activities. Thus, IBJ does not express a need for further external training programs.

THE JAPAN DEVELOPMENT BANK
(JDB)

Looking at the future course of economic development in Japan and the pivotal role which it is going to play in the advancement of the world economy as a whole, the more critical its training needs would be. JDB, as a development bank and in support to the government's thrust would require:

1. Training in the intricacies of international money markets
2. Course on the workings of the international economic order (including energy situation)
3. Executive Development Programs to train officers on the highly sophisticated management skills.
4. Training of lecturers who will be handling a large number of in-house programs.

KOREA

HANYANG INVESTMENT AND FINANCE CORPORATION
(HIFC)

The training policy of the Corporation is aimed at bringing about personnel development and upgradation of managerial and technical skills - with the objective of sustained business development.

Having regard to the peculiarity of operations (short term finance), the Corporation has assessed the training and development needs of its staff as under:

1. Development of inter-personal skills (effective communication etc.) to further the business interest of the corporation;
2. On-the-courses selling abilities of the staff in the Business Department and proper servicing capabilities to clients who are highly demanding. (The Corporation operates in a highly competitive setting, and its major instrument of survival and growth is the quality of service it provides in the Business Department.)
3. Technical skills to manage the highly sophisticated computer system installed in the office. The efficient operation of this system is the backbone of the Corporation's information system.
4. Further refinement of credit analysis techniques to select prime clients.
5. Ability to forecast changes in the short-term money market.
6. Training at least ten staff members in training techniques to effectively conduct seminar sessions.

KOREA DEVELOPMENT BANK
(KDB)

In terms of its intensity and coverage, KDB's training activities occupy a distinctive place in the organization. These, however, are hampered due to a dearth of qualified lecturers. In view of this, KDB perceives the following training needs:

1. Seminar for Lecturers in Development Banking to augment the pool of bank's lecturers.
2. Program on management consulting.

THE SMALL AND MEDIUM INDUSTRY BANK
(SMIB)

The Small and Medium Industry Bank (SMIB) has been successful in its pursuit of providing efficient financing facilities for the growth and development of small and medium enterprises in Korea. The Bank in its manifold expansion program has evolved a well established training program for its staffmembers.

SMIB is in a position to provide training, observation facilities to other DFIs in the region, particularly those which have an identical operational focus. For this purpose, SMIB may consider institutionalizing arrangements for training of overseas DFI staff in the form of a Guest Observers Course, conducted by KDB. Such a step would go a long way in transferring Korean expertise in financing SMIs to other needy developing countries and would also provide an opportunity to DFI professionals to study the working of Korean SMIs. On the other hand, SMIB perceives the following training programs for its staff:

1. Training for Trainers to further refine the training methodologies of its present pool of training staff.
2. International banking course with emphasis on resource mobilization.
3. Development of training materials and aids.

MALAYSIA

BANK KEMAJUAN PERUSAHAAN MALAYSIA BERHAD
(Industrial Development Bank of Malaysia Berhad)

The Bank perceives the following training needs:

1. Development Banking Course with intensive observation training in national and international DFCs.
2. Seminars in the area of Financing Shipping Industry
3. Establish on-the-job training program
4. Project Appraisal and Promotion

BANK PEMBANGUNAN MALAYSIA BERHAD
(Development Bank of Malaysia, Ltd.)

The training needs of the Bank are:

1. Improve existing training facilities and develop training materials, most particularly cases.
2. Development of lecturers who will handle internal and outside courses.

BANK PERTANIAN MALAYSIA
(Agricultural Bank of Malaysia)

BPM has consistently endeavoured to strengthen and improve its training set-up by providing:

1. Better training facilities
2. Develop training materials to serve local needs
3. Development Banking Courses

MALAYSIAN INDUSTRIAL DEVELOPMENT FINANCE BERHAD
(MIDF)

It has been MIDF's corporate goal to attain self-sufficiency in training. The perceived requirements of the Bank are:

1. Project Identification and Promotion Courses
2. Project Supervision Course
3. Accounting and Finance Courses
4. Development Banking Course
5. Training of Trainers to handle training sessions

MAJLIS AMANAH RA'AYAT
(MARA)

MARA foresees the following training needs in view of the changing training set-up/thrust in the organization.

1. Course on the Development of Entrepreneurs
2. Training more staff members who will assume trainers position in the organization.

SABAH DEVELOPMENT BANK BERHAD
(SDB)

SDB's growth is linked with the economy of the Sabah State. For the last few years, the State has achieved a considerable growth rate which clearly shows the future growth potential of Sabah. As a strategic move to meet the rapid growth in business, SDB is in need of:

1. Executive Development Program to train operators of the Bank's planned computerization program.
2. Strengthen existing in-house training programs.
3. Review and reorganization of operations.

NEPAL

NEPAL INDUSTRIAL DEVELOPMENT CORPORATION
(NIDC)

The perceived need of NIDC are:

1. Creation of a training organization as a support to the organization.
2. Development of a small pool of resource persons as lecturers to conduct internal training programs.
3. Project Appraisal and Supervision
4. Project Identification and Promotion

PAKISTAN

INDUSTRIAL DEVELOPMENT BANK OF PAKISTAN
(IDBP)

IDBP is one of the oldest financial institutions in Pakistan and over the years it has played a significant role in mobilizing public savings and channeling them into socially desirable projects in small and medium sectors of industry. It has a core of well-qualified and experienced senior officers who can assist in expansion of in-house training activities as and when required. The assistance which IDBP would need from regional and international agencies would be broadly on the following lines:

1. Exchange of training materials, particularly case studies;
2. Participation by staff in training programs conducted by other ADFIAP member institutions as trainees and/or resource persons (this would particularly help in developing lecturing talents).
3. Bilateral arrangements with ADFIAP member institutions for exchange of experiences in training and development finance (particularly small and medium industry).
4. Participation in lecturer development programs conducted by EDI-ADFIAP to train and develop at least 6 resource persons for in-company programs. Since this kind of assistance is also required by other financial institutions in Pakistan EDI-ADFIAP may consider organizing such a program at national or sub-regional level.

NATIONAL DEVELOPMENT FINANCE CORPORATION
(NDFC)

At present, NDFC would like to mobilize its human and financial resources by way of setting-up a training institute which would conduct courses throughout the year for various professional and management levels. ADFIAP and its members should welcome this bold initiative of NDFC which appear to be a necessity since no such institution specializing in development finance exists in Pakistan at present. For this purpose, the corporation would need the following:

1. Executive Development Program
2. Training for Trainers Program
3. Development Banking Course

PAKISTAN INDUSTRIAL CREDIT AND INVESTMENT CORPORATION
(PICIC)

To date, PICIC is facing acute loan recovery problems and a number of suits against defaulters are pending in courts. In a situation in which it is placed at present, lack of adequate staff development and training effort may further aggravate the problem.

The Corporation is in need of:

1. Setting up an internal training unit with adequate staff to undertake training courses for both the professional and non-professional staff.
2. Training an adequate lecturing and staff support with a developed lecturing talents.
3. Development Banking Course
4. Executive Development Program
5. Project Supervision and Follow-Up Course
6. Management Development and Human Resources Development Training

SRI LANKA

DEVELOPMENT FINANCE CORPORATION OF CEYLON
(DFCC)

At present, the Development Finance Corporation of Ceylon is working at strengthening the training machinery. In its proposed reorganization, DFCC is contemplating to create a separate unit, at department level, to handle administrative and training functions. Obviously, there are plans for gradual expansion.

However, to bolster this effort at installing a training machinery, it would be desirable at this early stage for DFCC to send one or two of its selected staff to a more advanced DFI for familiarization on the various aspects of training, or take advantage of the first opportunity to send such a staff member to a Trainers Training Program.

DFCC feels that bilateral exchange of professionals, particularly at the middle management level, for continuing familiarization on development banking practices should be encouraged and sustained. A regular program of this nature, complementing the present seminars that are coordinated by ADFIAP, should be pursued.

NATIONAL DEVELOPMENT BANK OF SRI LANKA
(NDBS)

The National Development Bank of Sri Lanka has no established training unit. At present, training needs are handled by the Administrative Department. However, the Bank has continuously sent selected personnel to seminars sponsored by various foreign institutions.

With the Bank's increasing and diversifying activities in the field of development banking, staff training would likewise be a concern. In view of this, it would be desirable for NDBS to think seriously about the following action:

1. Installing a formal in-house training machinery; and
2. Expose at this stage as many of its key personnel as possible to training to enable the Bank to build up a core of potential teachers.

THAILAND

INDUSTRIAL DEVELOPMENT FINANCE CORPORATION OF THAILAND
(IFCT)

For an institution with a personnel composition of this size, the present training facilities for in-house training seem to be adequate. Its in-house training activities are handled by a capable training officer.

However, to insure the steady build-up of its internal training capability, it would be desirable for the corporation to:

- a. Conduct or participate regularly in Trainers Training Program for its potential trainers.
- b.. Should correspond actively with other developed DFIs for a regular exchange of training designs, study materials and case studies on development financing.
- c. Should consider English language as part of its training activities for its potential personnel, so that it may be able to take more advantage of foreign training courses offered on development banking.

DEVELOPMENT FINANCE INSTITUTIONS

OF THE

SOUTH PACIFIC REGION

COOK ISLANDS DEVELOPMENT BANK

Cook Islands Development Bank (CIDB) perceives a need for the following training programs/courses:

1. Courses for middle and upper managers of DFIs for the Pacific Region. The program should include modules on development banking skills and tools and also incorporating management processes, motivation and skills in supervising people.

It has been pointed out that the courses for the region should consider cultural difference between Asia and the Pacific. Specific examples of this are:

- a) The Pacific does not have the work discipline and work involvement of Japanese nor of the Taiwanese.
- b) Not all loans officers of the Pacific DFIs have university degrees.
- c) That the loans officers of the Pacific DFIs are generalists, and in most Pacific DFIs evaluation and follow-up/supervision of projects are done by one man.

2. Trainers course for the region. The course should likewise consider cultural differences between Asia and the Pacific.
3. Courses on Credit Control
4. Courses on Office Administration - recording system, record keeping, management information system.
5. Courses on Budgeting.

In addition to the above, it is felt that the training courses on project appraisal should include sessions on equity investment analysis, because CIDB have equity portfolio,

The planned expansion of CIDB operations as enumerated earlier in the report will also require training support.

DEVELOPMENT BANK OF SOLOMON ISLANDS

Development Bank of Solomon Islands (DBSI) perceives a need for training programs in the following areas:

1. Credit Analysis
2. Project Evaluation, Follow-up and Promotion geared to the needs and type of operation of the Pacific DFIs
3. Development Banking in general
4. Accounting and Computerization.

DEVELOPMENT BANK OF VANUATU

The officers of the Development Bank of Vanuatu (DBV) perceives the need for some of their staffmembers to train in the following areas:

1. Office Administration
 - How to set-up and manage the record system
 - How to handle security documents
 - Documentation
2. Courses on the appraisal of agricultural projects
3. Courses on supervision and follow-up of small loans.

DEVELOPMENT BANK OF WESTERN SAMOA

Development Bank of Western Samoa (DBWS) perceives a need for training in some specialized areas of operation. The following are the suggested training courses that ADFIAP should organize:

1. Executive Development Program for the South Pacific
2. Project Appraisal geared for the South Pacific.
Emphasis should be on assistance to small and medium projects in the agricultural sector.

3. Financial Planning of the Development Bank. Included are forecasting the cash flow of the DFI, Preparation of the Budget of the DFI, Cost Accounting System for the DFI and Management Information System.
4. Seminar on the Functions and Operations of Credit Unions.
5. Personnel Management and Office Administration. To include performance evaluation, remuneration and reward system, employee benefits.
6. Courses on Motivation, Attitude. Such subjects as how to instill professionalism among the staffmembers.

FIJI DEVELOPMENT BANK

Fiji Development Bank (FDB) perceives a need for the following training programs, which ADFIAP could consider:

1. Courses for middle managers. In the present organization of FDB, the Managing Director has a strong support in the two Deputy Managing Directors and Division Managers. After this level, there is a wide gap in terms of skills until the next level in the Organization. FDB has a need to strengthen this level.
2. Course on Project Supervision
3. Course on the Appraisal of Agricultural Projects
4. Course on Computer
5. Course for Accountants, Finance Officers and Comptrollers of DFIs.

FDB suggests that for some of these Programs, the Pacific would need separate training programs relevant to their specific requirements.

PAPUA NEW GUINEA DEVELOPMENT BANK

The Senior Staff Training Officer perceive a need for the following training programs for Papua New Guinea Development Bank (PNGDB) staffmembers:

1. Basic understanding of money, basic economics, basic accounting, budgeting for junior staff
2. Course on basic Project Appraisal
3. Management of people considering culture.

PNG has access to the following overseas training courses:

1. The International Training Institute in Sydney. The program is funded by the Australian Development Assistance and the grant is received by PNGDB from the Bureau Australian High Commissioner. The courses conducted by the International Training Institute are on appraisal, animal husbandry, public and industrial relations.

2. Training programs sponsored by the Asian Development Bank for the South Pacific.

3. Training programs conducted by ADFIAP.

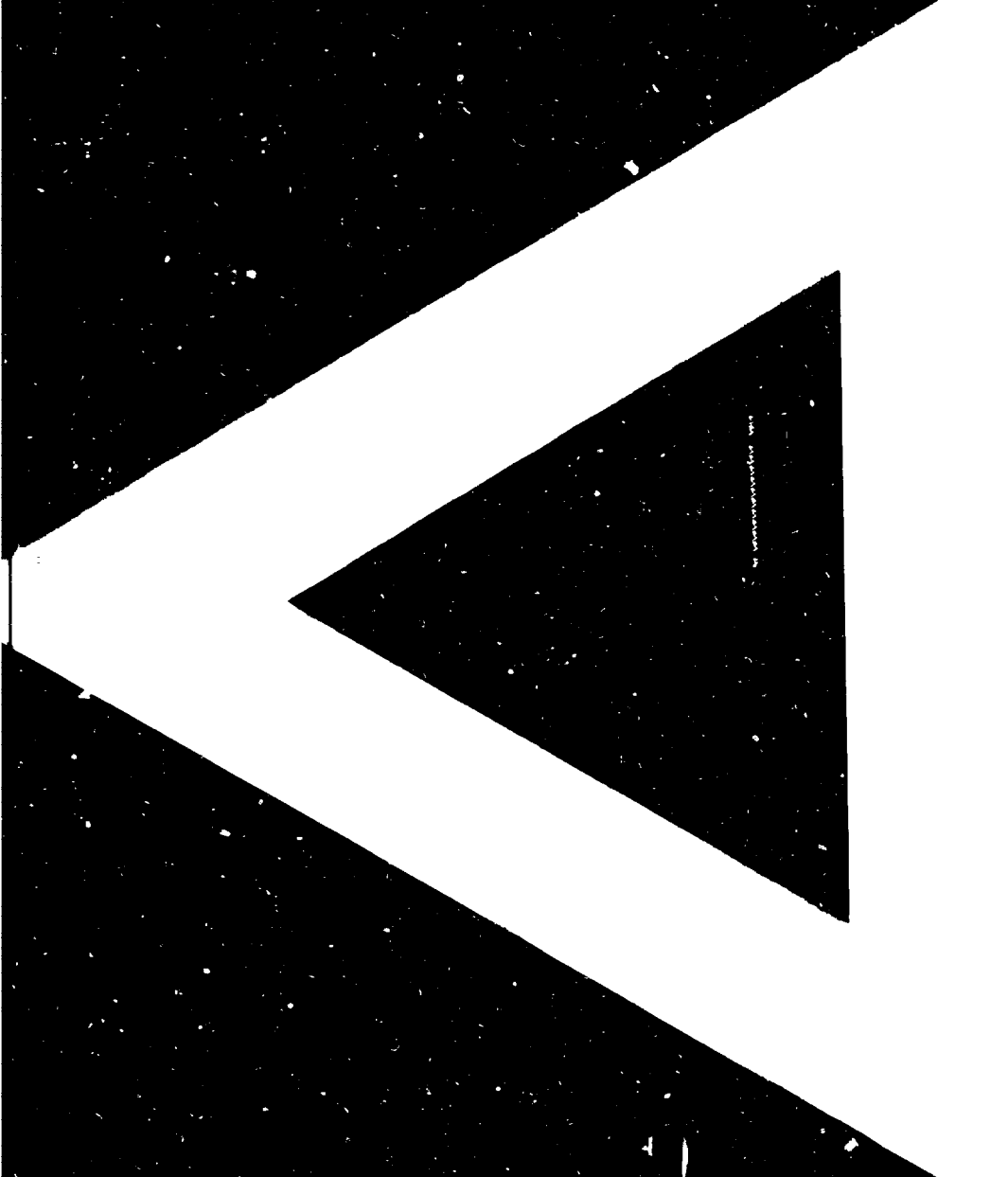
TONGA DEVELOPMENT BANK

Tonga Development Bank (TDB) perceives a need to upgrade the skills of its middle level managers. Where they feel they have qualified and capable staff at the upper managerial positions and at the lower levels, they feel a weakness at the middle level.

Training Courses that TDB perceives as what they need and which ADFIAP can help organize:

1. Loans officers course geared to the Pacific DFI's, to upgrade the skills in the appraisal of loans, especially the project concept. Due to the use of standard forms, the loans officers have a tendency to use the same approach for all projects.
2. Appraisal reporting for large loans. There is a need to upgrade the skills of loans officers in writing evaluation reports.
3. The Executive Development Program of ADFIAP should be continued as is with Asia and Pacific participation.

4. Courses on accounting systems, budgeting, bookkeeping, management information system, fund management, financial management, corporate cash flow (cash flow management of TDB), preparation of annual budget, internal audit system, cost accounting of TDB.
5. Computer systems and control within the accounting system.
6. How to manage people.



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