



## STUDENT NEWSLETTER

INSTITUTE OF BANKERS IN MALAWI

April 2018

[Edition 1, Volume 1]

### Message from the Institute of Bankers CEO



Mrs Lyness Nkungula- Chief Executive Officer, Institute of Bankers

Welcome to our third edition of students' newsletter. The newsletter is meant to furnish you with necessary information for your studies. This is an upgraded version of the monthly updates that we share with you. The newsletter will be a constant reminder that your studies are a continuous circle. IOB want to engage with you and we believe that you will also engage with us.

Please be informed that IOB will continue administering examinations twice a year and I believe that you will prepare well for examinations. It pains to see some people struggling with examinations because of unpreparedness.

You are all being advised to make sure that you complete your studies within the prescribed period. Our policy states that once you engage in a particular level, you need to complete it within a period of five years, otherwise all the

accumulated credit will be lost. The prescribed time starts in 2019. So, if you have studied certificate, diploma or advanced diploma for the past four years, make sure that this level is completed by 2019. IOB will assess this based on your student number which has the year you registered with the Institute.

I am happy to announce that the curriculum review is in process. Once this is finalised, new and updated modules will be developed to suit the new curriculum. We will keep you updated on this project. The whole process will take two and half years since we want to give you value for your money.

A new development has also been done, third week of April we will upload all our current modules on our website for easy access, so that you prepare for your examinations for those who have laptops. Remember to use other reference materials to widen your understanding.

IOB still uphold the essence of ethical and moral values. As Bankers, you are expected to be honest, disciplined and of high integrity. IOB will mould you in this way so that when you go out there you carry the flag of IOB high and add value to the banking Industry. Charity begins at home and your home for sure is IOB.

Last but not least, is to remind the students who have not renewed their 2018 membership to do so. This is what defines you as an IOB student member. Without membership you will not be our member for that year. Enjoy reading the newsletter and do not forget to give us feedback and articles.

## Eight IOB Students Secure A Job with NBS Bank Through IOB



*The Diploma and Advanced Diploma Holders with the Head of Learning and Growth Mrs Ganizani*

During the 2017 Graduation Ceremony, The CEO of NBS Bank who is also the Director of Institute of Bankers in Malawi, Mr Kwanele Ngwenya affirmed to support IOB graduates. It is against this background that early this year ten students who completed Diploma and Advanced Diploma were called for interviews at NBS bank. Of the ten, eight diploma holders were successful and have been offered jobs with the Bank.

With this good development, the Institute invited the successful candidates for a briefing on professional code of ethics and good conduct for bankers in their workplace. The Head of Learning and Growth, Mrs. Nitta Ganizani emphasized to Diploma Holders to be professional, honest, truthful and of good character in order to uphold the ethical values on which IOB was set up. She further encouraged the IOB Diploma holders to conduct themselves in both private and social life, with the same high standards as demanded

in the professional activities. The Bankers were also reminded to keep confidential information of the customers as well as adopt a professional attitude to ensure they do not misbehave because once caught on any misconduct, they will not be employed in the banking sector for a period of time as they will cease to be members of IOB. She also briefed the Diploma Holders on grooming as it was equally important since they would be meeting customers and interacting with fellow employees.

The successful candidates were very excited that they got the Job and they thanked the Institute for ensuring that they find a job after graduating. The names of the candidates are Simon Kabango, Isaac Mwerutu, Smev Kachika Jere, Malumbo Tembo, kingsley Nedi, Exodus Vinyo, Trevor Kanyenda and Simion Kabango(Different from the other kabango)



*Nitta having a chat with the IOB diplomates*

## Meet Some of Institute of Bankers in Malawi Alumni

### Solium Mwale

*Advanced Diploma in Banking- Credit management*

**Corporate Banking Manager  
New Finance Bank**



“Institute of Bankers in Malawi has been very beneficial to me and I do not regret studying Banking with the Institute. Initially I was a teacher by profession and I later enrolled with the Institute to study banking. This gave me an opportunity to join NBS bank as management trainee. I have grown to even greater heights and I am now working with New Finance Bank. The Advanced Diploma awarded to me has furnished me with concepts such customer relationship management and credit management which I am able to use as a Corporate Banking Manager. The exposure by the Institute has also made me to study masters in Business Administration”

### Josephine Masano

*Advanced Diploma in Banking- Treasury and International Banking*

**Workplace Banking Consultant  
Standard Bank Malawi**



“My experience with Institute of bankers was great. I was thoroughly engaged and the course exposed me to ideologies that have assisted me in my banking career. Having been awarded as the best female student in 2010, I felt recognised and that challenged me to strive to continue working hard. The advanced diploma specialising in Treasury and International Trade Finance equipped me with an understanding of the banking industry and the various factors influencing it. My prior qualification in banking by the Institute gave me an opportunity to be exempted and study Degree in Business Administration at the Polytechnic from third year.”

## Study Tips to Achieve your Goals in 2018



*For many of us, the new year represents the perfect opportunity to reflect on where we are, think about where we'd like to go, and make a plan for how we can get there.*

This is particularly true of students that are looking to make the most of their study time and get better grades with their studies. That's why we've put together a list of **study tips to help you develop a learning strategy** that will allow you to achieve your study goals in 2018.

### 1. Set Study Goals

Goal setting can be used as part of a strategy to help people successfully effect positive changes in their lives. Just make sure to **ask yourself some key questions**: Am I setting realistic goals? Will I need to work harder to achieve those goals? If you're happy with the goals you've set then you should aim to develop your study plan for the year ahead with your goals in mind. Which, as it happens, leads us to Tip #2!

### 2. Make a Study Plan

Time is precious. Nobody is more aware of this than the poor student who hasn't studied a thing until the night before an exam. By then, of course, it's too late. The key to breaking the cycle of cramming for tests is to think ahead and create an effective study plan. Not only will this help you get organised and make the most of your time, it'll also put your mind at ease and eliminate that nasty feeling you get when you

walk into an exam knowing that you're not at all prepared. As the old saying goes, fail to prepare and be prepared to fail.

### 3. Take Regular Study Breaks

None of us are superhuman, so it's important to realize that you can't maintain an optimum level of concentration without giving yourself some time to recover from the work you've put in. This can take the form of a ten-minute walk, a trip to the gym, having a chat with a friend or simply fixing yourself a hot drink.

### 4. Embrace New Technologies

Studying no longer means jotting things down with a pen on a scrap of paper. There are more options for personalizing study than ever before. Whether it's through online tools, social media, blogs, videos or mobile apps, learning has become more fluid and user-centred.

### 5. Test Yourself

Sometimes simply entering an exam environment is enough to make you forget some of the things you've learned. The solution is to mentally prepare for the pressure of having to remember key dates, facts, names, formulas and so on. Testing yourself with regular quizzes is a great way of doing this. And don't worry if you don't perform brilliantly at first – the more you practice, the better you'll become.

## 6. Find a Healthy Balance

Take this opportunity to evaluate yourself both physically and mentally. Is your engine running on low? Instead of complaining "I never get enough sleep" or "I'm eating too much convenience food" take control and do something about it! **Make the change** and see how it positively affects your attitude and study routine. This should motivate you to maintain a healthy balance in the future.

## 7. Be Positive

Your attitude has a big impact on the level of study that you get done and the effectiveness of your learning process. If you keep saying that you can't do it and won't commit to the idea of learning, attempting to study is only likely to become more difficult.

Instead, **focus your mind on positive outcomes and on how you can use your own individual strengths to achieve them.**

## 8. Collaborate with Study Partners

By now, you should know your classmates pretty well or someone studying at your level. This is a good point in time to select a couple of study partners who **you know you work well with** and are motivated to achieve good grades also. Don't worry if you can't meet up too often, you can use online tools such as **what'sapp** to communicate and share study notes with one another.

## 9. Turn lessons into stories

Everybody likes to read or listen to a good story, and with good reason – not only do stories entertain us, they help us to understand and memorise key details too. You can apply this to your studies by weaving important details or facts into a story – the more outlandish and ridiculous you can make it, **the better** (since you'll be more likely to remember a particularly crazy story).

## 10. Establish a Study Routine

Your study routine is comprised of more than planning what to learn and when. Find a place to study that is quiet and with few distractions.

## 11. Mark Small Challenges

When you have to face very long and dense subjects, you can set small challenges to keep your spirits high; a good way to **focus on the day-to-day and find motivations while you study.**

## 12. Consult Lecturers

Any questions you have about the exam, the best you can do is go to the lecturer of the subject and expose your doubts. Not only is the person best suited to solve your questions, but your **initiative will be well received and you'll show good attitude** by demonstrating that you're interested in his subject.

Everybody is different, so the best way to establish a routine is to **try different things and see what works best for you**, then modify your routine for maximum learning effectiveness.

**Source: GoConqr Blog**

## ANNOUNCEMENTS

### INSTITUTE OF BANKERS IN MALAWI WEBSITE

Students are advised to make use of the website. The website has the following benefits;

- ✓ Access to past papers
- ✓ Examination
- ✓ Student transcript
- ✓ Syllabus
- ✓ Student Updates
- ✓ Student Newsletters etc

You can access the website via: [www.iobmalawi.com](http://www.iobmalawi.com)

### Banking Degree with UNIMA

This is to remind you that The Institute partnered with the University of Malawi, The Polytechnic with the aim of offering an opportunity to those candidates who upon completion of Advanced Diploma with the Institute, can enroll at University of Malawi, the Polytechnic for Degree in Banking and Finance from 3rd year. Only those candidates with six strong credits including English and Mathematics will be considered.

### Institute of Bankers on Social Media

Stay in touch with the Institute through the following media:

- ❖ WhatsApp Groups for Certificate, Diploma and Advanced Diploma Level
- ❖ Facebook Page
- ❖ Instagram
- ❖ LinkedIn



## MAY 2018 IMPORTANT INFORMATION

Institute of Bankers, May 2018 examinations will commence on **13 May 2018 to 18 May 2018**. You can access the timetable on IOB website, on IOB WhatsApp group and at IOB offices. You are being informed that only those that have paid for examinations will be allowed to sit in for the examination. The Institute of Bankers provides modules/ study books once you pay for your examinations.

### Examination Administration

Examinations are administered twice a year in May and November.

Examination Centres:

**Blantyre:** Chichiri Secondary School

**Lilongwe:** Lilongwe Technical College

**Mzuzu:** St John of God

### Payment Arrangement

All payments should be deposited to the account below and a certified copy of the deposit slip sent to IOB indicating your name, registration number and details of payment

**Bank:** First Merchant Bank

**Account Name:** Institute of Bankers in Malawi

**Account:** 0200411009

*Exam Fees are as follows;*

**Certificate level -** K30,000 per subject

**Diploma Level -** K32,000 per subject

**Adv. Diploma level-** K35,000 per subject

Exam fees should be paid to the Institute by 31st March for May session.

Late payment and /or deferment of examinations will attract a penalty fee of 20%.

***Promoting Professionalism in Banking***

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