



**Chartered  
Institute  
of Bankers,  
Ghana**



# **CHARTERED BANKER FOR EXECUTIVE LEADERSHIP (CBEL) PROGRAMME**

# Contents

1. Message From The President Of The Institute.
2. About The CBEL Programme.
3. Why Choose The CBEL Programme?
4. CBEL Programme Curriculum: Learning Journey.
5. Assessment.
6. Who Should Apply & Enrollment Process.
7. Programme Duration And Fee.
8. Study Tour (Educational Trip).
9. Contact Us.

# CBEL, Empowering ethical leadership, shaping the future.



## Quotes

*"I cannot teach anybody anything, I can only make them think. And that's what professional education can bring - new perspectives and more questions for leaders."* Socrates



# MESSAGE FROM THE PRESIDENT OF THE INSTITUTE

As the President of Chartered Institute of Bankers, Ghana, I am excited about the Chartered Banker for Executive Leadership (CBEL) Programme. This leadership programme from the Institute is our unwavering dedication to leadership development for bankers who are in or aspire to be in leadership positions in the financial services industry.

By embracing this executive professional course, the Institute is effectively equipping financial sector leaders with the necessary skills and competencies to thrive in the ever-evolving financial landscape. This programme reflects the Institute's proactive approach to addressing the industry's demands and challenges, empowering executives to make informed decisions, foster innovation, and drive sustainable growth in their organizations. It is a comprehensive and strategically designed course that addresses the unique challenges and demands of busy executives.

This programme goes beyond traditional academic or professional qualifications. The Chartered Banker for Executive Leadership (CBEL) Programme equips you with skills and the mindset to deliver in your role. Beyond that, I am particularly impressed by the inclusion of mentoring and coaching opportunities. I am happy that this programme affords executives mentoring and engagement opportunities to groom future leaders for our sector and country.

The instructional approach of this programme is exciting and tailored to the needs of busy executives. The interactive in-person workshops, virtual sessions, online asynchronous learning, peer learning and self-tuition make this programme different and flexible. Chartered Banker for Executive Leadership (CBEL) Programme offers an engaging, meaningful, and collaborative approach to learning - that means learning from global experts and peers. Simply, it offers convenience and flexibility in the learning experience.

I wholeheartedly encourage banking professionals to seize this exceptional opportunity for personal and professional growth.

**Mr. Benjamin Amenumey, FCIB**  
President, Chartered Institute of Bankers, Ghana

# WHY CHOOSE THE CBEL PROGRAMME ?

The Chartered Banker for Executive Leadership (CBEL) Programme provides leaders with the necessary mindset, skillset, toolset and frameworks that will promote:

1. Strategic and Critical Thinking.
2. Ethical Leadership and Professionalism.
3. Problem-Solving and Decision-Making.
4. Good Governance and Risk Management.
5. Oratorical Skills and Executive Presentation.
6. Sustainability and Legacy Continuity.
7. Mentoring and Coaching.
8. Networking and Peer-Learning.

This programme accelerates the professional development of practitioners and addresses the challenges facing the financial sector as well as economic development.

The CBEL programme earns you the Chartered Banker Designation and a Trusted Professional Status.







**Mr. Robert Dzato, ACIB**

CEO Chartered Institute of Bankers, Ghana

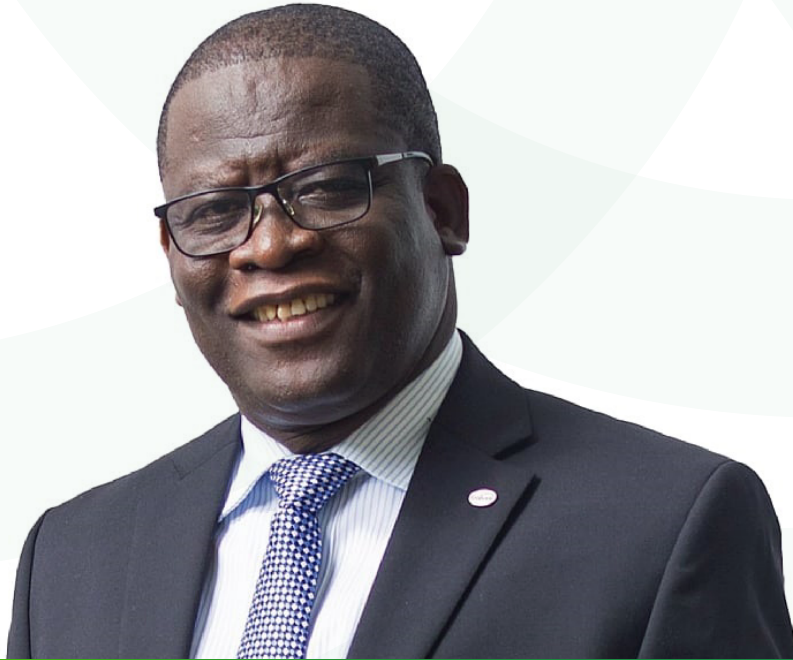
## ABOUT THE CBEL PROGRAMME

The Chartered Banker for Executive Leadership (CBEL) Programme is a flexible but intensive programme for senior executives in financial services. It is designed to broaden the perspectives and knowledge base of experienced practitioners. The programme equips leaders with relevant strategic leadership, governance and risk management competencies. It is underpinned by ethics, professionalism and a sustainability mindset needed in an ever-increasingly competitive financial services sector.

CBEL is a comprehensive and accelerated leadership route to obtain the Chartered Banker designation. The Chartered Banker is the flagship qualification of Chartered Institute of Bankers, Ghana. Executives enrolled on this programme will gain valuable insights and practical skills to navigate the volatile, uncertain, complex, and ambiguous (VUCA) operating environments. CBEL is facilitated by seasoned and global thought-leaders through interactive in-person and virtual platforms. The delivery approach also involves self-tuition and peer learning.

The mentorship and coaching elements provide C-suite leaders an opportunity to leave their leadership legacies. The CBEL Programme entails a career-flection and executive talk sections. We are delighted to include the study tour experience in the CBEL Programme.

*"An investment in knowledge always  
pays the best interest "*  
**Benjamin Franklin**



## **Daniel Nii Kwei-Kumah Sackey, FCIB (Hon.)**

Former Managing Director, Ecobank Ghana PLC

Daniel Nii Kwei-Kumah Sackey is a seasoned Ghanaian banker with a distinguished career at Ecobank spanning nearly three decades. He joined Ecobank Ghana in 1995 as a risk analyst and steadily advanced through various roles, including Country Risk Manager, Regional Risk Manager, and Deputy Group Risk Manager. His leadership extended across multiple African markets, serving as Managing Director for Ecobank Rwanda and Ecobank Zimbabwe,

## **OUR THOUGHT LEADER**

and as Cluster Head for the Southern Africa Development Community (SADC) zone, overseeing operations in Zimbabwe, Zambia, Malawi, Mozambique, and the Democratic Republic of Congo

In September 2016, Mr. Sackey returned to Ghana to assume the role of Managing Director of Ecobank Ghana and Regional Executive for Anglophone West Africa. During his seven-year tenure, he was instrumental in transforming Ecobank Ghana into a leading digital bank, navigating the institution through the challenges of the COVID-19 pandemic with minimal disruptions. Under his leadership, the bank received numerous accolades, including being named the “CIMG Best Bank of the Year for 2022”

Mr. Sackey holds a Bachelor of Science degree in Accounting from the University of Ghana and an MBA in International Banking and Finance from the University of Birmingham, UK . He has also served on various boards, including Ecobank Capital Advisors Ltd., Ecobank Leasing Co. Ltd., Ecobank Investment Managers Ltd., and Ghana Community Network Services Ltd.

He retired from his role as Managing Director of Ecobank Ghana on August 14, 2023, upon reaching the mandatory retirement age.

He is an Honorary Fellow at Chartered Institute of Bankers, Ghana.

# MESSAGE FROM GHANA ASSOCIATION OF BANKS (GAB)

I wholeheartedly endorse the Chartered Banker for Executive Leadership (CBEL) Programme of Chartered Institute of Bankers, Ghana. In today's rapidly evolving business landscape, the financial sector faces numerous challenges that require leaders to possess a unique set of competencies. The Chartered Banker for Executive Leadership (CBEL) Programme has been meticulously designed to address these challenges. I particularly like the focus on ethical leadership, governance, strategic and sustainability modules.

I firmly believe that this programme will be instrumental in nurturing a new generation of senior executives who are equipped to lead with integrity, embrace innovation and drive positive change in the banking sector.

The Ghana Association of Banks (GAB) is proud to support this initiative, and we encourage all senior executives to seize this invaluable opportunity for professional growth and development.

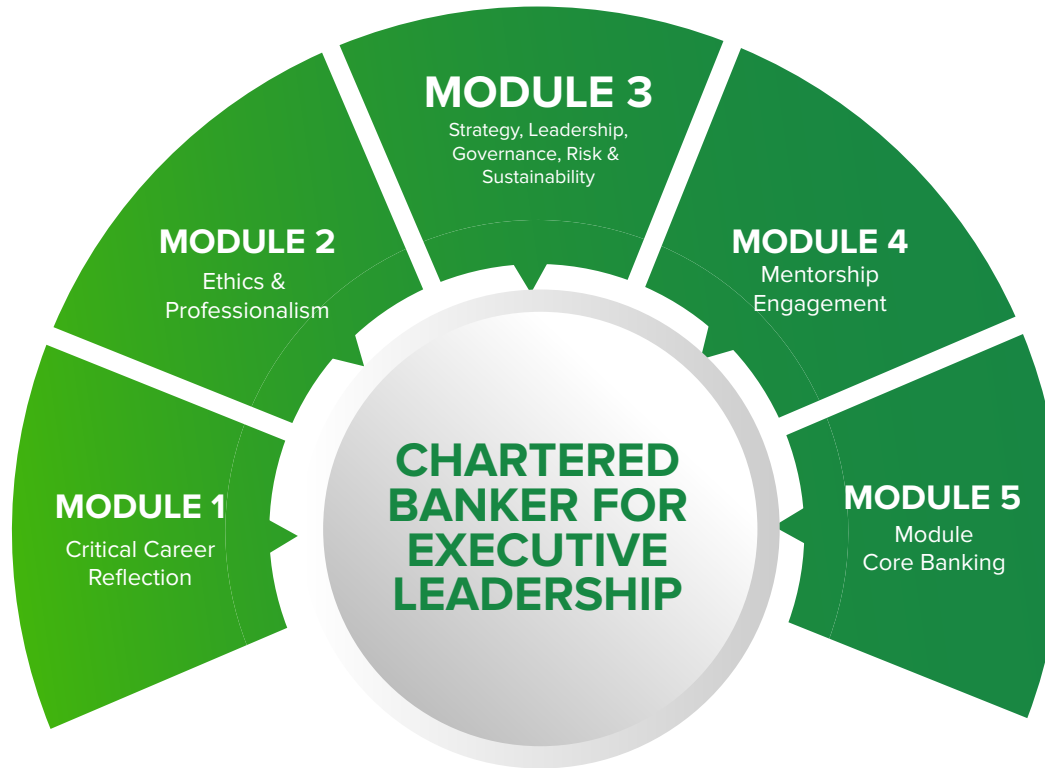
I wish you a rewarding and transformative journey throughout the Chartered Banker for Executive Leadership (CBEL) Programme.



**Mrs. Mansa Nettey, FCIB (Hon),**  
President, GAB & CEO Standard Chartered Bank, Ghana



# THE CURRICULUM



## YOUR ROUTE TO CHARTERED BANKER FOR EXECUTIVE LEADERSHIP

# MESSAGE FROM GHANA DEPOSIT PROTECTION CORPORATION (GDPC)

I am thrilled to endorse the Chartered Banker for Executive Leadership (CBEL) Programme. As the CEO of the Ghana Deposit Protection Corporation (GDPC) and a former banker, I have witnessed the challenges faced by professionals in our industry who strive to enhance their leadership skills while balancing their demanding schedules.

The combination of interactive in-person workshops, virtual sessions, and online asynchronous learning ensures that this programme acknowledges the diverse needs and preferences of participants. The interactive workshops will enable face-to-face discussions, case studies and simulations, fostering collaboration and enhancing critical thinking and decision-making skills. The inclusion of online learning will also allow participants to access course materials and resources at their convenience.

I am confident that the carefully designed delivery and assessment approaches tailored to suit the busy schedules of executive leaders in the financial sector will provide an exceptional learning experience. This programme will equip our participants with the competencies needed to excel in executive leadership roles, further strengthening our banking industry and contributing to the growth of our economy.

**Pearl Esua Mensah**  
CEO, GDPC

# COMPETENCIES SKILLS & YOU WILL ACQUIRE

Strategic and big-picture thinking, long-term planning, combined with the ability to question assumptions, evaluate the evidence and consider alternative perspectives.

Skills to drive the performance of financial institutions within the context of best governance practices.

Skills and competencies to understand and manage various risks associated with financial institutions and derive value from ESG opportunities for growth.

Strategic &  
Critical  
Thinking

Ethical  
Decision  
Making

Mindsets and skills related to doing the right thing in the right way governed by codes of conduct and other forms of best practice.

ETHICS AND PROFESSIONALISM

**LEADERSHIP &  
GOVERNANCE**

ETHICS AND PROFESSIONALISM

Risk &  
Sustainability

Executive  
Talk &  
Mentoring

Skills necessary to drive maximum performance, and influence decisions, actions, and behaviours of teams. An opportunity to leave a legacy and footprint.



## Professor Noel Tagoe, Public Intellectual

Former Executive Vice President at AICPA-CIMA

CIMA fellow and alumnus of the Universities of Ghana, Dundee, and Oxford.  
Esteemed Academic and Finance Expert.  
Executive Vice-President for Curriculum and Research at CIMA  
Board Member of CIPD ( Investment Committee Chairman).  
Founder and CEO of Sandhills Advisory Service (UK)  
Noel Tagoe & Company (Ghana)  
Former Professor of Accounting ( University of Nottingham Business School)

# OUR THOUGHT LEADER

As someone who has designed, developed and delivered world class professional and academic qualifications across the world, I am delighted to recommend to you the Chartered Banker for Executive Leadership programme. It offers a unique and comprehensive approach to developing and empowering leaders in the evolving banking sector. The programme provides current and aspiring leaders the opportunity to reflect on their careers, mentor others, present to diverse audiences and participate in interactive peer learning. These are designed to enhance their critical thinking skills that are necessary for successful leadership.

The career reflection and mentorship modules will enable leaders to reflect on their professional journeys and identify strengths and areas for growth. This would be used to mentor early career members of the profession.

The programme uses an integrated case study assessment approach, which encourages participants to apply their knowledge to real-world scenarios. This practical approach fosters critical thinking, problem solving and the ability to make informed decisions to navigate the complex challenges in the current dynamic banking sector.

Through group discussion, collaborative projects, and networking events, leaders on this programme will learn from their peers, be exposed to different perspectives and build valuable connections. These interactions will create and curate a supportive network of leaders in the banking sector.

I am proud to be one of the facilitators of the Chartered Banker for Executive Leadership programme.



# THE LEARNING JOURNEY

## Module 1: Critical Career Reflection

*My journey, my story.*

At the end of this module, executives would be able to reflect on their past experiences relating to:

1. Their roles and responsibilities as well as the expertise and skills required in the past versus the skills needed for those roles today and the future.
2. Strategic Governance and leadership issues which emerged during their professional careers and demonstrate how they resolve them.
3. Ethical and professional dilemmas which confronted them or emerged in their institutions and demonstrate how they resolved them.
4. Key developments which occurred in the banking sector, their implications and what they mean for current professional banking practice.
5. What they have learned from their experiences, and how they apply these lessons in their professional practice today.
6. Challenges of peers and how they shaped the progress of their careers.

### Critical Assessment of Your Career

Opportunity to critically reflect on key experiences and transformational changes that occurred in the banking sector during your professional career.

This will be delivered through executive talks sessions



## OUR THOUGHT LEADER

I firmly believe that Ethics and Governance competencies are paramount for leaders in the banking sector, both during and beyond their banking careers. That is why I am thrilled to endorse the Chartered Banker for Executive Leadership (CBEL) Programme by Chartered Institute of Bankers, Ghana. It stands out as a comprehensive and visionary programme for developing exceptional leaders for the financial sector and beyond.

Leadership in banking goes beyond financial acumen. It requires a deep understanding of ethical practices and a commitment to upholding the highest standards of governance. As human beings, we all need guidance and reminders about the perils of unethical practices and poor governance. These two factors differentiate foreign banks from indigenous banks in Ghana. Having the ability to speak truth to power politely is crucial for successful leadership. The emphasis on ethics, professionalism, risk management, strategy, governance, and sustainability within the Chartered Banker for Executive Leadership (CBEL) Programme is a testament to the Institute's commitment to developing a new generation of leaders who will steer the financial sector toward sustainable growth.

What sets this programme apart is its long-lasting benefits. It provides participants with valuable skills and perspectives that remain relevant even after retirement. This programme is for those who want to be exceptional leaders and leave a positive legacy beyond their banking careers.

I wholeheartedly endorse the Chartered Banker for Executive Leadership (CBEL) Programme. I am confident it will shape the future of the banking industry.

### Mr. Albert Essien, FCIB (Hon.)

Non-Executive Director, Old Mutual Ltd.

Bachelor's Degree in Economics - University of Ghana  
 Honorary Fellow of Chartered Institute of Bankers, Ghana.  
 Executive Development Program at INSEAD (France/Singapore).  
 Former Group CEO of Ecobank,  
 Board Chairman of Growth Investment Partners Ghana Ltd (GIP)  
 Ghana Amalgamated Trust (GAT).  
 Former Board Chairman of Ghana Stock Exchange.  
 Independent Non-Executive Director of the Development Finance Institute  
 (FinDev) Canada, LMI Holdings, Ghana, and Old Mutual Ltd, South Africa.

# THE LEARNING JOURNEY

## Module 2: Ethics & Professionalism

*Doing the right thing with the future in mind.*

At the end of this module, the executives will:

1. Understand the meaning of ethics; ethical dilemmas, and professionalism and come out with their working definitions.

Explain the theories of ethics.

2. Identify various actions and inactions which constitute
3. ethical and professional misconduct.

Demonstrate ways to resolve and mitigate unethical and

4. unprofessional conduct issues in their organisations.

Learn from their peers the skills for handling complex and

5. grey areas in ethics.

Address ethical issues relating to AI, data and analytics, and

6. technology.



## An interactive Learning Experience

Opportunity to contextualize practical experiences over the years to theoretical issues relating to ethics and professionalism in the banking industry and building network





## **Chief Alhassan Andani, FCIB (Hon.)**

Former President, GAB, former CEO Stanbic Bank Ghana Ltd

Chief Alhassan Andani is a highly experienced banking and finance professional with over 3 decades of expertise. He has held various significant roles, including CEO & Executive Director at Stanbic Bank Ghana Ltd, and Managing and Executive Director at Barclays Bank (now ABSA). He currently serves as Chairman of the Council for Scientific & Industrial Research and SOS Children's Villages Ghana. Additionally, he is the Founder and Executive Chairman of LVSafrica Ltd. Chief Andani holds degrees from prestigious institutions, including FINAFRICA (Milan, Italy), INSEAD (Fontainebleau, France), Said Business School (University of Oxford), and the University of Ghana, Legon. He is an Honorary Fellow at the Chartered Institute of Bankers, Ghana.

## **OUR THOUGHT LEADER**

As a former Managing Director with a long tenure in the banking sector, I have witnessed first-hand the criticality of Leadership, Vision, and Strategy. These three pillars are not just essential within a bank but also for our wider society. Today, I am enthused to endorse the Chartered Banker for Executive Leadership (CBEL) Programme by the Chartered Institute of Bankers, Ghana.

This programme resonates with me strongly because it aims to tackle these very gaps in our society. By underlining the importance of strategic leadership and vision in banking, it aligns perfectly with my beliefs. What impresses me most about this initiative is its focus on re-professionalizing the banking sector through an unyielding emphasis on ethics and professionalism. In my view, this approach is indeed key to restoring society's confidence and trust in the banking sector, which is an imperative need of the hour.

As a seasoned professional in the field, I am acutely aware of the challenges we face in the banking industry today. However, I am also optimistic about our capacity for positive change.

It is my conviction that Chartered Institute of Bankers, Ghana's commitment to shaping a new generation of banking leaders through this programme will make a remarkable impact on the banking landscape. I am excited about what this means for the future of banking in Ghana and potentially beyond.

I am proud to endorse the Chartered Banker for Executive Leadership (CBEL) Programme wholeheartedly.



# THE LEARNING JOURNEY

## Module 3: Strategy, Leadership, Corporate Governance, Risk and Sustainability

*Resilience in disruption, leading for performance, fit and proper banker.*

At the end of the module, the executives will:

1. Identify differences and relationships between leadership and management in evolving environments.
2. Demonstrate strategy formulation and implementation skills for enhancing the growth of their organisations.
3. Demonstrate how to identify corporate governance issues in their institutions and how to handle them
4. Produce appropriate reporting and disclosures within the governance directives of the Bank of Ghana (BoG) and regulators
5. Identify, assess, and manage risk associated with the strategy of the bank
6. Develop ESG strategy and implementation plans towards achieving UN sustainable development goals (SDG)



## Broaden your Leadership skills and elevate your expertise in governance and risk Management

Opportunity to develop and sharpen your strategic, leadership, corporate governance and risk management skills and gain insight into the rich experiences of seasoned bankers.

# OUR THOUGHT LEADERS



**Sohail Farooq,**  
Co-Chief Executive Officer

MBA - Dalhousie University  
Master's in Quantitative Finance - Frankfurt  
School of Finance & Management  
Expert in Analytics and Disruptive Technology  
Banking Book Analytics (BBA) est.2018  
(Founder),  
Nexx Consultants, Oliver Wyman, Moody's  
Analytics, HSBC Oman, CIBC World Markets,  
and Scotiabank's Global Risk Management.

We are pleased to extend our enthusiastic endorsement for Chartered Institute of Bankers Ghana's new Executive Leadership Program. As a prominent and respected institution in the banking sector, BankingBook Analytics recognizes the importance of continuous professional development and applauds the Institute's commitment to providing relevant high-quality learning programs to banking professionals and leaders.

At BankingBook Analytics, we specialize in risk management, advanced financial analytics, and strategic solutions for the banking industry. We understand the evolving landscape and challenges faced by banking leaders in Ghana's dynamic business environment. It is with this knowledge and insight that we wholeheartedly endorse the Executive Leadership Program offered by the Chartered Institute of Bankers Ghana and have agreed to join the Institute's expert faculty to facilitate many of its learning modules and further its delivery of excellence in banking educ



**Anthonet Maramieri**  
Co-Chief Executive Officer



## Broaden your Leadership footprint, leave a legacy through Mentoring and Coaching.

Opportunity to actively contribute to the development and growth of junior bankers. This approach not only enhances the participants' leadership and coaching skills but also fosters a supportive and collaborative learning environment within the banking industry.

# THE LEARNING JOURNEY

## Module 4: Mentorship Engagement

*Leave a legacy by developing others.*

At the end of the module, the executives will:

1. Demonstrate enhanced leadership skills by guiding and supporting mentees in their professional growth.
2. Apply effective leadership techniques in the coaching relationship, such as setting goals, providing constructive feedback, and fostering a positive learning environment.
3. Develop effective mentoring techniques to support mentees in their career development.
4. Demonstrate the ability to adapt communication styles to effectively communicate with mentees of different backgrounds and experiences.



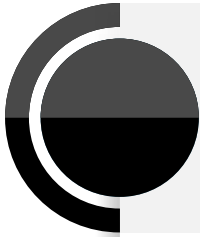
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# ASSESSMENT

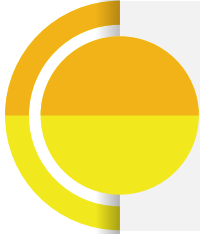
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# ASSESSMENT CRITERIA



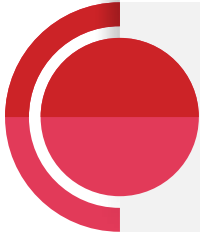
**MODULE 1:** Executives will be asked to present a critical career -reflection paper between 1000-1500 words and present it during an expert presentation workshop.



**Module 2:** Executives will be asked to present a final project work between 1000-1500 words; based on an integrated case study. A presentation in a workshop or to a panel of experts will be required.



**MODULE 3:** Executives will be required to present a final project work between 2000-2500 words; based on an integrated case study. A presentation in a workshop or to a panel of experts will be required.



**Module 4:** Assessment will be based on the following: Mentoring Plan and Engagement; Mentee Feedback; Goal Achievement; Communication and Support and impact on the mentee.

# WHO Should APPLY



*“CBEL Programme is designed for executives who are willing to address the complexities of our time, business models disruptions and ethical dilemmas facing executives and boards of financial institution and regulators”.*

**by Mr. Robert Dzato, ACIB**

CEO Chartered Institute of Bankers, Ghana

# ENROLMENT REQUIREMENTS AND PROCESSES

**Entry Requirement (minimum):** An applicant must meet the following entry requirement:

- i. Masters' degree or other recognized professional qualifications.
- ii. Executive Management and above in a financial institution; or the equivalent of deputy chief manager grade and above at Central Banks and other supervisory authorities.
- iii. 15 years of industry experience, at least five (5) years at Executive Management grade.

## Enrolment Process

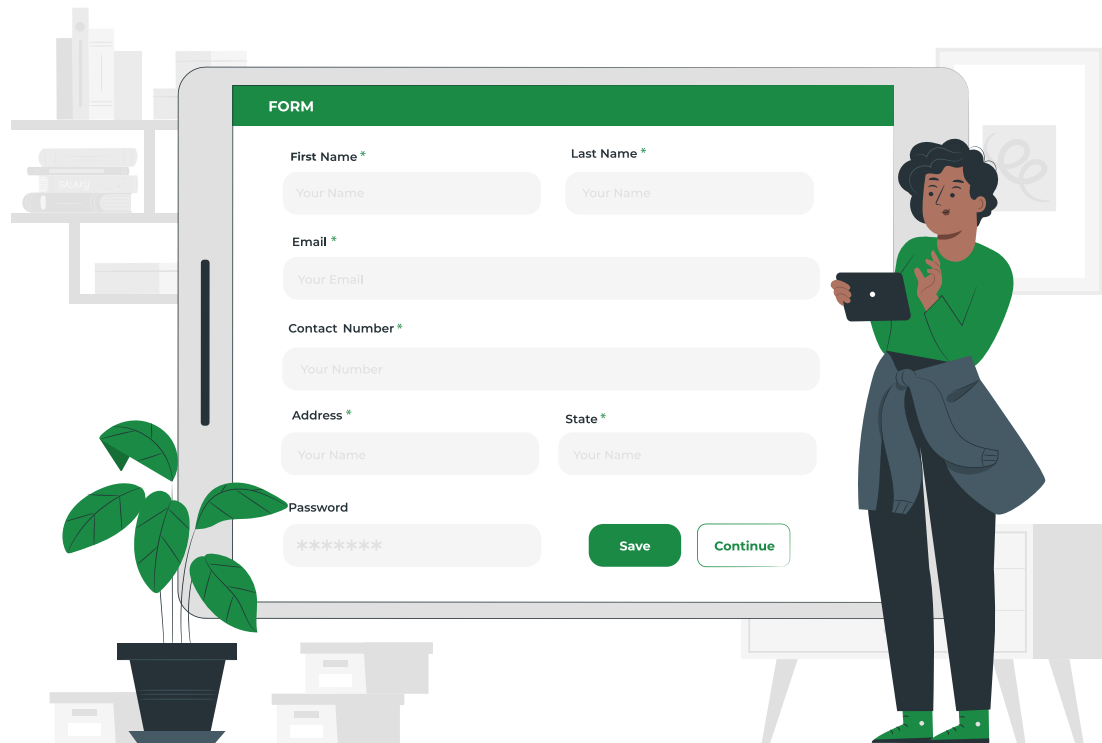
**Applicants shall:**

- i. Complete the Chartered Banker for Executive Leadership (CBEL) Programme application Form.
- ii. Provide a detailed Curriculum Vitae.
- iii. Pay at least 50% of fee upon admission.

# How to Apply: Online Application IS AVAILABLE

To apply visit

- i. The Chartered Institute of Bankers Ghana at [www.cibgh.org](http://www.cibgh.org)
- ii. For assistance, contact +233 506 339 248 / +233 302 541 309





## PROGRAMME DURATION AND FEE

Duration for the CBEL Programme is 6 months  
The fee for the CBEL Programme will be advised upon admission and shall be subject to review by the institute.

The Fee covers:

1. Admission
2. Tuition
3. Examination





## STUDY TOUR (EDUCATIONAL TRIP)

As part of the CBEL Programme, executives will embark on an experiential study tour or educational trip. This study tour is designed to bring practical perspectives to executives. Destination will include financial centers such as London, Dubai, New York, Singapore among others.

The trip is optional and is not covered by the fees for the programme.

**Enroll now! Limited intake is available.**

# PICTURES FROM THE MAIDEN CBEL TRIP TO THE SINGAPORE FINTECH FESTIVAL





# CONTACT US



Robert Dzato, ACIB  
CEO, CIB Ghana  
**E:** [memberexperience@cibgh.org](mailto:memberexperience@cibgh.org)  
**T:** +233 506 339 248 / +233 302 541 309  
**W:** [www.cibgh.org](http://www.cibgh.org)



Christine Avortri Ph.D, ACIB  
Head of Professional Education & Development  
**E:** [academic@cibgh.org](mailto:academic@cibgh.org)  
**E:** [christine.avortri@cibgh.org](mailto:christine.avortri@cibgh.org)  
**T:** +233 302 541 437 / +233 243 690 343  
**W:** [www.cibgh.org](http://www.cibgh.org)



Patrick Baah Abankwa, ACIB  
Head of Member Experience and  
Business Development  
**E:** [memberexperience@cibgh.org](mailto:memberexperience@cibgh.org)  
**E:** [patrick.baah@cibgh.org](mailto:patrick.baah@cibgh.org)  
**T:** +233 506 339 248 / +233 302 541 309 /  
+233 506 530 663  
**W:** [www.cibgh.org](http://www.cibgh.org)

# CHARTERED BANKER FOR EXECUTIVE LEADERSHIP

EXECUTIVE PROGRAMME  
FOR EXPERIENCED BANKERS

**CBEL,**  
**Empowering ethical leadership, shaping  
the future.**