

# BRITISH ACCREDITATION COUNCIL INSPECTION REPORT

## International Centre (IC) Full Inspection

**INSTITUTION:** Access Bank School of Banking Excellence

**ADDRESS:** 90 & 92 Allen Avenue  
Ikeja Lagos  
Nigeria

**HEAD OF INSTITUTION:** Ms Neka Udezue

**DATE OF INSPECTION:** 15-16 May 2018

**ACCREDITATION STATUS AT INSPECTION:** Unaccredited

### DECISION ON ACCREDITATION:

- Accreditation awarded for the full three-year period.
- Probation accreditation.
- Decision on accreditation deferred.
- Award of accreditation refused.

Date: 19 July 2018

### 1. Background to the institution

The Access Bank School of Banking Excellence (the Institution) was established in 2003 and is owned and fully funded by Access Bank PLC. It is the training arm of Access Bank for graduate entrants into the bank and also provides training for existing bank staff.

The Institution is based in Lagos, Nigeria and its main role is to prepare Access Bank (the Bank) trainees with all the relevant education and skills required for entry into the Bank and to pursue a career with the Bank. This is achieved through the Institution's Entry Level Training Programme (ELTP). The purpose of the ELTP is to enable its graduates to progress rapidly through the qualifications of the Chartered Institute of Bankers Nigeria (CIBN). The Institution achieved initial accreditation from the CIBN in 2014 and this was renewed in 2017, after the development of enhancements in the ELTP curriculum and stronger alignment with the CIBN syllabus. Graduates from the ELTP obtain exemptions from the CIBN examinations. They are required to take one examination at the CIBN Intermediate Professional level, three at the CIBN Chartered Banker final level plus one elective to obtain associate membership of the CIBN and the use of the designation Associate of the Chartered Institute of Bankers (ACIB).

The mission of the Institution is to evolve a learning environment that unleashes the full potential of entry-level talent by transforming attitudes, honing skills and expanding knowledge so they can give their best for Access Bank and the community. The Bank's strategic objective, set out in its Learning and Development Plan, is to become one of the top three banks in Nigeria by reference to key indicators such as revenue, service ratings and balance sheet size. The plan goes on to state that it is therefore a key imperative that the Bank's people are seasoned professionals performing at a high standard. This necessitates the transformation of the Institution into a world-class post-graduate learning environment.

The Programme Director (PD) has overall responsibility for the management of the Institution including setting its curriculum in consultation, through the Bank's Human Resources department, with the Learning Advisory Board (LAB). The LAB, which reports to the Bank's Board Human Resources Committee, has oversight responsibility for the Institution.

The Institution has two training centres located in the Ikeja and Lekki districts of Lagos. The training centre in Ikeja comprises two buildings next door to each other. A third training centre at Yaba, another district of Lagos, is expected to become operational in the near future as outlined in the 2018 Learning and Development Plan. This centre is intended to provide training to bank support staff. In addition, the Bank intends to expand by building a campus on another site over the next five years on which it will consolidate its provision from the current three sites. It has further aspirations to become a higher education institution within the same time period.

### 2. Brief description of the current provision

The ELTP covers 37 subject modules, including banking and finance, accountancy, management and leadership, project management, ethics, personal effectiveness and marketing. Each module comprises one to seven days of face-to-face tuition and the programme is completed over an intensive five month period. In addition, the Institution provides preparatory training for ELTP graduates to enable them to study for the examinations, from which they are not exempt under the ELTP, in order to complete and obtain CIBN Associate membership. This is done through the Professional Certification Training Programme (PCTP). The Institution also enrolls the Bank's executive trainees and senior managers, who have not gained Associate membership of the CIBN, on the PCTP. This two week course prepares learners for the Chartered Banker final level examinations of the CIBN, which are held in April and October each year.

Admission to the ELTP is by selection and there is strong competition for places. The minimum entry requirement is an upper second class honours degree from selected universities and a maximum age limit of 24 years, or 26 years if the applicant has a postgraduate or law degree.

There are normally 350 to 400 learners per cohort studying full-time and the Institution has a capacity for 500 learners. Typically the majority of learners are female. There are no learners under the age of 18. Recruitment takes place once a year for the ELTP course and the course runs twice per year.

Besides those from Nigeria, learners are enrolled through the Bank's subsidiaries in Africa including Ghana, Rwanda, Sierra Leone, Gambia, Zambia, the Democratic Republic of Congo, Ivory Coast and Burundi. The Institution has a hostel which exclusively houses its international learners. At the time of the inspection, the majority of learners were Nigerian with some learners recruited from neighbouring countries.

### **3. Inspection process**

The inspection was carried out by two inspectors over a two day period. Meetings were held with senior staff, including Access Bank's Group Deputy Managing Director. The majority of the interviews were held with the Programme Director. Interviews were also held with a consultant engaged by the Institution to progress development of its programmes, the Student Welfare Officer as well as tutors and learners. Five teaching observations were carried out. A full tour of both training centres was undertaken. Documentation was provided by the Institution for inspection. Full co-operation with the inspection was provided by the Institution's staff at all levels.

## PART B - JUDGEMENT AND EVIDENCE

The following judgements and comments are based upon evidence seen by the inspector(s) during the inspection and from documentation provided by the institution.

### INSPECTION AREA - MANAGEMENT, STAFFING AND ADMINISTRATION

#### 1. The institution is effectively managed

- |     |  |   |
|-----|--|---|
| 1.1 | The management structure is clearly defined, documented and understood, including the role and extent of authority of any owners, trustees or governing body.                    | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 1.2 | The head of the institution and other senior managers are suitably qualified and experienced, understand their specific responsibilities and are effective in carrying them out. | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 1.3 | There are clear channels of communication between the management and staff.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |

**This standard is judged to be:**  Met  Partially Met  Not Met

#### Comments

The Institution is overseen by the LAB, which includes a senior independent member. The LAB provides robust scrutiny over the Institution's activities and advice on the vision and direction for all learning activities in the Bank. It also advises on ways to strengthen the delivery of the programmes. The effective oversight by the LAB provides confidence to the Bank and other stakeholders that best practice is being maintained.

The PD, who is an Honorary Senior Member of the CIBN, provides strong leadership which ensures that the Institution is managed very effectively.

The PD maintains regular contact with learners, tutoring and administrative staff and has an open door policy. This encourages discussion on any issues and enables the effective dissemination of information.

2. **The administration of the institution is effective**

- |     |  |   |
|-----|--|---|
| 2.1 | Administrators are suitably qualified or experienced and understand their specific responsibilities and duties.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 2.2 | The size of the administrative team is sufficient to ensure the effective day-to-day running of the institution. | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 2.3 | The administrative support available to the management is clearly defined, documented and understood.            | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 2.4 | Policies, procedures and systems are well documented and effectively disseminated across the institution.        | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 2.5 | Data collection and collation systems are effective.   | <input checked="" type="radio"/> Yes <input type="radio"/> No |

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The administrative support is clearly set out in relevant documentation and each of the administrative staff clearly understands their roles. In order to improve the already effective administrative efficiency, the Institution is in the process of implementing an online management system. This provides for enhanced data collection and other administrative support, such as the ability to manipulate data for reporting purposes. In addition, the learners will also be able to access the system enabling the enhancement of one-to-one bespoke support from their tutors. The impact of this is that all staff and learners will have direct access to administrative information such as room changes. In addition, the system will allow online access by learners and staff to teaching material, which is germane to the subject modules.

Informal hand written notes of staff meetings, in which administrative and teaching related matters are discussed, are available. These do not provide a formal record of the meetings. A system of formal notes produced for each staff meeting would enable a record to be maintained and referred to subsequently. This will enhance managerial and administrative processes and enable possible questions on the accuracy of what was agreed in the meetings to be easily addressed.

Policies and procedures are located in various documents such as learner and staff handbooks and supplemented by e-mail memoranda to staff throughout the Institution. Grievance and disciplinary procedures are clearly set out and provide for suitable independent mediation.

3. **The institution employs appropriate staff**

- 3.1 There are appropriate policies and effective procedures for the recruitment and continuing employment of suitably qualified and experienced staff.  Yes  No
- 3.2 Experience and qualifications claimed are verified before employment.  Yes  No
- 3.3 There is an effective system for regularly reviewing the performance of staff.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

Presently, staff are appointed following receipt of an application, curriculum vitae, sight of qualification certification and interview by the PD. Many of the teaching staff have been with the Institution for a long time. To enhance this process, a formal accreditation process for new and existing tutors will be implemented in July 2018. It is intended that this process will include some training and a teaching presentation with peer feedback. A panel will make the final appointment decision. This will enhance the quality of the teaching undertaken and help to ensure that a high standard of classroom performance is maintained.

Tutors are appropriately qualified in their subject areas. Their qualifications are checked to verify their authenticity at the time of their appointment but no record or copies of the qualifications are maintained.

The performance of staff is reviewed on an informal basis and includes a discussion between the PD and the relevant staff member.

3.3 However, the performance review process is not regularised within a periodic process. The outcomes of the discussions are not recorded or any action points developed and noted. This means that there is no formal mechanism for assessing staff performance or for the consideration of individual staff development.

4. **Publicity material, both printed and electronic, gives a comprehensive, up-to-date and accurate description of the institution and its curriculum**

- 4.1 Text and images provide an accurate depiction of the institution's location, premises, facilities and the range and nature of resources and services offered.  Yes  No
- 4.2 Information on the courses available is comprehensive, accurate and up to date.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The Institution does not produce publicity material and this standard is, therefore, not applicable. The Institution recruits learners from specific universities in Nigeria and elsewhere, all of whom hold upper second class honours degrees or higher. There is a very high demand for places and consequently no need for publicity.

5. **The institution takes reasonable care to recruit and enrol suitable learners for its courses**

- 5.1 Entry requirements for each course are set at an appropriate level and clearly stated in the course descriptions seen by prospective learners.  Yes  No
- 5.2 A formal application process ensures that learners meet the entry requirements and any claimed qualifications are verified.  Yes  No  NA
- 5.3 Learners are properly briefed on the nature and requirements of the courses for which they apply, and all application enquiries responded to promptly and appropriately.  Yes  No
- 5.4 Any overseas recruitment agents are properly selected, briefed, monitored and evaluated.  Yes  No  NA
- 5.5 Learners receive a proper initial assessment which includes language ability to confirm their capability to complete the courses on which they are enrolling.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

Based on its judgment of the quality of courses in specific universities in Nigeria, the Bank's human resources department uses aptitude tests to recruit learners from those universities it considers to be the best. Thus the admission decision is made by the human resources department and not the Institution. Judging by the very high success rate of learners in the CIBN final Chartered Banker examinations and as evidenced by the high quality of the learners present at the time of the inspection, the recruitment processes are effective.

Successful graduates of the ELTP are provided with employment by the Bank. This means that the human resources department is recruiting learners which it considers will become high achieving employees. The learners are, therefore, encouraged to work hard in order to secure guaranteed employment and a career in banking.

The official language in Nigeria is English. The human resources department applies language skills assessments in making its decisions for non Nigerian applicants, whose first language is not English. The learners interviewed during the inspection included some whose first language was not English. They demonstrated good levels of competence in the areas of listening and spoken English. In addition, the high success rate in the assessments indicates that the language skills assessments undertaken are effective.

Comprehensive information is provided on the nature and intensity of the course leaving applicants in no doubt as to its rigour.

6. **There is an appropriate policy on learner attendance and effective procedures and systems to enforce it**

- 6.1 There is a clear and published policy on learner attendance and punctuality, requiring that they attend at least 80% of their scheduled classes.  Yes  No
- 6.2 Accurate and secure records of attendance and punctuality at each session are kept for all learners, collated centrally and reviewed at least weekly.  Yes  No
- 6.3 Learner absences are followed up promptly and appropriate action taken.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

A daily attendance register is taken and recorded by the administrative staff. Unauthorised non attendance is followed up by the administrators. The attendance requirements are strict. Unauthorised non attendance typically leads to withdrawal from the programme. This concentrates learners' attention on the demands of the programme and their responsibility to attend.

7. **The institution regularly obtains and records feedback from learners and other stakeholders and takes appropriate action where necessary**

- |     |  |   |
|-----|--|---|
| 7.1 | The institution has effective mechanisms for obtaining feedback from learners and other stakeholders (such as staff, partner institutions and employers) on all aspects of the institution's provision, including formal learner representation where appropriate. | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 7.2 | Feedback is obtained, recorded and analysed on a regular basis.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 7.3 | The feedback is reviewed by management and action is taken where necessary.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 7.4 | There is a mechanism for reporting on the institution's response to the feedback to the learner body.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The length of delivery of the subject modules varies from a single day to seven days. Feedback is obtained from learners on the performance of their tutors at the end of each subject module by questionnaire. The results are recorded, analysed and aggregated for management review. Informal feedback is provided to tutors if a trend relating to adverse comments is noted. The tutors also receive a summary of the feedback submitted. In addition, the flat organisational structure and the PD's open-door policy encourage learners to provide on-going feedback, enabling the Institution to take effective action at an early stage when a potential issue or problem arises.

The overall process of feedback and review is effective. It could be enhanced by clearly articulating the whole process. This would then inform subject module, programme and annual reviews.

Although the PD provides appropriate general feedback to learners by e-mail on a regular basis, there is no regular meeting with class representatives to discuss issues and to provide feedback on actions taken.

8. **The institution has effective systems to review its own standards and assess its own performance with a view to continuing improvement**

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|-----|---|---|
| 8.1 | There are effective systems for monitoring and periodically reviewing all aspects of the institution's performance.   | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 8.2 | Reports are compiled at least annually which present the results of the institution's reviews and incorporate action plans. Reports include analysis of year-on-year results on learner satisfaction, retention, achievement, examination results and completion rates. | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| 8.3 | Action plans are implemented and regularly reviewed, with outcomes reported to the management.  | <input checked="" type="radio"/> Yes <input type="radio"/> No |

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

A report is provided at the end of each subject module. An annual report consolidates statistical information on each cohort including learner satisfaction, assessment results and attrition. The attrition rate is very low given the drive to succeed on the part of the learners. The reports inform future course delivery and amendments are made to modules as a result. However, these did not result in formal action plans. An appropriate documented system of recording action plans, emanating from programme reviews, was introduced during the inspection. Due to the recent introduction of this system, the action plans are not yet a standard item on the agenda of the LAC.

As the Institution works closely with the Banks' human resources department, it relies on effective communication and the timely provision of information that is shared between the human resources department and external bodies, when this is relevant to the Institution's activities. However, there is no service level agreement in place to ensure that relevant notifications to the human resources department from outside bodies are passed on.

The Institution takes effective action at an early stage when a potential issue or problem is brought to senior management's attention. This indicates that the Institution takes the quality of its performance seriously and addresses any deficiencies effectively.



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**INSPECTION AREA - TEACHING, LEARNING AND ASSESSMENT****9. Academic management is effective**

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- 9.1 There is a suitably qualified and experienced academic manager or academic management team with responsibility for teaching, learning and assessment.  Yes  No
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- 9.2 Classes are timetabled and rooms allocated appropriately for the courses offered.  Yes  No
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- 9.3 The allocation of tutors to classes provides for a consistent learning experience.  Yes  No
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- 9.4 There is an appropriate policy and effective procedures for the acquisition of academic resources.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

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**Comments**

The PD is well qualified and is a member of both CIBN and the Chartered Institute of Personnel and Development in the United Kingdom. These memberships ensure that the PD has the necessary understanding of the demands placed on the learners and staff. As a result, she manages the programme and supports the learners well. In addition, the PD is able to address effectively many of the pedagogic and timetabling issues confronting the tutors as she has taught many of the subject modules herself. This leads to highly effective management of the curriculum and oversight of the tutoring staff.

Classes are timetabled and tutors are allocated to programmes appropriately. The PD is normally able to call on sufficient resources to cover unexpected tutor absence.

The PD is responsive to requests for additional resources within the confines of her budget. Trainers have access to standardised resources that have been assessed by CIBN and judged as appropriate to the needs of the tutors and learners. CIBN accredits the ELTP course and reviews its effectiveness on a regular basis. This results in high quality teaching and learning resources, which meet the standards of CIBN and support learners' achievement and progression well.

## 10. The courses are planned and delivered in ways that enable learners to succeed

- |      |   |                                      |   |
|------|---|--------------------------------------|---|
| 10.1 | Courses are designed and delivered in ways that allow learners to develop the knowledge and skills which will be required to achieve stated learning outcomes or for final examinations or assessments. | <input checked="" type="radio"/> Yes | <input type="radio"/> No                          |
| 10.2 | Lessons and assessments maintain an appropriate focus on any assessment objectives or statement of learning outcomes established by the awarding body.  | <input checked="" type="radio"/> Yes | <input type="radio"/> No <input type="radio"/> NA |
| 10.3 | Formative assessments appropriately reflect the nature and standards of summative examinations.   | <input checked="" type="radio"/> Yes | <input type="radio"/> No <input type="radio"/> NA |
| 10.4 | Learners are encouraged and enabled to develop independent learning skills.   | <input checked="" type="radio"/> Yes | <input type="radio"/> No                          |
| 10.5 | Full-time courses requiring learners to attend for 15 hours or more per week are timetabled over at least three days.   | <input checked="" type="radio"/> Yes | <input type="radio"/> No                          |
| 10.6 | Any required coursework and revision periods are scheduled in advance.  | <input checked="" type="radio"/> Yes | <input type="radio"/> No <input type="radio"/> NA |
| 10.7 | The academic or professional backgrounds and particular needs of learners are taken into account in the classroom delivery of the course.   | <input checked="" type="radio"/> Yes | <input type="radio"/> No                          |

**This standard is judged to be:**  Met  Partially Met  Not Met

### Comments

It is important that the Institution enables learners to obtain exemptions from the CIBN examinations. Therefore, a great emphasis is placed on programme design. The assessments are set so that they satisfy the demands of the CIBN for the maintenance of accreditation. The teaching is effectively delivered to achieve that end and, as a result, the success rate of learners on the ELTP programme is high. Formative assessments are planned effectively to reflect the nature of the summative assessments. This planning is designed well to support learner achievement.

In addition, independent learning skills are fostered within the ELTP programme. This is achieved by learners undertaking research and delivering group presentations as well as working through case studies on real life companies and undertaking reviews of topical issues in the banking industry.

The development of independent learning is combined with the personal skills components of the curriculum, such as the modules on personal effectiveness, effective goal setting, emotional intelligence and time management. Therefore, graduates from the Institution are not only qualified in the technical requirements for entry into the banking sector but are also well-rounded employees with broad skills, which is an attribute highly sought after by the Bank.

The programme is very intensive and is run over a period of five months with learners attending around 40 hours over six days per week.

It is assumed that the learners have no knowledge of each subject module area. Therefore, learners are not disadvantaged by not having studied the module areas before. However, if they do have no existing knowledge of the subject matter, they must develop their understanding quickly. Appropriate provision is made for candidates for whom English is not their first language through allowing extra time for assessments and simplifying the language employed in assessments for those subject modules that do not attract exemptions from the CIBN. Such allowances help to fulfil the Bank's equal opportunities policies and enable it to recruit high calibre staff from a variety of countries. This also results in comprehensive strategies that support achievement and progress for all learners and ensure a fair and equitable approach to speakers of English as a second language.

11. **Tutors are suitable for the courses to which they are allocated and effective in delivering them**

- 11.1 Tutors are appropriately qualified and experienced.  Yes  No
- 11.2 Tutors have a level of subject knowledge, pedagogic and communicative skill which allows them to deliver the content of courses effectively.  Yes  No
- 11.3 The appraisal procedures for teaching staff incorporate regular classroom observation.  Yes  No
- 11.4 Tutors are supported in their continuing professional development and enabled to develop further pedagogic techniques to enhance learning.  Yes  No
- 11.5 Tutors respond to different learning needs of learners where appropriate, taking various learning styles into account in their planning and delivery of lessons.  Yes  No
- 11.6 Tutors employ effective strategies to involve all learners in active participation and to check their understanding of concepts and course content.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

Tutors are well qualified in their subject areas. However, there is limited pedagogic awareness amongst a minority of the tutors. This could be enhanced by providing guidance on good teaching practice in order to engage all learners and improve their understanding of the subject concepts and content. There are subject teams, which comprise tutors teaching related subject areas. Good practice is employed in some subject teams with regard to developing alternative teaching methods to enhance learner participation and assessment marking techniques. These practices could be usefully shared with other teams where it is felt that learners would benefit.

11.3 There is no formal regular classroom observation of tutors other than at the commencement of their employment.

Some in-house training and development takes place to enhance technical skills, such as the use of Information Technology (IT) equipment. Staff consider this training and development to be useful and helpful. Staff training needs are currently identified informally. A formal staff appraisal system would provide a mechanism for training needs to be systematically identified and agreed with a plan for them to be addressed.

Learners will be further supported by tutors and tutors will be able to assess the progress of their learners more effectively and determine if additional support is required when the online management system is fully operational.

12. **The institution provides learners and tutors with access to appropriate resources and materials for study**

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The main resource used by tutors is the bespoke learning material developed by the Institution. This is supplied in hard copy to the learners. This material is fit for purpose in relation to the programme offered.

13. **Learners receive appropriate assessment and feedback on their performance and progress, which are effectively monitored**
- |      |  |                                      |                          |                          |
|------|--|--------------------------------------|--------------------------|--------------------------|
| 13.1 | Courses are planned to include a schedule of assessments, the procedures and criteria for which are available in writing and in advance to learners and tutors.  | <input checked="" type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> NA |
| 13.2 | Assessment outcomes are monitored to enable the identification of learners who are not making satisfactory progress and prompt intervention where appropriate.   | <input checked="" type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> NA |
| 13.3 | Learners are made aware of how their progress relates to their targeted level of achievement.  | <input checked="" type="radio"/> Yes | <input type="radio"/> No |                          |
| 13.4 | The institution takes appropriate steps to identify and discourage cheating and other misdemeanours, and to penalise offenders.                                  | <input checked="" type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> NA |
| 13.5 | Additional support or advice on alternative courses is provided to learners who are judged not to be making sufficient progress to succeed.                      | <input checked="" type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> NA |
| 13.6 | Oral and written feedback is given to individual learners on a regular basis, tailored to meet their specific needs and constructive in its nature and delivery. | <input checked="" type="radio"/> Yes | <input type="radio"/> No |                          |
| 13.7 | Learners have appropriate access outside class time to tutors for academic support.  | <input checked="" type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> NA |

**This standard is judged to be:**  Met  Partially Met  Not Met

### Comments

The ELTP programme includes a schedule of assessments. This is available to tutors and learners and has very clear procedural guidance on how the assessments are conducted. This ensures that all parties know when the assessments are due.

Assessment outcomes are monitored and rigorous criteria enforced for resits. It is clear to learners how their progress relates to their target level of achievement as passing each subject module enables progression towards their goal of achieving exemptions from the CIBN examinations. The whole programme, including the subject modules that are not directly related to CIBN exemptions, helps the learners to develop self-confidence and motivation.

Cheating and assessment misdemeanours are very clearly discouraged both verbally and through information provided in the trainee handbook. Appropriate action is taken if necessary. Severe sanctions apply not only to cheating in assessments but also to general conduct and non-attendance. This instills a very real sense of responsibility and concentrates the learners' minds on the rigours of their programme of study.

Alternative courses are not available within the Institution although advice on alternative courses from other organisations is available on request.

Appropriate guidance on examination performance is provided regularly. This does not include written notification to the learner on how his or her performance could be enhanced.

Learners confirmed that they have good access to tutors outside class hours mainly by electronic means and that queries raised are responded to promptly.

14. **The institution offers courses leading to accredited awards granted by recognised awarding bodies wherever appropriate**

- 14.1 For courses leading to a national award in the country the institution operates in, the award is formally recognised by the national award-validating body.  Yes  No  NA
- 14.2 For courses leading to the award of a UK degree, the institution has a formal agreement with a recognised UK degree-awarding body.  Yes  No  NA
- 14.3 For courses leading to other UK awards, the awarding body is recognised by the relevant regulator.  Yes  No  NA
- 14.4 For courses leading to the award of an overseas degree, the institution has a formal partnership agreement with the overseas degree-awarding body, which is itself accredited by a recognised national agency.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

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15. **There is a clear rationale for courses leading to unaccredited or internal awards**

- 15.1 There is a clear statement of the level claimed and evidence that learners who receive the award meet the stated requirements for that level.  Yes  No  NA
- 15.2 There is evidence of the extent to which the awards are accepted for the purposes of employment or further study.  Yes  No  NA
- 15.3 External moderators are involved in the assessment process where appropriate.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

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The ELTP is an internal award.

The Institution won the Best Banking Academy Award from the CIBN in 2016 and 2017. This is a clear indication of the esteem in which the CIBN holds the Institution's programmes and is testimony to the quality of the training provided.

There is clear evidence that the award is accepted for employment as the Bank makes job offers to graduates of the ELTP.

As part of its accreditation process, the CIBN periodically reviews the rigour and outcomes of the assessment processes.

16. **There are satisfactory procedures for the administration of examinations and other means of assessment**

- 16.1 The institution complies with the requirements of the relevant awarding bodies in terms of examination security and administration.  Yes  No  NA
- 16.2 For internal awards, there are effective systems in place for examination security and administration, and clear procedures for learners to appeal against their marks.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

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There are strong procedures in place for the security of examinations which include a seating chart, a clear statement of responsibilities, electronic surveillance and review of footage by the Bank's compliance unit.

There are clear procedures in place for learners to lodge appeals against their results.

17. **There is appropriate provision of advice for learners intending to proceed to employment or higher/further education**

- 17.1 Learners have access to advice from appropriate staff member on further study and career opportunities.  Yes  No
- 17.2 If the institution offers courses preparing learners for higher education, they have access to prospectuses and to advice from a designated staff member both on selecting courses and institutions and on the application process.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

The vast majority of successful graduates of the ELTP go on to employment with the Bank. Therefore, learners are encouraged to work hard in order to secure guaranteed employment and a career in banking.

**INSPECTION AREA - LEARNER WELFARE**

18. **Learners receive pastoral support appropriate to their age, background and circumstances**

- 18.1 There is at least one named staff member responsible for learner welfare who is suitably trained, accessible to all learners and available to provide advice and counselling.  Yes  No
- 18.2 Learners receive appropriate advice before arrival.  Yes  No
- 18.3 Learners receive an appropriate induction and relevant information upon arrival.  Yes  No
- 18.4 Learners are issued with a contact number for out-of-hours and emergency support.  Yes  No
- 18.5 The institution has policies in place to avoid discrimination and a published procedure for dealing with any abusive behaviour.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

Learners have access to a named member of staff for welfare purposes. This staff member operates an open-door policy and provides advice when requested. There is a separate staff member who ensures the safety of those learners who are accommodated at the hostel, which is managed by the Bank, and for whom transport is provided to and from the hostel and the Institution. The learner support teams input into annual reviews. Learners stated that the support they receive is effective. Inspection findings confirm this view.

Learners receive detailed e-mails from the PD which set out what is expected of them. They receive the course syllabus, timetables and useful website links before joining the programme. Learners also receive resources, which enable them to make an early start in studying the content of their modules. The effect of this is that learners are very well prepared when their intensive programme of study begins.

A two-day induction is delivered. The induction programme has a comprehensive timetable, which covers all aspects of the study programme and the Institution. Learners meet past graduates of the programme for a question and answer session. An information pack that contains all the resources for their subject modules and additional support materials is given to the learners. This results in a highly effective induction, which ensures that learners are well prepared for their programme.

Learners receive the contact numbers of the PD and the Welfare Officer. The Welfare Officer is always on site. The PD also encourages learners to e-mail if they have any issues.

The learner handbook includes all the relevant policies and procedures, including those relating to the avoidance of discrimination. It forms a comprehensive guide, which enables the learners to be clear about what is expected of them and what they should expect from the Institution.

19. **International learners are provided with specific advice and assistance**

- 19.1 International learners receive appropriate advice before their arrival on travelling to and staying in the country.  Yes  No
- 19.2 International learners receive an appropriate induction upon arrival covering issues specific to the local area.  Yes  No
- 19.3 Information and advice specific to international learners continues to be available throughout the course of study.  Yes  No
- 19.4 Provision of support takes into account cultural and religious considerations. Where possible, learners have access to speakers of their own first language.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

A two-week pre-entry course is provided for learners whose first language is French. Otherwise the induction of international learners is the same as for Nigerian entrants. This ensures that all learners receive exactly the same information about the programme and the Institution. The information provided to the international learners is appropriate given their maturity and previous educational background.

The Institution is fully aware of the differing cultural and religious demands made on its learners and staff and these are taken into account well.

20. **The fair treatment of learners is ensured**

- 20.1 Learners apply for and are enrolled on courses under fair and transparent contractual terms and conditions.  Yes  No
- 20.2 Learners have access to a fair complaints procedure of which they are informed in writing at the start of the course.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The Institution is fully funded by the Bank and learners receive a stipend. This means that they are much less reliant on generating income for themselves and enables them to concentrate on their studies. In addition, learners receive free medical insurance, lunch and refreshments.

The terms and conditions are fair and are made clear to learners before the commencement of the course. The learners are also made aware of the complaints procedure, which is contained within their handbook.

21. **Where residential accommodation is offered, it is fit for purpose, well maintained and appropriately supervised (if applicable)**

- 21.1 Any residential accommodation is clean, safe and of a standard which is adequate to the needs of learners.  Yes  No
- 21.2 Any residential accommodation is open to inspection by the appropriate authorities.  Yes  No  NA
- 21.3 A level of supervision is provided appropriate to the needs of learners.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

International learners are accommodated in a satisfactorily maintained hostel, which is operated by the Bank. All the costs of the accommodation, meals, transport and laundry are covered. This means that learners do not have the pressure of managing their own accommodation and enables them to devote more time to their studies.

There is no public authority responsible for inspecting such premises in Nigeria.

22. **Where home-stay accommodation is organised, the welfare of learners is ensured and the institution's relationship with hosts is properly managed**

- 22.1 Due care is taken in selecting home-stay accommodation which both provides a safe and comfortable living environment for learners and is appropriately located for travel to the institution and back.  Yes  No
- 22.2 Any home-stay accommodation is inspected before learners are placed and is subject to regular re-inspection by a responsible representative or agent of the institution.  Yes  No
- 22.3 The institution has appropriate contracts in place with any hosts, clearly setting out the rules, terms and conditions of the provision.  Yes  No
- 22.4 Appropriate advice and support is given to both hosts and learners before and during the placement.  Yes  No
- 22.5 Clear monitoring procedures are in place with opportunities for learner feedback and prompt action taken in the event of problems.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments** \_\_\_\_\_

23. **The institution provides an appropriate social programme for learners and information on leisure activities in the area**

- 23.1 Learners are provided with appropriate information on opportunities for participation at events and other leisure activities which may be of interest.  Yes  No
- 23.2 The social programme is responsive to the needs and wishes of learners.  Yes  No  NA
- 23.3 Any activities within the social programme have been chosen with consideration for their affordability by the majority of learners.  Yes  No  NA
- 23.4 Any activities organised by the institution are supervised by a responsible representative with suitable qualifications and experience.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments** \_\_\_\_\_

There is little demand from the learners for social activities, given the intensity of the programme requiring more than 40 hours of attendance over six days per week. The learners can watch films and, at the end of the programme, each cohort takes a picnic trip to a local beach. Other social functions take place for example at the Banks' head office, in which learners are involved.



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## INSPECTION AREA - PREMISES AND FACILITIES

### 24. The institution has secure possession of and access to its premises

24.1 The institution has secure tenure on its premises.  Yes  No  NA

24.2 Where required, the institution has access to suitable external premises for academic or non-academic purposes of a temporary or occasional nature.  Yes  No  NA

**This standard is judged to be:**  Met  Partially Met  Not Met

#### Comments

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The Bank has secure tenure on the premises occupied by the Institution. The Bank has confirmed that it owns one property and in-date lease agreements have been provided for the other two.

### 25. The premises provide a safe, secure and clean environment for learners and staff

25.1 Access to the premises is appropriately restricted and secured.  Yes  No

25.2 The premises are maintained in an adequate state of repair, decoration and cleanliness.  Yes  No

25.3 There are specific safety rules in areas of particular hazard (e.g. science laboratories), made readily available to learners, staff and visitors.  Yes  No  NA

25.4 General guidance on health and safety is made available to learners, staff and visitors.  Yes  No

25.5 There is adequate signage inside and outside of the premises and notice boards for the display of general information.  Yes  No

25.6 There is adequate circulation space for the number of learners and staff accommodated, and a suitable area in which to receive visitors.  Yes  No

25.7 There are toilet facilities of an appropriate number and level of cleanliness.  Yes  No

25.8 There is adequate temperature control and ventilation in all rooms.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

#### Comments

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The premises are suitable for educational purposes and are well secured, clean and in a good state of repair.

There is lift access for learners and staff and clean toilet facilities of an appropriate number.

The premises have effective air conditioning and stand-by generators as power cuts are frequent.

26. **Training rooms and other learning areas are appropriate for the courses offered**

- 26.1 Training rooms and other learning areas provide adequate accommodation in size and number for the classes allocated to them.  Yes  No
- 26.2 Training rooms and any specialised learning areas (e.g. laboratories, workshops, studios) are equipped to a level which allows for the effective delivery of each course.  Yes  No
- 26.3 There are facilities suitable for conducting the assessments required on each course.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The training rooms are adequate in size and suitably equipped with tables and chairs for learners as well as a white board and projection facilities.

The classrooms and gymnasium are used to facilitate the conduct of examinations and are fit for purpose.

27. **There are appropriate additional facilities for learners and staff**

- 27.1 Learners have access to sufficient space and suitable facilities for private study, including library and IT resources.  Yes  No
- 27.2 Teaching staff have access to sufficient personal space for preparing lessons, marking work and relaxation.  Yes  No
- 27.3 Learners and staff have access to space and facilities suitable for relaxation and the consumption of food and drink where appropriate.  Yes  No  NA
- 27.4 Learners and staff have access to storage for personal possessions where appropriate.  Yes  No  NA
- 27.5 There are individual offices or rooms in which academic staff and senior management can hold private meetings and a room of sufficient size to hold staff meetings.  Yes  No
- 27.6 Administrative offices are adequate in size and resources for the effective administration of the institution.  Yes  No

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

An e-library is provided and learners have access to facilities for private study, including in the hostel for international learners.

Teaching staff and learners have access to space and facilities for relaxation, which is appropriate given the intense nature of the programme.

Personal possessions may be stored, although there is little demand for this apart from at times when examinations are being conducted and mobile telephones need to be stored away from the learners.

There is adequate accommodation for private meetings and the administrative offices are of an appropriate size for effective work to be conducted.

**COMPLIANCE WITH STATUTORY REQUIREMENTS**

Declaration of compliance has been signed and dated.  Yes  No  NA

## PART C - SUMMARY OF STRENGTHS AND ACTION POINTS

Numbering of action points aligns with that of the minimum standards

### MANAGEMENT, STAFFING AND ADMINISTRATION

#### Institution's strengths

There is robust oversight of the Institution's activities from the Advisory Committee, which includes independent membership.

There is effective management of the Institution which benefits from strong leadership.

Successful graduates of the ELTP are provided with employment by the Bank. As a result, learners are encouraged to work hard in order to secure guaranteed employment and a career in banking.

The Institution takes effective action at an early stage when a potential issue or problem is brought to senior management's attention.

Actions required	Priority H/M/L
3.3 A formal process of staff appraisal and development must be established.	<input type="radio"/> High <input checked="" type="radio"/> Medium <input type="radio"/> Low

### TEACHING, LEARNING AND ASSESSMENT

#### Institution's strengths

The Institution has won the Best Banking Academy Award from the CIBN in 2016 and 2017, which is a testimony to the quality of the Institution's training provision.

There is an established culture that effectively facilitates the development of learners' self-confidence and high levels of motivation.

The ELTP programme is responsive to the needs of the banks in Nigeria and elsewhere and has a demonstrable impact on their service delivery and customer satisfaction.

There are high quality teaching and learning resources that meet the standards of the Bank and support learners' achievement and progression.

Actions required	Priority H/M/L
11.3 The staff appraisal system must incorporate regular classroom observation and include feedback to be given to tutors.	<input type="radio"/> High <input checked="" type="radio"/> Medium <input type="radio"/> Low

### LEARNER WELFARE

#### Institution's strengths

International learners are accommodated in a hostel operated by the Bank with all accommodation, meals, transport and laundry costs covered.

There is a very comprehensive induction programme for learners, which clearly informs them of the rigour and expectations of the programme.

Actions required	Priority H/M/L
None	<input type="radio"/> High <input type="radio"/> Medium <input type="radio"/> Low

**PREMISES AND FACILITIES**

**Institution's strengths**

A very safe and secure learning environment is provided.

Actions required	Priority H/M/L
None	<input type="radio"/> High <input type="radio"/> Medium <input type="radio"/> Low

**RECOMMENDED AREAS FOR IMPROVEMENT (to be reviewed at the next inspection)**

Minutes of staff meetings should be recorded formally rather than in hand written note form.

The qualifications of new tutors should be recorded and copies taken and held on file.

It is recommended that a regular meeting with class representatives is held to discuss issues and to provide feedback on actions taken in response to learners' feedback.

It is recommended that the overall stakeholder feedback process is clearly articulated in order to better inform subject module, programme and annual reviews.

Action plans emanating from programme reviews should be regularly discussed at the LAB's meetings and service level agreements between the Institution and the human resources department could be established to improve information flows between them.

It is recommended that the teaching and pedagogic skills of the tutors are reviewed and good teaching practice introduced where deficiencies are found including the sharing of good practice.

It is recommended that a system of written guidance on examination performance for distribution to learners is established.

**COMPLIANCE WITH STATUTORY REQUIREMENTS**