





Bank Cost and Budgetary Control

Postgraduate Short Course

Leading To:

DIPLOMA - POSTGRADUATE IN

Bank Cost and Budgetary Control (Double Credit) = 60 Credit-Hours

Accumulating to A

Postgraduate Certificate, With 120 Additional Credit-Hours, or A

Postgraduate Diploma, With 300 Additional Credit-Hours

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HICO Postgraduate Training Institute HQ : 122A Bhylis Lane, Castecroft, Wolverhampton, West Midlands WV3 8DZ, UK Prof. Dr. Ronald B. Crawford - Director PhD (Uni London); M. Ed. M (Bristol); PGCIS (UWL); Adv. Dip. Sc. Ed (Bristol); Dip. Doc. Res. (Uni Wiv); F.I.M.S.; HR. S. (I.M.S.); Exec. M. AOM; M. AAM; M.I.S.G.S.; M.S.C.O.S.;

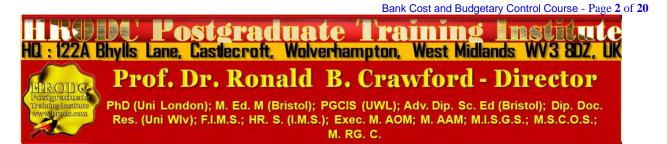
M. RG. C.



Course Coordinator:

Prof. Dr. R. B. Crawford is the Director of HRODC Postgraduate Training Institute, A Postgraduate-Only Institution. He has the following Qualifications and Affiliations:

- Doctor of Philosophy {(PhD) {University College London (UCL) University of London)};
- MEd Management (University of Bath);
- Postgraduate (Advanced) Diploma Science Teacher Ed. (University of Bristol);
- Postgraduate Certificate in Information Systems (University of West London, formerly Thames Valley University);
- Diploma in Doctoral Research Supervision, (University of Wolverhampton);



- Teaching Certificate;
- Fellow of the Institute of Management Specialists;
- Human Resources Specialist, of the Institute of Management Specialists;
- Member of the Asian Academy of Management (MAAM);
- Member of the International Society of Gesture Studies (MISGS);
- Member of the Standing Council for Organisational Symbolism (MSCOS);
- Member of ResearchGate;
- Executive Member of Academy of Management (AOM). There, his contribution incorporates the judging of competitions, review of journal articles, and guiding the development of conference papers. He also contributes to the Disciplines of:
 - Human Resources;
 - Organization and Management Theory;
 - Organization Development and Change;
 - Research Methods;
 - Conflict Management;
 - Organizational Behavior;
 - Management Consulting;
 - Gender & Diversity in Organizations; and
 - Critical Management Studies.

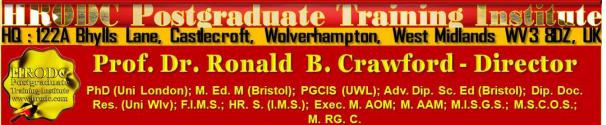
Professor Dr. Crawford has been an Academic in the following UK Universities:

- University of London (Royal Holloway), as Research Tutor;
- University of Greenwich (Business School), as Senior Lecturer (Associate Professor), in Organisational Behaviour and Human Resource Management;
- University of Wolverhampton, (Wolverhampton Business School), as Senior Lecturer (Associate Professor), in Organisational Behaviour and Human Resource Management;
- London Southbank University (Business School), as Lecturer and Unit Leader.

His responsibilities in these roles included:

- Doctoral Research Supervisor;
- Admissions Tutor;
- Postgraduate and Undergraduate Dissertation Supervisor;
- Programme Leader;
- Personal Tutor

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For Whom This Course is Designed This Course is Designed For:

- Managers with direct financial responsibilities;
- Cost and management accountant;
- Financial planners and cost analysts;
- > Senior managers who supervise people with financial responsibilities;
- Financial and budget controllers who are moving to wider responsibilities;
- Managers who need to know more about business planning, budgeting, costing terms and techniques;
- Managers who have to plan, cost and budget new business ventures;
- Managers and Supervisors from every business discipline and department who have to run departments and plan, cost and budget during their business lives;
- > First appointment managers on fast-track development Programmes;
- Managers who require a refresher programme on the topic or who would benefit from having an opportunity to consider new ideas and methods.

Classroom-Based Duration and Cost:		
Classroom-Based Duration:	10 Days	
Classroom-Based Cost:	£10,000.00 Per Delegate	
Online (Video-Enhanced) Duration and Cost		
Online Duration:	20 Days – 3 Hours Per Day	
Online Cost:	£6,700.00 Per Delegate	

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Classroom-Based Course and Programme Cost includes:

- > Free Continuous snacks throughout the Event Days;
- Free Hot Lunch on Event Days;
- Free City Tour;
- Free Stationery;
- > Free On-site Internet Access;
- > Postgraduate Diploma/ Diploma Postgraduate –or
- > Certificate of Attendance and Participation if unsuccessful on resit.

Students and Delegates will be given a Selection of our Complimentary Products, which include:

- > Our Branded Leather Conference Folder;
- > Our Branded Leather Conference Ring Binder/ Writing Pad;
- > Our Branded Key Ring/ Chain;
- > Our Branded Leather Conference (Computer Phone) Bag Black or Brown;
- > Our Branded 8-16 GB USB Flash Memory Drive, with Course Material;
- > Our Branded Metal Pen;
- > Our Branded Polo Shirt.;
- > Our Branded Carrier Bag.

Daily Schedule: 9:30 to 4:30 pm.

Delivery Locations:

- 1. Central London, UK;
- **2.** Dubai, UAE;
- 3. Kuala Lumpur, Malaysia;
- 4. Amsterdam, The Netherlands;
- 5. Brussels, Belgium;
- 6. Paris, France; and
- 7. Durban, South Africa;
- **8.** Other International Locations, on request.

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Bank Cost and Budgetary Control Course

Leading to Diploma – Postgraduate – in Bank Cost and Budgetary Control (Double Credit) and 60 Credit-Hours, Accumulating to a Postgraduate Certificate, with 120 Additional Credit-Hours, or a Postgraduate Diploma, with 300 Additional Credit-Hours

Course Contents, Concepts and Issues

Methodology to be Employed

METHODOLOGY TO BE EMPLOYED

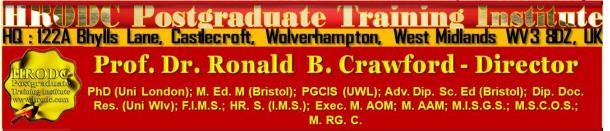
For the proposed workshop a variety of methodologies will be employed, thereby providing a wide range of 'learning experience' for the delegates. These will contribute greatly to learning and reinforcement. These methods include:

- Formal Delivery;
- Team work;
- Scenario Building;
- Question and Answers;
- Individual Tutorial;
- Case Analyses.

Case Analyses: Case Studies to Be Used

A number of case studies will be used to provide a practical slant to the course delivery, thereby enhancing delegate's heightened understanding of the contents, concepts and issues addressed. They will better understand how the principles work in practice, paving the way for their own practical application, problem-solving and synthesis, drawing on their prior and new knowledge, skills and experience. These knowledge skills and attitudes will be further





enhanced by the practical activities inherent in the course. The cases are divided into two

groups: Film Cases and Written Cases

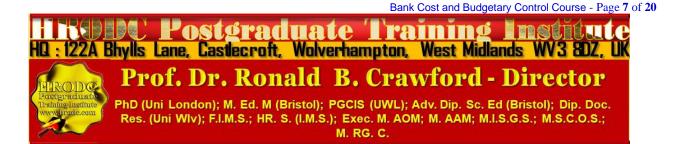
Course Contents, Concepts and Issues

Part 1: Cost Management and Strategy with a Review of Key Cost Concepts

- > The Use of Cost Management Information;
- The Issue of "Costing";
- Creating Cost-Aware Organisations;
- Review of Some Key Cost Concepts;
- Product vs. Period Costs;
- Direct and Indirect Costs;
- Cost Behaviour: Fixed and Variable Costs;
- Problems and Examples.

Part 2: Different Approaches to Costing

- Absorption (Full) vs. Variable Costing;
- Under-Costing and Over-Costing: The Consequences for Profitability;
- How to Refine a Costing System?;
- Activity-Based Costing (ABC) and Cost-Management;
- Cost Hierarchy and Cost Drivers;
- Linking Resources, Activities and Management;
- Introducing Activity-Based Management (ABM);
- Linkages between ABM and ABC Monitoring;
- Value Creation;
- Problems, Case Study and Examples.



Part 3: Different Approaches to Budgeting

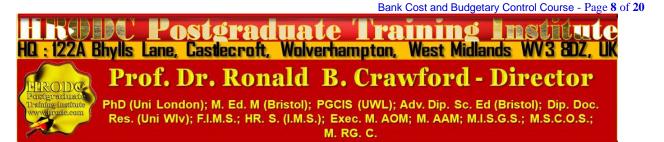
- Fixed and Flexed Budget (Static and Flexible Budget)
- Rolling Budget
- Zero Based Budgeting
- Activity Based Budgeting
- Master Budget
- From Costing to Budget: Interpreting Variances (Variance Analysis)
- Integrate Continuous Improvement into Variance Analysis
- Innovative Budgeting InCredit Crunch and Economic Recession
- Problems, Case Study and Exercises

Part 4: Cost Planning and the Pricing Decisions: Life-Cycle-Costing, Target Costing and Target Pricing

- Linking Process Development to Costing;
- Target Costing, Target Pricing and Its Implications;
- > The Three Major Influences on Pricing Decisions;
- Distinguish Between Cost Incurrence and Locked-In Costs;
- Cost plus Approach to Pricing;
- Life Cycle Product Budgeting and Costing to Assist in Pricing Decision;
- > Problems, Case Study and Examples.

Part 5: Control Systems and Performance Measurement

- Financial and Non-Financial Measures of Performance;
- Design an Accounting-Based Performance Measure;
- Understand ROI, RI and EVA;
- Strategic Performance Measurement: Balanced Scorecard;
- New Role for Managers and Management Accountants in Designing Incentive Systems;
- Case, Problems and Examples.



Part 6: Bank's Departmental Control

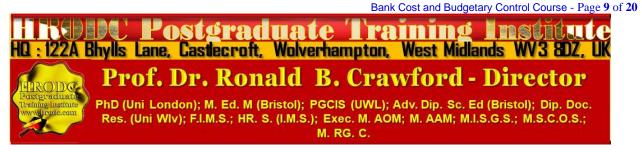
- Daily Cost Control of Debit and Credits;
- Original Entry Ticket Departmental Proof Sheet;
- Original Entry Journal;
- > The Ledger;
- The Daily Balance Book;
- > The Daily Condition Book/ Sheet;
- > Departmental Journal or Blotter.

Part 7: Bank's Permanent Cost Control of Resources and Liabilities

- The Importance of Resource Items, Incorporating Departmental Records, in Cost Control, viz:
 - Records of Loans and Discount Transactions;
 - Record of Securities Owned;
 - Record of Accounts Maintained with Other Banks.
- The Importance of Liability Items, Incorporating Departmental Records, In Cost Control: Viz.
 - Record of Deposit Liability;
 - Record of Income and Expenses;
 - Record of Capital Stock.

Part 8A: Bank's Advanced Accounting and Budgeting

- Basil Capital Accord (Basil II) and Capital Budgeting;
- Relationship between Basil IIand International Accounting Standards (IAS);
- UK Banks Trim Tech Spending: A Case Study Report;
- > The Use of SAP in the Banking Industry.



Part 8B: SalientIssues of Financial Risk Management

- Risk: A Working Hypothesis;
- Defining Risk Generally;
- Financial Risk: A Plausible Definition;
- Financial Risk in an Organisational Setting;
- Financial Risk and 'Market Dynamics';
- Liquidity Risk;
- Operating Risk;
- Fraud Risk;
- Settlement Risk;
- Corporate Strategy and Risk Management.

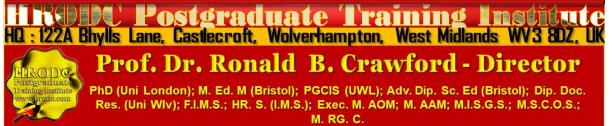
Part 9: Salient Issuesof Financial Risk Management

- Financial Risk Settings: A Meta-Analytical Exploration;
- Risk in Financial Institutions;
- Banking Risk;
- Risk and the Currency Market;
- Risk and the Equity Market;
- Futures Market Risk;
- Derivatives The Financial Futures Markets;
- Interbank Lending and the Element of Trust;
- Analysing the 2008 Credit Crunch;
- Stop Loss Mechanism as a Cost Control and Risk Management Measure.

Part 10: Risk Budgeting in Financial Institutions

- Risk Budgeting: The Next Step of the Risk Management;
- Risk Budgeting Journey The Veteran's Prospective;
- Crisis and Risk Management;

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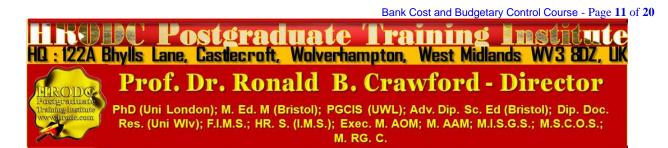
- Risk Budgeting: Managing Active Risk at the Total Fund Level;
- > The Dangers of Historical Hedge Fund Data;
- Value-at-Risk for Asset Managers;
- Risk Budgeting for Pension Funds and Investment;
- Managers using Value at Risk (VAR);
- Risk Budgeting for Active Investment Managers;
- Risk Obsession: Does it Lead to Risk Aversion?;
- Market Neutral and Hedged Strategies;
- The Infrastructure Challenge: Empowering the Stakeholder through the Successful Deployment of Technology and Data.

Postgraduate Diploma, Postgraduate Certificate, and Diploma – Postgraduate - Short Course Regulation

Postgraduate Certificate, Postgraduate Diploma, and Diploma – Postgraduate: Their Distinction, Credit Value and Award Title

Postgraduate Short Courses of a minimum of five days' duration, are referred to as Diploma – Postgraduate. This means that they are postgraduate credits, towards a Postgraduate Certificate and Postgraduate Diploma. Postgraduate Certificate and Postgraduate Diploma represent Programmes of Study, leading to Awards bearing their title prefixes. While we, refer to our short studies, of 5 days to five weeks, as 'Courses', those with duration of 6 weeks and more are labelled 'Programmes'. Nevertheless, in line with popular usage, we often refer to all study durations as 'Courses'. Another mark of distinction, in this regard, is that participants in a short course are referred to as 'Delegates', as opposed to the term 'Students', which is confined to those studying a Postgraduate Programme.

Courses are of varying Credit-Values; some being Single-Credit, Double-Credit, Triple-Credit, Quad-Credit, 5-Credit, etc. These short courses accumulate to Postgraduate Certificate, with a total of 180 Credit-Hours (= 6 X 5-Day Courses or 3 X 10-Day Courses), or Postgraduate Diploma, with a total of 360 Credit-Hours (= 12 X 5-Day Courses or 6 X 10-Day Courses).



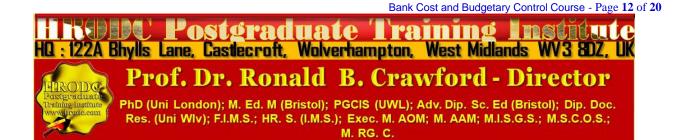
Delegates studying courses of 5-7 days' duration, equivalent to 30-42 Credit-Hours (Direct Lecturer Contact), will, on successful assessment, receive the Diploma – Postgraduate Award. This represents a single credit at Postgraduate Level. While 6-day and 7-day courses also lead to a Diploma – Postgraduate, they accumulate 36 and 42 Credit Hours, respectively.

Postgraduate Certificate, Postgraduate Diploma, and Diploma – Postgraduate Assessment Requirement

Because of the intensive nature of our courses and programmes, assessment will largely be in-course, adopting differing formats. These assessment formats include, but not limited to, in-class tests, assignments, end of course examinations. Based on these assessments, successful candidates will receive the Diploma – Postgraduate, Postgraduate Certificate, or Postgraduate Diploma, as appropriate.

In the case of Diploma – Postgraduate, a minimum of 70% overall pass is expected. In order to receive the Awards of Postgraduate Certificate and Postgraduate Diploma, candidates must have accumulated at least the required minimum 'Credit-Hours', with a pass (of 70% and above) in at least 70% of the courses taken.

Delegates and students who fail to achieve the requirement for Postgraduate Certificate, Postgraduate Diploma, or Diploma - Postgraduate - will be given support for 2 re-submissions for each course. Those delegates who fail to achieve the assessment requirement for the Postgraduate Diploma or Diploma - Postgraduate - on 2 resubmissions, or those who elect not to receive them, will be awarded the Certificate of Attendance and Participation.



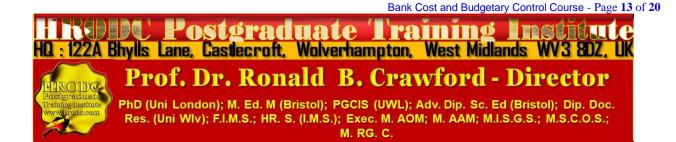
Diploma – Postgraduate, Postgraduate Certificate, and Postgraduate Diploma Application Requirements

Applicants for Diploma – Postgraduate – Postgraduate Certificate, and Postgraduate Diploma are required to submit the following documents:

- Completed Postgraduate Application Form, including a passport sized picture affixed to the form;
- A copy of Issue and Photo (bio data) page of the applicant's current valid passport or copy of his or her Photo-embedded National Identity Card;
- > Copies of credentials mentioned in the application form.

Admission and Enrolment Procedure

- On receipt of all the above documents we will assess applicants' suitability for the Course or Programme for which they have applied;
- If they are accepted on their chosen Course or Programme, they will be notified accordingly and sent Admission Letters and Invoices;
- One week after the receipt of an applicant's payment or official payment notification, the relevant Course or Programme Tutor will contact him or her, by e-mail or telephone, welcoming him or her to HRODC Postgraduate Training Institute;
- Those intending to study in a foreign country, and require a Visa, will be sent the necessary immigration documentation, to support their application;
- Applicants will be notified of the dates, location and venue of enrolment and orientation, where appropriate.



Modes of Study and Duration of Postgraduate Certificate and Postgraduate Diploma Programmes

There are two delivery formats for Postgraduate Certificate and Postgraduate Diploma Programmes, as follows:

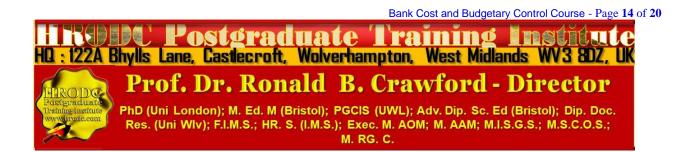
- Intensive Full-time (Classroom-Based) Mode, lasting 3 months for Postgraduate Diploma, and 6 weeks for Postgraduate Certificate. These durations are based on six hours' lecturer-contact per day, five days (30 hours) per week, for Postgraduate Diploma;
- Video-Enhanced On-Line Mode. This interactive online mode lasts twenty (20) weeks, for Postgraduate Diploma, and ten (10) weeks for Postgraduate Certificate.
 Our calculation is based on three hours per day, six days per week.

Whichever study mode is selected, the aggregate of 360 Credit Hours must be achieved.

Introducing Our Video-Enhanced Online Study Mode

In a move away from the traditional online courses and embracing recent developments in technology-mediated distance education, HRODC Postgraduate Training Institute has introduced a Video-Enhanced Online delivery. This Online mode of delivery is revolutionary and, at the time of writing, unique to HRODC Postgraduate Training Institute.

You are taught as individuals, on a one-to-one or one-to-small-group basis. You see the tutor face to-face, for the duration of your course. You will interact with the tutor, ask and address questions; sit examinations in the presence of the tutor. It is as real as any face-to-face lecture and seminar can be. Choose from a wide range of Diploma – Postgraduate Courses and an increasing number of Specialist Postgraduate Certificate and Postgraduate Diploma Programmes. You might also accumulate Postgraduate Short Courses, via this mode of study, over a 6-year period, towards a Postgraduate Certificate or Postgraduate Diploma.

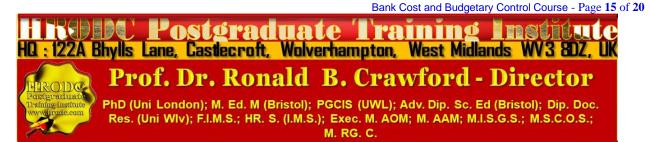


Key Features of Our Online Study: Video-Enhanced Online Mode

- The tutor meets the group and presents the course, via Video, in a similar way to its classroom-based counterpart;
- > All participants are able to see, and interact with, each other, and with the tutor;
- They watch and discuss the various video cases and demonstrations that form an integral part of our delivery methodology;
- > Their assessment is structured in the same way as it is done in a classroom setting;
- The Video-Enhanced Online mode of training usually starts on the 1st of each month, with the cut-off date being the 20th of each month, for inclusion the following month;
- Its duration is twice as long as its classroom-based counterpart. For example, a 5-day (30 Credit Hours) classroom-based course will last 10 days, in Video-Enhanced Online mode. This calculation is based on 3 hours tuition per day, adhering to the Institute's required 30 Credit-Hours;
- The cost of the Video-Enhanced Online mode is 67% of similar classroom-based courses;
- For example, a 5-day classroom-based course, which costs Five Thousand Pounds, is only Three Thousand Three Hundred and Fifty Pounds (£3,350.00) in Video-Enhanced Online Mode.

10-Week Video-Enhanced Online Postgraduate Certificate and 20-Week Video-Enhanced Online Postgraduate Diploma

You might study an Online Postgraduate Certificate or Online Postgraduate Diploma, in 10 and 20 weeks, respectively, in the comfort of your office or homes, through HRODC Postgraduate Training Institute's Video-Enhanced Online Delivery. We will deliver the 180 Credit-Hours and 360 Credit-Hours, in line with our regulation, through 'Direct-Lecturer-Contact', within the stipulated timeframe. We aim to fit the tuition around your work, family commitment and leisure, thereby enhancing your maintenance of an effective 'work-study-lifestyle balance', at times convenient to you and your appointed tutor.



Cumulative Postgraduate Certificate and Postgraduate Diploma Courses

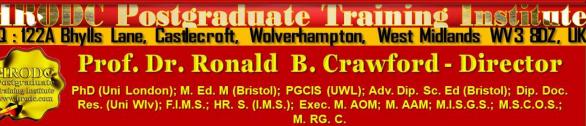
All short courses can accumulate to the required number of Credit-Hours, for the Postgraduate Certificate and Postgraduate Diploma, over a six-year period from first registration and applies to both general and specialist groupings. In this regard, it is important to note that short courses vary in length, the minimum being 5 days (Diploma – Postgraduate) – equivalent to 30 Credit Hours, representing one credit, as is tabulated below.

On this basis, the definitive calculation on the Award requirement is based on the number of hours studied (aggregate credit-value), rather than merely the number of credits achieved. This approach is particularly useful when a student or delegate studies a mixture of courses of different credit-values.

For those delegates choosing the accumulative route, it is advisable that at least one or two credits be attempted each year. This will ensure that the required 180 Credit-Hours and 360 Credit-Hours, for the Postgraduate Certificate and Postgraduate Diploma, respectively, are achieved, within the designated period. These Credit-Values, awards and their accumulation are exemplified below.

Examples of Postgraduate Course Credits: Their Value, Award Prefix & Suffix – Based on 5-Day Multiples			
Credit Value	Credit Hours	Award Title Prefix (& Suffix)	
Single-Credit	30-54	Diploma - Postgraduate	
Double-Credit	60-84	Diploma – Postgraduate (Double-Credit)	
Triple-Credit	90-114	Diploma – Postgraduate (Triple-Credit)	
Quad-Credit	120-144	Diploma – Postgraduate (Quad-Credit)	
5-Credit	150-174	Diploma – Postgraduate (5-Credit)	
6-Credit	180-204	Postgraduate Certificate	
7-Credit	210-234	Postgraduate Certificate (+ 1 Credit)	

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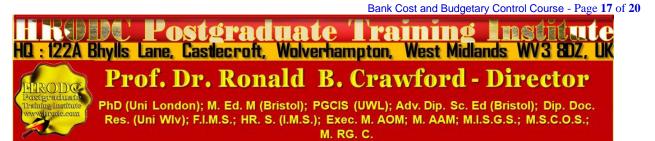


Examples of Postgraduate Course Credits:				
Their Value, Award Prefix & Suffix – Based on 5-Day Multiples				
Credit Value	Credit	Award Title Prefix (& Suffix)		
	Hours			
8-Credit	240-264	Postgraduate Certificate (+2 Credits)		
9-Credit	270-294	Postgraduate Certificate (+3 Credits)		
10-Credit	300-324	Postgraduate Certificate (+ 4 Credits)		
11-Credit	330-354	Postgraduate Certificate (+5 Credits)		
12-Credit	360	Postgraduate Diploma		
360 Credit-Hours = Postgraduate Diploma				
12 X 5-Day Courses = 360 Credit-Hours = Postgraduate Diploma				
10 X 6-Day Courses = 360 Credit-Hours = Postgraduate Diploma				

Exemplification of Accumulated Postgraduate Certificate and Postgraduate Diploma Award Titles

All Specialist Postgraduate Certificate and Postgraduate Diploma Programmes have their predetermined Award Titles. Where delegates do not follow a Specialism, for accumulation to a Postgraduate Diploma, they will normally be Awarded a General Award, without any Specialist Award Title. However, a Specialist Award will be given, where a delegate studies at least seventy percent (70%) of his or her courses in a specialist grouping. These are exemplified below:

- 1. Postgraduate Diploma in Accounting and Finance;
- 2. Postgraduate Certificate in Accounting and Finance;
- 3. Postgraduate Certificate in Aviation Management;
- 4. Postgraduate Diploma in Aviation Management;
- 5. Postgraduate Certificate in Industrial Health and Safety Management, Incorporating Oil and Gas Safety;
- 6. Postgraduate Diploma in Industrial Health and Safety Management, Incorporating Oil and Gas Safety;
- 7. Postgraduate Certificate in Business Communication;



- 8. Postgraduate Diploma in Business Communication;
- 9. Postgraduate Certificate in Corporate Governance;
- 10. Postgraduate Diploma in Corporate Governance;
- 11. Postgraduate Certificate in Costing and Budgeting;
- 12. Postgraduate Diploma in Costing and Budgeting;
- 13. Postgraduate Certificate in Client or Customer Relations;
- 14. Postgraduate Diploma in Client or Customer Relations;
- 15. Postgraduate Certificate in Engineering and Technical Skills;
- 16. Postgraduate Diploma in Engineering and Technical Skills;
- 17. Postgraduate Certificate in Events Management;
- 18. Postgraduate Diploma in Events Management;
- **19.** Postgraduate Certificate in Health and Safety Management;
- 20. Postgraduate Diploma in Health and Safety Management;
- 21. Postgraduate Certificate in Health Care Management;
- 22. Postgraduate Diploma in Health Care Management;
- 23. Postgraduate Certificate in Human Resource Development;
- 24. Postgraduate Diploma in Human Resource Development;
- 25. Postgraduate Certificate in Human Resource Management;
- 26. Postgraduate Diploma in Human Resource Management;
- 27.Postgraduate Certificate in Information and Communications Technology (ICT);
- 28. Postgraduate Diploma in Information and Communications Technology (ICT);
- 29. Postgraduate Certificate in Leadership Skills;
- **30.** Postgraduate Diploma in Leadership Skills;
- 31. Postgraduate Certificate in Law International and National;
- 32. Postgraduate Diploma in Law International and National;
- **33.** Postgraduate Certificate in Logistics and Supply Chain Management;
- 34. Postgraduate Diploma in Logistics and Supply Chain Management;
- 35. Postgraduate Certificate in Management Skills;





36. Postgraduate Diploma in Management Skills;

37. Postgraduate Certificate in Maritime Studies;

38. Postgraduate Diploma in Maritime Studies;

39. Postgraduate Certificate in Oil and Gas Operation;

40. Postgraduate Diploma in Oil and Gas Operation;

41. Postgraduate Certificate in Oil and Gas Accounting;

42. Postgraduate Diploma in Oil and Gas Accounting;

43. Postgraduate Certificate in Politics and Economic Development;

44. Postgraduate Diploma in Politics and Economic Development;

45. Postgraduate Certificate in Procurement Management;

46. Postgraduate Diploma in Procurement Management;

47. Postgraduate Certificate in Project Management;

48. Postgraduate Diploma in Project Management;

49. Postgraduate Certificate in Public Administration;

50. Postgraduate Diploma in Public Administration;

51. Postgraduate Certificate in Quality Management;

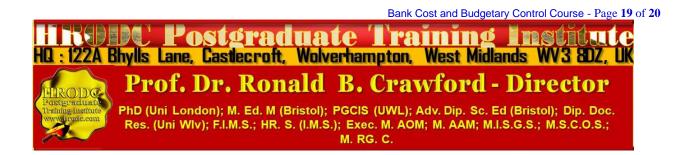
52. Postgraduate Diploma in Quality Management;

53. Postgraduate Certificate in Real Estate Management;

54. Postgraduate Diploma in Real Estate Management;

- 55. Postgraduate Certificate n Research Methods;
- 56. Postgraduate Diploma in Research Methods;
- 57. Postgraduate Certificate in Risk Management;
- 58. Postgraduate Diploma in Risk Management;
- 59. Postgraduate Certificate in Sales and Marketing;
- 60. Postgraduate Diploma in Sales and Marketing;
- 61. Postgraduate Certificate in Travel, Tourism and International Relations;
- 62. Postgraduate Diploma in Travel, Tourism and International Relations.

The actual courses studied will be detailed in a student or delegate's Transcript.



Service Contract, incorporating Terms and Conditions

<u>Click, or copy and paste the URL, below, into your Web Browser, to view our Service</u> <u>Contract, incorporating Terms and Conditions.</u>

https://www.hrodc.com/Service_Contract_Terms_and_Conditions_Service_Details_Delivery Point_Period_Cancellations_Extinuating_Circumstances_Payment_Protocol_Location.htm

The submission of our application form or otherwise registration by of the submission of a course booking form or e-mail booking request is an attestation of the candidate's subscription to our Policy Terms and Conditions, which are legally binding.

Prof. Dr. Ronald B. Crawford Director

HRODC Postgraduate Training Institute

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