

# SUMMARY

ACKNOWLEDGEMENT .....	ii
LIST OF ABREVIATION AND ACCRONYMS .....	iv
LIST OF TABLES .....	iv
INTRODUCTION.....	1
PART ONE: PRESENTATION OF AFRILAND FIRST BANK .....	2
CHAPTER ONE: GENERAL PRESENTATION OF THE ORGANIZATION.....	3
Section 1: History, Evolution, Vision, Value, Mission Philosophy, Visual Identity. ....	4
Section 2: organizational structure of Afriland First Bank, products and service .....	8
Section 3: Activities, Investments, Network, Signature .....	12
CHAPTER TWO: INSTITUTIONAL COMMUNICATION AT AFRILAND FIRST BANK .....	15
Section 1: Environment of the First Bank, Missions and Activities .....	15
Section 2: Internal and external communication.....	19
PART TWO: UNFOLDING OF THE INTERNSHIP.....	25
CHAPTER THREE: PARTICIPATIVE INTERNSHIP IN THE COMMUNICATION DEPARTMENT AT AFRILAND FIRST BANK .....	26
Section 1: Context, Reception, Objectives of the Intern .....	26
Section 2: Responsibilities of the organization and the intern .....	27
CHAPTER FOUR: THE TASKS AND ACTIVITIES CARRIED OUT .....	29
Section 1: COMMUNICATION TASKS .....	29
Section 2: Other Tasks Accomplished During the Internship.....	40
CHAPTER FIVE: EVALUATION OF THE INTERNSHIP .....	50
Section 1: Observation .....	50
Section 2: Difficulties.....	51
Section 3: Contributions and suggestions.....	52
Section 4: Suggestions .....	54
CONCLUSION.....	55
REFERENCE .....	56
ANNEX.....	57
TABLE OF CONTENTS.....	68

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## LIST OF ABBREVIATION AND ACCRONYMS

ABBREVIATION AND ACRONYMS	FULL MEANING
<b>ASMAC</b>	Advanced School of Mass Communication
<b>ATM</b>	Automated Teller Machine
<b>CCEI</b>	Caisse Commune d'Epargne et d'Investissement
<b>CRESCO</b>	Crédit Scolaire et Académique
<b>CIM</b>	Customer Information Meeting
<b>GAB</b>	Guichet Automatique de Banque
<b>GIMAC</b>	Groupement Interbancaire et Monétique de l'Afrique Centrale
<b>MAC</b>	Media Access control
<b>MOMO</b>	MTN Mobile Money
<b>NSIF</b>	National Social Insurance Fund
<b>OM</b>	Orange Mobile Money
<b>QR CODE</b>	Quick Response Code
<b>The First Bank</b>	Afriland First Bank
<b>TPE</b>	Terminal of electronic payment
<b>SME</b>	Small and Medium size Enterprise
<b>SMS</b>	Short Message Service
<b>USSD</b>	Unstructured supplementary service data

## LIST OF TABLES

**Table 1 :** *The Means of Internal Communication Within Afriland First Bank.... 20*

**Table 2 :** *The means of external communication of Afriland First Bank ..... 24*

## INTRODUCTION

Each year, the Advanced School of Mass Communication (ASMAC) welcomes and trains students in several areas, in particular: Corporate Communication, Advertising, Journalism, Information Documentary and Publishing. With a view to obtaining a professional bachelor's degree. The three months participative internship is an internship, which aims at introducing the learner to the professional world of their domain of studies by integrating the intern for a period of three months in an organization where the intern works for the different assigned tasks and try to propose solutions or ideas for the communication of the structure. This is the reason for our presence at Afriland First Bank Cameroun from the 1of July to 30 September 2022. The choice of this organization was to vary our knowledge in communication especially in the banking sector and to know how communications function in that domain. During the internship, we worked on institutional communication, digital communication, contact communication and financial communication. Our aim is to put into practice the theoretical knowledge we got from school in order to face and overcome the different challenges. Our work is divided into three main parts. Firstly, we will present the organization in which we attended our internship, secondly, we will talk of the unfolding of the internship and finally, we will give an evaluation of our internship.

## **PART ONE: PRESENTATION OF AFRILAND FIRST BANK**

In this first part, we would do a general presentation of Afriland First Bank that is; in the first chapter, we will give the presentation of the institution. In the second chapter, we are going to present the state of communication in Afriland First Bank.

## **CHAPTER ONE: GENERAL PRESENTATION OF THE ORGANIZATION**

Afriland First Bank abbreviated as First Bank, a public limited company with a capital of FCFA Fifty billion (50.000.000) is a Cameroonian banking institution created in 1987. A benchmark bank relying on a large network of international correspondents, the First Bank guarantees its customers with effective supports on all five continents. Leader of the Cameroonian banking sector, it combines financial solidity, quality of service and sustainable growth strategy in order to put its performance and expertise at the service of financing the economy and the projects of its clients. Afriland First Bank as the largest supplier of financial services in Cameroon, principal mission to develop the national economy by creating fund towards mobilization of deposit to finance the economy. Throughout the Cameroonian territory, the First Bank has a large network made up of 58 branches, 168 ATMs and many partners in all regions of the country. In other to allow people access its services, wherever they are, for their various transaction at any time without moving, the First Bank continues to ensure a strong geographical presence couple with the diversity of its distribution channels (ATMs, TPE, SARA by Afriland, E-First, payment by QR CODE, USSD etc.). Its ambition is to become the mirror of African youth through promoting entrepreneurial activities.



## Section 1: History, Evolution, Vision, Value, Mission Philosophy, Visual Identity.

### 1. History

Afriland First Bank created in Cameroon in 1987 under the name Caisse Commune d'Epargne et d'Investissement (CCEI). It is the largest financial services group in Cameroon and the first counter was created in the premises of the current **LA RETRAITE** Agency (Yaoundé), became operational on July 1, 1988, and its customers were mainly made up of SMEs and individuals. The economic environment at the time was characterized by an unfavorable situation and a generalized bankruptcy of banks operating in the country. Despite everything, Afriland First Bank is developing its network significantly in Cameroon and currently has around forty branches spread over the ten regions of the country. After difficult years, Afriland First Bank was ranked first bank in Cameroon and second in Central Africa in 2014.

### 2. Evolution

- ❖ July 20, 1987: Obtaining banking license for Caisse Commune d'Epargne et d'Investissement.
- ❖ 1994: Change of commercial name: Caisse Commune d'Epargne et d'Investissement becomes “CCEI-BANK”
- ❖ May 25, 1994: Opening of CCEI-Bank Guinée-Equatoriale
- ❖ January 1, 2002: CCEI-Bank becomes Afriland First Bank
- ❖ May 28, 2003: Opening of Afriland First Bank Sao Tomé & Principe
- ❖ November 9, 1995: Opening of the Paris office
- ❖ July 24, 2001: Opening of the China office

- ❖ January 2006: Opening of Afriland First Bank Democratic Republic of Congo
- ❖ March 19, 2008: Creation of Afriland First Group in Geneva
- ❖ February 2010: Afriland First Group buys 80% of the shares of Intermarket Bank Zambia
- ❖ March 2011: Opening of Afriland First Bank Liberia
- ❖ November 2011: Afriland First Bank South Sudan opens
- ❖ 2011: Opening of Afriland First Bank Guinea
- ❖ November 27, 2013: Afriland First Group buys 97% of the shares of the bank Access Bank of Côte d'Ivoire
- ❖ December 2, 2013: Inauguration of the CCEI-Bank Benin headquarters building September 24, 2000: Opening of the Pointe Noire office.

### **3. Situation and geographical localization**

Situated at the heart of the Yaoundé city capital, the Head office of Afriland First Bank is located at the road 1063, Cameroonian Independence Square Hippodrome. Facing the National Social Insurance Fund (NSIF) alongside the Independence Monument and just beside the Ministry of Communication, though the bank began functioning at the La Retraite's agency. This is the very first bank identified on the turn to the Bank Avenue from the racecourse. It has a huge parking and enough inlets as well, all of which provide quick and easy access. Once in the premises of bank, the infrastructure takes into account customers of tedious motion in conjunction with the pleasant atmosphere. Thus, rendering a good customer-enterprise relationship. The First Bank does not only limit herself to the Head office. She has as well gotten a number of agencies across the national territory and nine subsidiaries with complete license in Africa.

## 4. Vision

To be the African bank of the 3<sup>rd</sup> millennium. We maintain the idea of a large innovative in African bank, radiating across all continents and teeming with talent that contributes to the promotion of a proud Africa. We see ourselves as a bank that has its roots in African cultures and is nourished by the values of conviviality, self-sacrifice, sharing and love.

## 5. Missions of the first bank

- Integrate in the rural world through banking system.
- Favor the emergence at a particular class most especially African
- Create a bridge between the formal and informal sector economy.
- Support enterprise exercising in their activities and contribute to their growth.
- Guaranty the quality of services offer to its customers and facilitate their access to different commercial products.
- Make the interest of their client as their absolute priority.


## 6. Values

Work, Courtesy, Humility, Equity, Freedom, Responsibility

## 7. Philosophy

Our action is guided by the will and the determination of our team to give back to the Africans their dignity. This requires the promotion of knowledge, expertise and the integration of African culture into modern management.

## 8. DATA SHEET

<b>THE DATA SHEET OF THE ENTERPRISE</b>	
<b>NAME</b>	AFRILAND FIRST BANK
<b>ABBREVIATION</b>	THE FIRST BANK
<b>LOGOTYPE</b>	
<b>LEGAL STATUS</b>	LIMITED LIABILITY COMPANY (Ltd)
<b>CAPITAL</b>	F CFA 50.000.000.000
<b>CREATION DATE</b>	JULY 17, 1987
<b>HEAD OFFICE</b>	1063, INDEPENDENCE SQUARE YAOUNDÉ- CAMEROON
<b>BANK LICENSE</b>	00005/MINFI/DCE2 of July 20, 1987
<b>SWIFT/BIC CODE</b>	CCEI CMCX
<b>TAXPAYER NUMBER</b>	M 1087000000 43 E
<b>P.O BOX</b>	11834 - Yaoundé
<b>TELEPHONE CONTACTS</b>	+237 222 233 068 222 223 734 222 225 837 679 529 970 FAX : +237 222 221 785
<b>EMAIL</b>	<a href="mailto:firstbank@afriandfirstbank.com">firstbank@afriandfirstbank.com</a>
<b>WEB SITE</b>	<a href="http://www.afriandfirstbank.com">www.afriandfirstbank.com</a>
<b>SOCIAL PAGES</b>	FACEBOOK: Afriland First Bank TWITTER: Af_first_bank LINKEDIN : Afriland First Bank
<b>PRESIDENT OF THE BOARD OF DIRETORS</b>	Jean-Paulin FONKOUA KAKE
<b>GENERAL MANAGER</b>	Célestin GUELA SIMO
<b>INSTITUTIONAL SIGNATURE</b>	« THE PACT WITH SUCESS »
<b>SLOGAN</b>	« AFRILAND FIRST BANK, L'INTÉRÊT DE LA CLIENTÈLE EST NOTRE PRIORITÉ »
<b>ENROLMENT OF THE EMPLOYEES</b>	754 as at August 2022
<b>NUMBER OF AGENCES</b>	58 as at August 20, 2022

Source: [www.afriandfirstbank.com](http://www.afriandfirstbank.com)

## Section 2: organizational structure of Afriland First Bank, products and service

### 1. Organization Structure of Afriland First Bank

Afriland First Bank as an institution well structure is made up of two organs with objectives and their specific mission which concord to it good functioning, we will distinguish them as follows:

#### 1.1. Strategic organ

They are in charge of taking big strategic decision, which will affect the functioning of the bank. It is constituted by:

**The board members:** they define the general politics of the bank and assure the implementation. They board member have all the powers to act at the bank name in the limit of social object and have the competent attributed to them at the general assembly. It is made-up of five (5) members with a president at the top.

**The auditing committee:** they are place under the authority of board members and they are in charge of controlling the bank activities to be clear they verify the bank activities across all departments and propose amelioration.

**The Head office:** they are in charge to implement the polities put in place by the board members and decide on strategy to attend objectives decided by the board members. The general manager (GM) and the assistant general manager (AGM) assure them.

**The auditing direction and general inspection:** they are attached to the board members at the president service. They are in charge of bank operation surveillance. They came about good functioning of the bank, evaluate the processes of risk, control, and maintain good bank governance.

## 1.2. Operational Organs

They are executive organ of the bank. They are in charge of exercising the decision taking by the strategic organ and make sure the banking operations are being executed. They are made-up of six directions as follows;

**Commercial and Marketing department:** they are in charge of coordinating

commercial activities at media plat form for external communication and internal communication of the bank. They are in charge of all marketing activities of the bank, treasury and corporate banking.

**Research and investment department:** an independent targeted and customized research program designed to support the generation of investment ideas, facilitate investment decision.

**Jurisdiction department:** they are at the head office concern with all questions toward law. It conserves all banking jurisdiction ‘status, licenses, verbal processes. It also takes charge of elaboration of credit convention recovery of loans and all juristic documents.

**Human resource department:** The human resource direction of Afriland first bank is made up of two major activities, which is Administration of personnel and Development of personnel. The personnel administration better known, as human resource management is the coordination and regulation of employees in a company. It involves organizing, recruiting, hiring, training and assessing workers, conflict resolution and legal compliance are important aspects. The personnel development is any effort made by the bank usually planned and implanted with significant resources to increase the commitment or value of employees to improve their performance. When the bank invests in its employees, it paves the way for success.

**Accounting and control department:** they are in charge of accounting transaction and the finance of the bank

## 2. Products and services

The First Bank offers products and services to her clients. These are grouped in to two parts. Products for individuals and corporate products. The products for individuals are grouped in to four packages which will be as follows:

### 2.1. Products for individuals

#### ❖ Pack Budgets

**Sara Banking and Sara Banking:** Sara in the Wolof language from West Africa Senegal means to pay, salaries. Sara Money and Sara Banking came to facilitate and bring the bank products closed to their clients.

**Mac Orange Money/Mtn Money:** Here, we link bank accounts to mobile money accounts. That is, you can link your bank account with MTN mobile money or Orange mobile money. This process is not free

**SMS-First:** the propose of this service is to inform customers by SMS in real time all debit or credit movement in his/her account. At the end of each week the customers receive the balance of his account

**E-first:** It permits clients to manage their account online. That is, the bank statement, the balance sheet, transfer from one account to another It also permits us to do international transaction

**Bank Card:** it permits their client to carry out their transactions

#### ❖ Pack Eco

Pack Budget: Here, the clients benefit from all the advantages of pack budget and have the following advantages;

- Permanent discovery ;
- Insurance product ;
- Argument for weekly withdrawal limit.

#### ❖ Pack Business

**Pack economy:** Here, the clients benefit from all the advantages of pack eco and also benefit from the following;

- Permanent discovery ;
- Insurance product ;
- Permanent transfer.

#### ❖ Pack Premium

**Pack business:** Here, the clients benefit from all the advantages of pack business and also have the following advantages;

- Express service ;
- Permanent discovery ;
- Permanent transfer ;
- Addressed to people with high income.

### 2.2. Products for Companies

- Bank accounts ;
- Credits ;
- Online bank ;
- Equity investment ;
- Venture capital funds ;
- Micro-investment ;
- Electronic payment terminal.



## 2.3. Products for Institutions

- Market opérations ;
- Social projects ;
- Gateway between formal and informal sectors ;
- Services to international institutions and associations.

## Section 3: Activities, Investments, Network, Signature

### 1. Activities

- Negotiation of animation contract ;
- IPO (issue of negotiable debt and shares) ;
- Purchase and sale of securities ;
- Portfolio Management ;
- Financial engineering ;
- Collective management (OPCVM, SICAV, FCP) ;
- Placement of financial instruments ;
- Management of securities accounts and equity savings accounts ;
- Listed and over-the-counter trading ;
- Placement of free orders on the stock market ;
- Management of title transfers, deposits and withdrawals ;
- Back-office management for third parties ;
- State securities specialist (SVT) ;
- Custodian and custodian of securities of foreign asset managers ;
- Specific financial products.

## 2. Investments

- **Cash voucher:** Subscribe to the Afriland First Bank cash voucher and grow your savings for a period of 3 to 24 months. The Cash Bond is a secure savings returned to the saver on a given date with interest.  
The interests of the savings certificate are transferable at subscription or at maturity. Simply make sure that you have the minimum necessary to meet your needs during the period during which your savings are blocked
- **Term deposits:** Intended for legal persons, the term deposit (DAT) is a dematerialized and blocked deposit, which produces interest. The bank acknowledges its debt vis-à-vis the saver and undertakes to return the funds to him on a given date.
- **Stock market investments:** Stock trading, public offering, development of investment strategies.

## 3. Network

**Agency network of the** First Bank branches are grouped into four regions:

- The central region composed of the administrative regions of the Centre, the South and the East ;
- The coastal region composed of the administrative regions of Littoral and South-West ;
- The Western region composed of the administrative regions of the West and the North-West ;
- The North region composed of the administrative regions of the Far North, North and Adamawa.

## 4. Signature

The bank has two signatures that is, institutional signature and commercial signature, which will be as, follow:

### ○ Institutional signature

**“The pact of success”** is the relationship that binds us to our customers cannot refer to a simple exchange of services. We give this bond an emotional touch and a heavy connotation of responsibility. With this handshake, we seal a win-win partnership relationship with you. We are committed to crowning your projects with success by providing you with the funds and expertise that will transform your ideas into concrete achievements.

As for you, you are doing us a favor by supporting us in fulfilling our public service mission, which is to develop the national economy and create wealth. By this fact, together, we are transforming our respective destinies.

### ○ Commercial signature

**“We put customer’s interest first”**. The first bank seeks to create proximity and establish confidence with her audience by putting her clients first and presenting herself at the service of clients.

**Contacts:** We have developed a call center, "Call First", which aims to provide immediate and appropriate responses to your requests. This through a long-distance relationship.

Dial the Call Center: 222518050 - WhatsApp: 680058005 and via email [qualité@afriandfirstbank.com](mailto:qualité@afriandfirstbank.com).

## CHAPTER TWO: INSTITUTIONAL COMMUNICATION AT AFRILAND FIRST BANK

### Section 1: Environment of the First Bank, Missions and Activities

The Communication Department is organized into three areas of activity. Given the transversal nature of its activities and the sensitivity of information management and institutional communication, this Department reports to the General Management, under whose supervision it is deployed and maintains as operational link with the technical departments.

#### 1. Environment of the First Bank

The environment of the First Bank is going to be segmented in to two parts. The internal public and the external public, which is going to be presented as follows:

**Internal public:** The internal public of the First Bank is made up of;

- The Board of Directors
- The top management
- Personnel of the bank.

**External public:** this is made up of the following:

- States and institutions
- Customers (physical and legal entities)
- Partners
- The media
- Financial authorities

- Foreign correspondents and consulting firms

## **2. Mission**

- The institutional communication, public relations and sponsorship service
- The Creative, Design and Production function
- The community management and digital marketing functions
- All these functions work closely with the technical departments in implementing the directives of the General Management and in the execution of their work plans.

## **3. Activities**

### **a. Management of Institutional Communication, Public Relations and Sponsorship**

- Coordinates the bank's internal and external communication activities;
- Manages and protects the image of the institution and its managers;
- Ensures institutional advertisement
- Advises the General Management on public relations and communication issues within and outside the Bank;
- Ensures the dissemination of institutional and commercial information
- Monitors the bank's institutional policy;
- Coordinates the professional management of managers' image and digital identity as well as their personal branding;
- Manages public relations, media relations and institutional lobbying

- Manages institutional public speech;
- Organizes and monitors communication and event deployment;
- Coordinates the management of opinion risk and institutional awareness;
- Follows the orientations of the General Management in terms of external deployment;
- Monitors the management of institutional partners
- Coordinates the management of opinion risk and institutional awareness;
- Follows the orientations of the General Management in terms of external deployment;
- Monitors the management of institutional partners
- Prepares implements and monitors communication actions aimed at raising awareness among staff, customers and the general public; through the publication of articles and speeches, the distribution of films, the organization of forums, visits, workshops, etc.
- Prepares and distributes press releases;
- Organizes and conducts press conferences and seminars under the supervision of the General Management to present the Bank's views;
- Develops and manages the media contact list;
- Develops tools to monitor customer perception of the bank with a view to improving it;
- Coordinates sponsorship activity and CSR communication;
- Supervises digital communication and the bank's e-reputation
- Ensures the technical secretariat of the marketing committee

- Oversees the management of communication in times of crisis.

#### **b. Graphic creation, design and production**

- Develops and ensures compliance with the Graphic Charter and visual identities
- Creates and designs all printed and multimedia communication media
- Manages the publishing department
- Monitors the production of communication material and ensures the quality of reproduction
- Participates in the post-production processing of multimedia materials
- Designs the branding of external visibility and event spaces
- Manages the operation and processing of the photo/video library
- Participates in the development and design of digital platforms.

#### **c. Community management, e-reputation and digital marketing**

- Manages digital identity and e-reputation
- Proposes editorial content and guides the creation of page animation media in line with First Bank's editorial line;
- Interacts with the various online communities
- Handles complaints and information requests on First Bank's SR pages
- Leads the Bank's presence on social networks
- Continuously monitor the online communities

- Monitor indicators to track community life and e-reputation
- Plans and follows up on online member recruitment actions (conversion of non-customer subscribers)
- Manage the natural and assisted referencing on the web
- Ensures the curation of online content.

## Section 2: Internal and external communication

Status and the forms of communication within Afriland First Bank will be as follows

### 1. Internal communication in Afriland First Bank

**Context:** The communication department at the First Bank is less effective and they have few communication professionals. The personnel through their actions tries to ensure the effective functioning of the different task they do. Internal communication in the First Bank is mostly through digital and print.

#### a. Internal communication objectives

**Public:** Internal communication in the First Bank is addressed to the board of directors, the top management and the personnel.

In order to obtain her objectives, the First Bank uses specifically outdoor and digital communication means. Their types, tools and functions will be as follows:



<b>Means of internal communication</b>	<b>Types</b>	<b>Support and tool(s).</b>	<b>Fonctions/Observations</b>
Media			
Outdoor	Write	Reports of activities and minute of a meeting	They make it possible to report or summarize the progress of an activity or event
		Memorandums	Generally, they appear on spaces provided for this purpose (glass wall bulletin board, walls, etc.)
		Company's house organs	-It exists but not all the staff knows it. It is intended to provide information on the various projects that exists in the company
		Releases	They are used to convey information about a change
	Oral	Meeting	-They bring together staff from the same department or from different departments to discuss clearly and defined issues on the agenda
Digital	Electronic	Telephone	This is the most used tool by the management, it permits Them to get to every member of the personnel easily.
	Social media	Mail	The personnel also use a WhatsApp group where they Interact and it is an efficient tool for instant communication...
		Forums	It consists of WhatsApp groups for exchange of information between employees

*Table 1 :The Means of Internal Communication Within Afriland First Bank*

## **b. Forms of communication used internally**

The First Bank has three ways in which information moves which will be examine bellow:

### **i. Descending communication**

**From the board of directors to the top management:** Here we have tools like meetings and invitations.

**From the management to the personnel:** Here we have tools like notes, meetings, phone calling, and mails just to name a few.

### **ii. Ascending communication**

It is equally practiced here at two levels. First from the management to the board of directors and from the personnel to the management.

**From management to the board of directors:** Here we have tools like reports, phoning and mailing.

**From personnel to the top management:** Here apart from reports, the use of mails and memos, the personnel mostly communicate with the management during meetings.

### **iii. Lateral or horizontal communication**

This is a type of communication which does not need any protocol to take place. It is the exchange of information from one personnel to the other without passing by any formal means. It usually occurs between people of the same office or personnel of different department. At Afriland first bank, personnel most communicate through phoning, words of mouth, mails and forums.

## **2. External communication**

The external communication in Afriland First Bank is done in media, digital and out media form. The different types, tools and functions will be elaborated in a table form below:

**Context:** External communication in the First Bank is done in two sides that is, the institutional communication which informs its audience about its performance and change in its management. On the other hand, the commercial communication to get its audience informed about the launching of a new product, advertising and a change in the use of the products of the bank.

### **a. External communication objective**

Externally, communication in the First Bank is aimed at:

- Improving on the awareness of the First Bank on the institutional note;
- Building a strong capital sympathy with her public, such that the latter easily finds herself in the image reflected by the First Bank;
- increase the notoriety of all her banking products and service that they offer to their clients on the commercial note;
- To increase a strong customer relationship and inspire loyalty.

### **b. Public**

The external public of the First Bank is made up of the following:

- States and institutions like;
- Customers (physical and legal entities);
- The partners;

- The media;
- Financial authorities ;
- Foreign correspondents and consulting firms.

**c. Means and tools used**

In order to get to her objectives, the First Bank uses outdoor media, media and digital means and tools, this will be below with their functions.

<b>MEDIA</b>	<b>Tools</b>	<b>Functions</b>
Television	Spots, screen messages, interviews, advertising*	This is used by the bank to introduce a new product, a change in the management of the organization
Press	Press release, printed press, magazines Communiques, announcement, interviews, publireportage	To inform their target audience on an event,
Affichage	Posters, signboards Messages, images	It helps the bank to inform her target audience on their different offers
Radio	Announcement	Easily pass information to their audience
<b>OUT MEDIA</b>		
Events	Conferences, seminars, exhibitions, trade fairs Sponsoring, patronage and partnership The event planning, Invitations	By hosting various events, the First Bank communicates to her audience who will attend these events. To promote the image of the company or products, To create awareness of a new product or to sensitized their customers on an existing product, to educate employees on new services that the bank wants to offer
Marketing direct	Call center, social media pages  SMSING, Push Marketing, Emailing,	It enable the bank to reach its target audience in an efficient way, to improve customer satisfaction and to attract use customers
<b>DIGITAL</b>		
Internet Websites Social media	Publication  Facebook, twitter, LinkedIn, google my business	Direct interaction with customers online, bring the banking products closed to their customers

*Table 2 : The means of external communication of Afriland First Bank*

## **PART TWO: UNFOLDING OF THE INTERNSHIP**

This part of our work will talk of our internship objectives, a general overview of our internship and the different activities carried out.

# **CHAPTER THREE: PARTICIPATIVE INTERNSHIP IN THE COMMUNICATION DEPARTMENT AT AFRILAND FIRST BANK**

## **Section 1: Context, Reception, Objectives of the Intern**

### **1. Context**

As a student in corporate communication III, we were asked to carry out a three (3) months participation internship for academic propose. This internship leads to a relative autonomy of the intern, who integrates into the activities of the training by executing the tasks entrusted upon. The intern work under the control of their supervisors who intervenes, monitor and corrects all the different tacks carried by the intern before any final document is handed to the school. The intern has to produce two documents at the end of the internship. Firstly, the internship reports and secondly the professional realization, which will be defended in front of a jury

### **2. Reception**

We arrived in Afriland First Bank on 01 July 2022 at 7am. We went to the human resource department where they asked us to wait in the waiting room later on; the human resource agent took our internship acceptance document and introduced each of us to the office we were supposed to do our internship.

Firstly, we introduced ourselves to the communication agents who also introduced themselves to us. After the presentation, we were asked to tell them our objectives as intern in the organization.

Moreover, we were asked to observe the different activities they were doing. On that same day, the community manager showed us how to interact with their clients according to their claims.

Finally, we did a guide visit in the company and we were introduced to other personnel.

### **3. Objectives of the Intern**

**Main Objective:** We have as objective to learn the communication in Afriland First Bank, her relations with its various targets in order to be able to take part in it like a professional.

**Specific objectives:**

- To carry out a communication audit to identify the strengths and weaknesses of the communication existing in the First Bank;
- To work on the internal and external communication in order to reinforce it and render it more effective and efficient as best as we can.

## **Section 2: Responsibilities of the organization and the intern**

### **1. Intern towards the organization**

The intern has to:

- Carry out their mission and be available for the tasks assigned to her;
- Respect the rules of the organization like the codes and culture;
- Respect confidential requirements fixed by the organization;



- Produce a report within the required deadline: this report is to be presented to the head of the institution before being defended.

## **2. The organization towards the intern**

The organization has to:

- Welcome the student and give them means to succeed in their mission;
- Assign professional supervisors for the intern;
- The organization has to assign the intern to activities corresponding to the professional project defined by the intern and approved by ASMAC; Facilitate the insertion of the enterprise and give the necessary information;
- Assist the intern in the acquisition of the necessary skills and competences;
- Ensure a regular follow up of the intern's works;
- Evaluate the quality of work done;
- Orientate the intern on their professional project.

## **CHAPTER FOUR: THE TASKS AND ACTIVITIES CARRIED OUT**

This section presenting the general activities, which were carried out during the internship period, it is sub-divided into the principal communication tasks, other tasks accomplished in the communication department and on the other hand, the tasks we did out of the communication department. Below, we are going to explain detailly on all the task we did.

### **Section 1: COMMUNICATION TASKS**

The internship we carried out within three months was from Mondays to Fridays and from 07:15 am to 06pm. And includes different tasks which are as follows:

#### **1. Daily Activities**

We were rapidly cultivated into the habit of reading news pepper; we read the press release every day that is, from 1 July to 30 September 2022. This activity was not only meant for us to be informed but to identify strategic information, which could have an impact in the banking sector, this strategic information is always summited to the community and marketing officer for further used. At the end of these morning rituals, we were subjected to retransmitting what we had grabbed as general information but the strategic information identified in the form of a press review. This was done under the guidance of the Community and Marketing Officer with the collaboration of all our co-interns. We were all asked to always identify the different type of press

that was release. At end of the work, our supervisor appreciates our efforts and encourage us to keep on.

## **2. Writing sponsorship documents**

Throughout our internship course (from July 1 to September 30), we acquired skills in treating sponsorship memos (at the bank, all the documents done in the bank is called Memo) This activity was carried out under the supervision of the Community Manger and marketing officer preceding the Public Relations and sponsorship Manager. We treated many sponsorship memos, some with the collaboration of our co-interns the others we did it individually.

A sponsorship memo is an internal document, which traces the headlines in the sponsoring of the different activities, an event or an organization plans to carry out during the event she is solicited for. This document is part of ascending communication as it is dressed by the communication department and sent to the general manager of the organization. This document is written following the reception of a sponsorship document addressed to the company and it is done before the holding of the event. In a sponsorship memo, we are asked to show Afriland First Bank's interest in taking part in the event, which if not acute or if absent, the bank by her general manager will turn down the sponsorship demand. Through this document, the bank is able to promote her image.

A good sponsorship memo contains two sections; that of the event and the other concerning the bank's support. They generally bear: the name of the event, the date and place, the organizer and a presentation of the latter for credibility purposes, a presentation of the event in terms of history of the past editions as well as the present themes, the context, the organizer's objectives, the target audience, the sponsorship packages relative to their types (Diamond, Gold,

Silver, Bronze) according to the organizers and the general budget for the event in the first section, and on the other hand, the bank's objectives in supporting the event, the subscription to the desired type of sponsorship and package, the deployment in case of the First Bank desires to stand out and present her image as well as the sponsorship budget at the bank's level. Having been assigned the task of treating the sponsorship memos, we do the works and once we were done, the works were submitted to one of our supervisor who corrects it and sends it to the head of the communication department who later on send it to the general manager. This was advantageous to us as we learnt how to treat sponsorship documents and our supervisors appreciated our hard work. See annex page 61

### **3. Drafting a Press book**

Following a press announcement published on August 05, 2022 on the First Bank's social media platforms concerning the official installation of the new general manager some days ago, a press book had to be made.

This activity was carried out for a week (from 10 to 17 August), under the supervision of the Public Relations and Sponsorship Manager teamed with the Artistic Officer in charge of graphic designing. It was done with the collaboration of two co-interns. In this light, we collected the articles on the event from the different newspapers both online and printed published as from the moment the official announcement was made. The newspapers, which made the event subject of their main information, were also collected. This was done through screenshots of the articles online and a picture of those printed. We also treat the texts, which were to accompany the pictures, introduced the links of the online articles and submitted to one of our co-interns who finalized with the graphics and decorations. At the end of this, we submitted the documents to our supervisors, who took time to appreciate and encourage our efforts, notify the errors we had made and correct them.

#### **4. Answering an Interview Protocol**

On August 08, we were given task, that of proposing answers to an interview protocol addressed to the General Manager of Afriland First Bank by a magazine. This was for an insertion into a release scheduled for mid-August. This interview concerned the activities the First Bank had carried for the past two years and how she intends to consolidate her leadership in the years to come.

This was an individual activity, which was carried out under the supervision of the Community and Marketing Officer. We collected information from different departments of the bank to form credible answers. At the end of this, the work was submitted to the supervisor for corrections. He said the work was well done and he encourages us to keep on. This activity gave us an overview on how companies manage their press relations. See annex page 65

#### **5. A Communication Campaign on “SARA LAUREATS”**

(From 22<sup>nd</sup> to 26 July) we proposed a communication campaign to promote the products of Afriland First Bank in its launching phase. The publication of the Francophone Baccalaureate results served as an opportunity to make the product known, congratulating the successful candidates as well as inciting them to download and use the application. We worked with the collaboration of our co-interns under the supervision of the Community Manager and marketing officer and that of the Artistic Director.

We began with a communication plan, in which we gave a context, we presented the product, we stated our communication objectives, and we defined our target audience, the communication axis and lastly the process. In this process, we chose the communication support, which according to us was suitable, derived a message and lastly the broadcasting tool. Once done, we went forth to mount the support with some of our graphic skills in conjunction with

the recommendations of the supervisors and we submitted the work. It was accepted and appreciated by our supervisors. See annex page 60

## **6. Realization of a Communication plan**

With the collaboration of the Community Manager and marketing officer and a co-intern, we established a communication plan on August 26 for an internal event that the First Bank held. This event called the “Car Plan” was aimed at rendering easier the mobility of the bank’s personnel by offering cars during a solemn ceremony. On the demand of the General Manager, we proposed a communication plan directing the organization of the event. It was a matter of giving a context, stating the communication objectives, the target audience, the canal, the communication materials or supports and finally the budget. This activity helped us increase our skills in event planning and our supervisors encourage us to put more efforts in event communication.

## **7. The conception of messages (Scripts) for campaigns**

In addition, within the framework of a campaign on the CRESCO (Crédit Scolaire et Académique) we were assigned to propose a script for the spot. This was done in collaboration with a co-intern and under the supervision of the Community and marketing officer on August 14 and August 16.

The task consisted in the division of the text into Introduction, the teaser text the conclusion and the commercial signature. Having been given the directives, we all were sent to collect information on the CRESCO from competent authorities. This information was in terms of; what the CRESCO is, the conditions governing the reception of the credit, when it came into existence, the interest rates of the First Bank per CRESCO, the period of reimbursement and the success rate it has registered. Subsequently, we all emitted proposals, each of which was in turn modified and amended during a general seat with the supervisor.

## **8. Study of Cameroonian Press**

During our internship, we were asked to make the tabloids of all the press published in Cameroon from 5 September to 12 September 2022. This consist of making in a table form, the category of press, the support used, the periodicity, the language, the organ, the editorial line and the publisher. This help us to know all the different press organ that are published in Cameron and in Africa as well, the time they publish them, who publish them and what they are talking about. As interns, this is going to help us to know the type of press we can used in case we need it. Our supervisor was so happy with our working strategy and congratulated us.

## **9. Conception of the Internal House Organ**

We were opportune to do our internship during the period when the company decided to make an internal magazine after 11 years since they last published their magazine “First News”. We were in charge of making the components and develop the different segments of the magazine, we did researches and got information for the magazine and we developed the headings of the house organ. This task helped us practiced what we learnt from school, how an internal house organ is produced in companies and our supervisor appreciated the work and was impressed by our team spirit.

## **10.The activities carried out with the Community Management**

Under Community Management and marketing, we carried out a series of activities, all of which were carried out under the supervision of the Community Manager and which contributed immensely to our perfecting as future experts in the domain. The strive towards the certification of the authenticity of the online platforms. We began our internship at a time in which the First Bank desired to certify her social media platforms. This was as a result of confusion between the official pages of the First Bank and those made for fraudulent and

distractive purposes. Thus, we carried out proposing actions on the social networks on which the First Bank possesses accounts (Facebook, Twitter, LinkedIn and Google My Business), for the delivery of a certification, manifested through the appearance of a blue badge beside the name of the account or the page. For a better achievement, we held some meetings aimed at harmonizing the institutional information linked with Afriland First Bank before sending a request for authentication. We also went forth to do some bench marking, censuring the competitors with already certified pages and their positions relative to that of the First Bank, the type of information they presented and the type of content they produce prior to the earning of this ideal. Thus, it was found a necessity that the social pages be segmented according to the localization in favor of the blue badge. In this light, we made a memo on August 23 to the hierarchy to in turn receive the go-ahead for the said segmentation. The certification of a social media page is synonym to good reputation, better referencing and results to confidence, assurance, notoriety.

Digital audit of the social media pages of Afriland First Bank on one hand and her competitors on the other. We carried out digital audits of the pages on all the social media, this in terms of presence on the social media, number of subscribers or followers per page, number of likes per page and the certified pages. This was to determine the strategic position that Afriland First Bank occupies on social media and adopt new strategies to upgrade.

Thus, on September 09, we were assigned to work on the white paper and editorial slant for the YouTube channel of the yet unborn channel. We submitted our proposals and proceeded to the corrections with the supervisor.

Again, we carried out observation activities of the other activities of the Community Manager such as the management of the customer-enterprise through the digital interface and the production of weekly, monthly, semester and annual reports showing the activities and the results obtained.



## **11. Event Communication**

### **11.1. Presentation of the Customer Information Meeting (CIM)**

The internship opportunity we had fell during a period when events were organized in the bank, thus we observed the unfolding and the preparations of the latter.

The customer information meeting abbreviated as CIM is a concept developed by Afriland First Bank to meet the need for a Corporate Platform dedicated to marketing activities. This platform aims at bringing together, on a regular basis, customers selected according to their sectors of activity and their centers of interest. To create some proximity, to increase the capital of sympathy of the First Bank, increase the notoriety and polish her image as well. This event matches with the philosophy of Afriland First Bank, which is the promotion of knowledge, expertise and the integration of African culture into modern management. The Customer Information was launched in Yaoundé on November 2019. Being crowned by an enormous success the First Bank resorted to keeping on in the same spirit.

### **11.2. Before the Event**

The sixth and seventh editions of the Customer Information Meeting were received by Hotel Le Largon in Kribi and Martino Hotel in Bertoua, on August 24 and 31 2022 respectively. These events were centered on the theme: “Suitable financing mechanisms to support economic actors”. The First Bank chose these sites for they are strategic development hubs for the country. They harbor major government projects and a large number of businesses that drive and sustain the vitality of the economic fabric. Given the small interval in the running of the two editions, the activities were carried out simultaneously. The seventh edition which was to take place in Bertoua coincided with the celebration of the tenth anniversary of Afriland First Bank’s existence in the

East region. Thus, rendering August 2022, a euphoric but hectic one. The activities for the event effectively began on August 03, with the validation of the memo and the budget of the event.

Before the event, the members of the organizing committee were completely pressurized. The working hours were extended till very late in the evening and the place of work had to be accelerated both at the internal levels and at the external levels. Every aspect was to be followed-up (the logistics, decoration and materialization, the participants, the speakers as well as the communication domains) to meet-up with the time factor. The communication department produced many communications supports like; press release, posters, banners, T-shirts, advertising spots SMSing/phoning, newspaper insertions, crawls on television and live retransmissions on social media

#### **a. Dressing a retro-planning**

We as interns began working under the supervision of the Public Relations and Sponsorship manager with the dressing of a retro planning of the activities in preparation for the event with the collaboration of our co-trainees. At our level, our retro-planning was tabular on Microsoft Excel wherein we stated the activity, the priority level, the deadline for its achievement, what was entailed, the administrator and the status of the activity whether done or undone. We modified this retro planning each day according to the achievement of the activities.

#### **b. Writing memo for the support to display**

This was an internal document presenting the communication strategy with the online support (the audio-visual support). This document was made week before the sixth edition, under the supervision of the community manager and that of the Public Relations and sponsorship manager. Herein, we gave a detailed follow-up of the strategy beginning from the context through the target,

objectives, key message. The communication supports in this case are designed to draw attention to inform the target, to increase the notoriety and for the presence of the awaited entities during the event.

### **c. The reservation of the sites**

At a considerable date before the event, the Manager of Public Relations with the aid of his address book reserved the sites and the good relations entertained with the managers of these sites. They were in fact two hotels; Le Largon and Hotel Martino in Kribi and Bertoua respectively. Both the conference halls and the rooms were reserved for the event.

### **d. Realizing messages for the communication supports**

Before the holding of the event, we proposed a series of messages for the distinct supports through which the First Bank communicates. On August 12, we were assigned to propose the content of the banners. It was a matter of carving out catchy and captivating messages, which would entice the target to attend massively the event. On those banners were to be found the object, which were the “sixth and seventh editions of the Customer Information Meeting”, the themes, the dates, times and site.

We proposed an internal announcement. This announcement was to present the event and thus, entice massive mobilizations and effective measures from the personnel for the smooth running of the events.

On the same day, we proposed a script for the spot announcing the event. In this task, our creative skills were tested through the scripts we made. We used the AIDA method as a guide for our script. That is, it should be able to draw attention, to arouse interest, to create the desire and call to action.

On August 18, we proposed a Press Release. It was to give precision and clarity to the events organized.

### **e. Digital communication**

At this level, the Community Manager was in charge of posting the announcements on the digital platforms, calling on the subscribers of the pages to follow the live retransmission of the event on those very platforms. We as interns accompanied our supervisor in his tasks and observed the tools he used. The press release, a poster published, and a landing page presenting deep information.

### **f. Reminders and SMSing**

On the eve of each of the events, we the interns were assigned to do an instantaneous push SMSs to all the awaited participants, over 200 of them. We were provided with a database containing their contacts and their names and given instructions to follow. With the help of this same database, we called each of the participants reminding them of the running of the events, the dates, the sites and the times. We equally enquired on whether they had come in possession of their invitation cards.

### **11.3. During the Event**

Meanwhile the event was going on, the pressure had reduced and the only activities observed were the follow-up of the event and the retransmission of the images on the digital platforms. This retransmission was done online for those unable to deploy themselves to the sites and we also follow up the activities through their social media pages.

### **11.4. After the Events**

Once the Customer Information Meeting had passed, the succeeding activities were carried out. Activities which will decide on the status of the event whether successful or not.

### **a. Waiting for media coverages**

At the end of the event, the major factor to determine the success of the event is the response of the Medias in their articles both on newspapers and online. For this case, the events received a coverage by the CRTV on the newscast and CRTV Web for retransmission, EcoMatin, Le Jour, Le Financier d’Afrique, Le Nouveau Cameroun and others for news articles. The fact that a considerable number of presses is synonym of the success.

### **b. Expression of gratitude to the different participants**

Still after the event, letters of thanks were sent to the different participants for honoring the invitations. These ones were sent through SMSs and the goodies, as the act of thanks giving is another method of looking forward for more successes and more victories.

### **c. The realizing of administrative documents and reports**

Throughout our internship, we found out that every activity carried out end up with the draft of a report. Thus, at the end of the two events organized reports were written and addressed to the general manager of the First Bank. It contained the activities undertaken at all levels concerning the Customer Information Meetings of the year 2022 as well as the general appreciation of the event.

## **Section 2: Other Tasks Accomplished During the Internship**

### **1. Unloading mail letters**

This task was carried out in the communication office. We signing forms notifying the effective arrival and reception of mails. In our case, as from July 1 we were taught how to fill the register and sign the acknowledge receipts bearing the Public Relations’ manager’s name. This was done upon the arrival

of the mails into the office. In this task, we were required to give the date of arrival of the document into the office, the code of reception, the date of expedition by the sender, the letter code by the sending enterprise, the name of the sending entity and the sender in particular and lastly the object of the letter. This we did everyday throughout the internship course.

## **2. Letter deposits and replies to correspondences**

The deposit of letters and mails to other departments of the bank was done on our supervisors' demands. Having being led to the accounting department, we were often sent to deposit letters and bills for the validation and levy of funds. We often began by filling the Mail departure's register by giving the date, the destination, the object of the mail and the total sum of money required. Once at the Accounting department the receiver will put an acknowledgement receipt manifested through a stamp and a signature.

## **3. Verification of accounts and loans**

Moreover, we were constantly sent to check on the existence, the levy of credits or the unblocking of accounts following the reception of worries from the clients through the First Bank's digital user interface. In fact, customers with difficulties in the reception of their credits or the bank transfer used this platform to expose their worries. With the help of their bank accounts, we were sent to the Credit Office to find out on the situations and for treatment. We later returned to report the situation and the community manager in turn retransmitted the states to the different clients.

## **4. Archiving**

Still during our internship course, we were to archive documents after reception or after use. The newspapers we received were at the end of each day kept in a safe place for further use. The mails received after being registered were piled orderly, and at the end of each month were grouped, named with the

month and kept. The documents treated were equally piled orderly per month and kept aside.

## **5. The Reception**

The front office is the point of contact between the customers and the bank. The non-funds area is the space where the bank's customers are received, informed and served. It is at the reception desk that the relationship between the bank and its customers. As the needs of customers are varied, this area is divided into three (03) sections, namely the central reception, account management and electronic banking.

### **5.1. Central reception (11 to 15 July)**

We arrived on Monday 11 July at 7:10am at the reception desk where we met our supervisor who explain and showed us how to accomplish different services they offer to their clients. These services will be brief explain bellow

### **5.2. Customer orientation and information**

Here, we receive customers that comes to the reception desk, listening to their complaints to be able to direct them to the person who can provide a solution to their problem. On the other hand, the receptionist will inform the customers about the forms they have to fill in according to the type of transaction they wish to make. Form like; Withdrawal form, Cheque remittance form, Transfer order form, Deposit form, Service authorization form, Currency trading sheet, Request form for bank cheque/ certified cheque, Information request form and Bill of exchange discounting/collection. We were in charge of distributing the forms to clients.

### **5.3. Receipt of securities for collection or discounting**

These securities may be cheques drawn on Afriland or on our counterpart for the benefit of our clients or commercial, commercial bills, which will be

remitted for collection or discounting. Unlike discounted bills of exchange, which will be remitted before their due date, bills of exchange remitted for collection are those for which the maturity date has arrived. Once the reception agent has received, he/she performs an initial cleaning and forwards it to the operations department for further processing. For bills of exchange discounted before the due date, the reception agent passes them on to the portfolio Manager, who submits them to the Credit Committee. This special treatment is justified by the fact that the discounting of a bill of exchange is similar to a credit.

## **6. PORTFOLIO MANAGEMEN (18 to 22 July)**

The portfolio managers open accounts for big companies, small and medium size enterprises and individuals they sell the bank products. While I was with portfolio managers, we did the following activities:

### **6.1. Opening accounts for individuals**

Account management refers to the activities carried out by Trading Fund Managers (TFMs) such as opening accounts, selling banking products and services, sale of banking products and services and account closing.

The opening of an account is done at the request of the client; in fact, the client presents himself to a portfolio manager and expresses his needs

Depending on the client's needs, the manager will propose a solution for that. Depending on the type of account that the CFM suggests, he will give him the list of documents to be produced in order to start the account opening process.

### **6.2. The Sale of Banking Products and Services**

Account management goes beyond the opening and closing of the account, in fact, it includes products, namely remote banking products and bancassurance products.



### **6.2.1. Remote Banking Products include the following**

- **Bankcards:** Bankcards are a means of payment, as they allow you to withdraw money in the ATMs of the banking network.
- **SMS First:** The purpose of this service is to inform the customer by SMS in real time of all debit or credit movements in his/her account, or credit movements in their account. At the end of each week, the customer receives the balance of his account.
- **E-first and SARA:** These are services that allow customers to access their account (online via E-first or through an application via SARA), to consult their history and to carry out operations like; transfers.
- **MAC Orange and MTN:** This service allows the customer to connect their bank account to their Orange Money or MTN Money account, allowing them to transfer funds from their bank account to their Orange Money/MoMo account and vice versa at any time.

### **6.2.2. Bank assurance products are as following**

Financial services which integrate banking and insurance activities.

**Flash millennium:** is a contract that allows the insured to prepare for retirement by paying premiums at a frequency defined in the contract. It is both a savings and a provident operation. The policyholder is free to determine the guaranteed capital.

**AS Millennium:** is a contract that ensures the financing of higher education of the policyholder's children regardless of the hazards of life. A savings product that offers a certain amount of flexibility to the subscriber regarding the amount of premiums and the frequency of contributions.

**AKIBA:** this is a death benefit insurance policy backed by your savings account. An insurance policy guarantees the payment of a capital sum to the designated beneficiary in the case of death of the insured.

**MALAIKA:** this is a life insurance contract whose purpose is to guarantee the payment of a certain sum of money to the beneficiary in case of death of the insured.

### **6.3. UPDATING OF ACCOUNTS**

Updating an account: The customer is obliged to inform the Bank of the various changes in his life which the Bank needs to take into account in order to facilitate the performance of its operations.

*Accounts opened by the customer may be updated on the following points:*

- The signature: it may happen that the holder's signature has changed or evolved. The holder must inform the bank so that the new signature can be taken into account.
- The national identity card: when the customer reissues his/her national identity card, he/she must Inform the bank of the new information on the card. *A 4\*4 photo for visual identification.*

### **7. La Monetique (The Monetics)**

Management of the electronic banking consists of managing the bankcards. To subscribe to a card, the client must fill in the Subscription form, ticking the type of card that suits him/her. Attach a photocopy of his/her national identity card and pay the subscription fee at the counter.

The clients meet his/her portfolio managers, demand for the package and the portfolio will explain to the clients the different packages that the bank offers, then the clients will choose a package according to his/her income. The portfolio manager will give the client a subscription form to fill and deposit with

other documents like; deposit form certifying that the client has made a deposit in the bank's DAP account

DAP account of the bank, a 4x4 photo, a photocopy of the CNI, the location map,

An ENEO/CAMWATER invoice dated not less than 3 months ago. The clients return the file to the GFC for cleaning of the subscription form and verification of the signature and account number. If no anomaly is detected, the GFC will validate the file. After validation by the GFC, the customer's information is registered into smart vista and an ID code will be generated to the client. The cards will be produced and after they will transmit, the manufactured cards and codes to the reception agents in charge of electronic banking will fill the cards and attribute client's codes in alphabetical order

### **7.1. The procedure for collecting GIMAC cards**

When the clients comes to the receptionist in charge of electronic banking, we receive the client ask the client what he/she wants (most of the clients that comes there to take their GMAC cards) if the client came for his/her card we will give him a form to fill then he deposit it in the office with their ID cards then we will activate the cards, register the card and the client signs the register and the unload then we will give him/her a paper that has the procedures on how to change their confidential code in the ATM machine.

### **8. Retail banking (from 25 to 29 July)**

The digital office of retail banking: Here, we have the digital platforms and the digital products.

## **8.1. Digital Platforms**

**NANO BNK:** This platform is used to activate the product of Sara money and Sara banking. It permits us to manage all the activities related to SARA. That is SARA money accounts and transactions.

**FINTECH** (finance and technology): It is used for transactions and settings. For partners like callbox, instant transfer, EMY money express union, MEFFA we manage their settings and transactions

**PORTAL:** We have the possibility to manage deposit and subscription like for our partner SABC. Here, there is an intermedium between the bank and SABC who is called MEVIANCE.

**INTRA:** We have the possibility to manage deposit and subscription like for our partners DANGOTE.

## **8.2. Digital Products**

**E-FIRST:** online of banking of AFRILAND FIRST BANK

It permits clients to manage their account online. That is, the bank statement, the balance sheet, transfer from one account to another. It also permits them to do international transaction. E-FIRST has two branches: that is, transfer of funds and consultation of bank accounts, it can be E-FIRST with personnel accounts or E-FIRST with corporate accounts

**MAC** (Mobile Access Account) Here, we link bank accounts to mobile money accounts. That is, you can link your bank account with MTN mobile money or Orange mobile money. this process is not free

**Sara Money and Sara Banking:** Sara in the Wolof language from West Africa Senegal means to pay, salaries. Sara money came to facilitate and bring the bank products closed to their clients.

### **How to subscribe to SARA MONEY:**

- Download SARA MONEY on play store or Appstore
- then choose your language and your country;
- you choose SARA MONEY or SARA BANKING ;
- filed in the subscription file and confirm it;
- the digital agent will activate your account by cross checking your information according to your National ID card after they will send you a code of about six digits;
- when the client received the six digits code then they change to put their own confidential code.

**USSD** (Unstructured Supplementary service data) With USSD, clients can have access on SARA MONEY with the code #237\*001# on their phones without internet. The disadvantage here is that the clients do not have access to all the services of SARA MONEY OR SARA BANKING

### **8.3. PACKAGING**

The platform BI: you open the platform and you make an extraction (a procedure that allows you to find all the data at a given period) then you choose commercial portfolio then you define the dates for example; from the 1 August to 31 August 2022.

Here, we calculate the total sum of packages of the different agents of Afriland First Bank. After giving the sum of all the agents we then do it for different networks, finally we calculate for the bank. We made a price argument on the different packages that the bank offers to her clients. We updated the names of the pages and make new arguments that the portfolio manager can use to convince their clients. See annex page 64.

## **9. DEPARTMENT OF QUALITY (from 1 to 5 August)**

We were received on 1<sup>st</sup> to 5<sup>th</sup> August by the head of department. We observed and helped in the them in their different activities. The department helps coordinate and direct organization's activities to meet customer and regulatory requirements and improve its effectiveness and efficiency on a continuous basis. It is also about making organizations performance for their stakeholders from improving products, services, systems and processes, to making sure that the whole organization is fit and effective.

The quality department uses ISO 9001:2015, the international standard specifying requirements for quality management systems, is the most prominent approach to quality management systems.

They regulate the quality of services the company offers both internally and externally, they receive claims from client it can be online or through written notes, they treat the claims and solve the problems of their audience.

Apart of the treatment of claims, we also did an internal investigation. The quality department investigated the satisfaction of their client when they are in the reception of the bank. See annex page 62

## CHAPTER FIVE: EVALUATION OF THE INTERNSHIP

This chapter of our work will talk of the contribution of the internship, the difficulties encountered, observations and possible suggestions.

### Section 1: Observation

- **Good atmosphere:** The good atmosphere, which reigned in the organization's environment, is a great factor to its smooth functioning. Everyone listens to each other and what is said is valued equally.
- **Cohesion between members:** The cohesion, which exist amongst the different members, is based on the climate of trust that reigns there. Good understanding, integrity and trust contribute to the work being well done.
- **The personnel valorization:** Well-being and appreciation in the workplace are equally key elements to productivity of each member. We were always appreciated after every task done.
- The information of the company online is not updated. On the company's website, we can observe that the information has not been changed since they changed their new general manger.
- Language barrier; Anglophone interns had a difficult time there because we could not express ourselves freely since two out three

of our supervisors does not understand nor speak English language and 95% of the internal document are in French language

## **Section 2: Difficulties**

During our internship, we faced some difficulties, which contributed to the slowdown of our work. The following lines are going to describe the different difficulties encountered during our internship.

- The lack of space. During our internship, we were so many in one office and it was not comfortable for us to work well in that condition.
- The lack of internet network for interns. In the communications department, the interns did not have access to use the internet network meanwhile most of the activities we did, we had to use the internet. As a result, it slowed down work.
- The attribution of tasks not related to our internship project. Sometimes we find ourselves doing other tasks that is not related to the communication activities like depositing of documents in other department of the company.
- During our internship we were told that, we have to come to work at 7:15am and close work at 6: pm but we almost never finished work on time. Most of the time we finished at 8: pm and had many difficulties reaching our various homes and beside where the company is located is not secured at some certain hours of the night. The interns are obliged to be at work at 7:15am any late coming without justification they will send you back home as a result; we find ourselves very tired and even sick.



- Some clients do not know how to change their confidential code. After the receptionist explain to them how to change their code, the clients go to the GAB I do not do it right so their bankcard get missing in the GAB. So, they come back to the receptionist and ask for the card again, which is time wasted for the client and more work for the receptionist.

### **Section 3: Contributions and suggestions**

#### **1. Contributions**

Acquisitions from the internship: During our internship at Afriland First Bank we observe, experimented and acquired some competences.

We were able to balance our theoretical knowledge with the practical training. This is going to be explain in three levels :

#### **2. Academic level**

This course allowed us through the activities we carried out to note the gaps between the theoretical lessons given in class and field work. We observed many similarities that exit been the courses we learnt in school and it made us more effective in the task they ask us to do. We were implicated in important projects and event of the institution and it was easy to assimilate between what was learnt and what is applied.

#### **3. Professional level**

Our internship in Afriland First Bank enable us to broaden our competence. The activities in which we were doing during our internship such as brainstorming sessions in the launching of many activities like the CIM event, sending of push messages, a change in the use of a product like Sara money or banking and the sponsorship documents. This helps us to be able to contribute ideas on the corporate and marketing folds.

We were able to understand the general rules and regulation of an institution, working methods and condition. At the First Bank, they have the department of quality that controls and guarantee the respect of good working conditions.

We learnt how to work under pressure because most of the task at the institution had very tight deadlines

During our internship we were opportune to take part in the elaboration of a press release, internal communiques, a press kit, press document and we also contributed in the conception of an internal house organ of the bank.

We engaged in the elaboration of communication strategies and plans of actions for different activities like the Car plan

We improved our knowledge and skills in the different fields of communication

We were opportune to take part in the organization of the 6 and 7 edition of the customer information meeting that took place in Kribi and Bertouo respectively.

We learnt that at the end of every meeting, event organized and projects accomplished, the institution makes reports. This is because reports will provide important details that can be used to help future forecasts, marketing plans and improve decision making.

#### **4. At the personal level**

Our internship permitted us to learn how to work while creating a conducive atmosphere around us. The daily activities given to us by the staff members, motivated us to cultivate work discipline, perseverance in the future professional work milieu and the importance of maintaining good relations. Also, we learnt to accept critics and take them on the constructive point of view.

This experience greatly edifies us as much on the professional level and on the personal level.

#### **Section 4: Suggestions**

- The company should provide internet for their interns to ease their research work and be more efficient in the different task they do.
- During internship, it is best for supervisors to concentrate more on the target of the intern in other for them to acquire what they came for.
- Supervisors should take in to consideration the means of transportation of the intern and their security thus, shouldn't keep them too late at work.
- The First Bank should take in to consideration that they receive interns in their organization and great space where the interns can learn in good conditions.
- The bank can also make videos to show the client exactly what do when they go to change their confidential code. For example, when the clients are waiting for their card, they can be watching the videos on how to change their confidential code at the GAB. This can reduce the number of people that will come back to take their card for the second time

## **CONCLUSION**

At the end of our participative internship carried out at Afriland First Bank in the department of communication. It is important to mention what we did during our training. We have successfully presented our report in three parts. Firstly, the presentation of the First Bank, the unfolding of the internship and finally the evaluation of our internship. In order to be familiar with the professional milieu as our principal objective, we put in practice in the course of this internship, the lessons learnt in school during 3 years of training. It was a fruitful internship which enabled us to commit ourselves to various activities of the organization, we did a lot of practical work that concerned communication activities and activities in other sectors of the bank. This enabled us to gain knowledge in diverse fields and permitted us not only to acquire better skills but also made us work with important persons in the banking sector of Cameroon. As everything has advantages and disadvantages, our internship enriched us with many acquisitions as we learnt a lot, it still had shortcomings as we have mentioned above.

Despite everything, we had a great experience and can consider our internship very successful.

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## **ANNEX**

1. Letter of admission into internship
2. Letter of attestation of internship
3. Communication tool produced
4. Some activities we did during our internship
5. Some pictures we took during our internship

## Annex 1: Letter of admission into internship



N° 34/First Bank/DRH/22

Yaoundé, le 30 Mai 2022

S.A au Capital de  
F.CFA 50 000 000 000  
RC N° : 87R041  
Contribuable  
M 108700000 43 E

Agrément Banque  
00005/MINFI/DCE2  
du 20 juillet 1987

SWIFT/BIC  
CCEI CMCX

Intermédiaire MAF  
N° COSUMAF - LMFAC - 01/2015  
PSI : 08/013/CMF/03

Siège Social :  
1063, Place de  
l'Indépendance  
Yaoundé-Cameroun

B.P. 11834

Tél. : +237 222 233 068  
+237 222 223 734  
+237 222 225 837  
+237 679 529 970  
Fax : +237 222 221 785

E-mail :  
firstbank@afriandfirstbank.com

Site web :  
www.afriandfirstbank.com

Madame JAMES Halima AMADOU  
Tel : 655 326 042  
YAOUNDE

Objet : V/Demande de stage académique

Madame,

Nous accusons réception de votre demande relative à un stage académique dans notre institution et vous en remercions.

Y faisant suite, nous avons le plaisir de vous informer que nous vous accordons ledit stage. Vous l'effectuerez au sein de notre Direction du Développement Commercial et de l'Entreprise (DDCE) E du 1<sup>er</sup> Juillet au 31 Août 2022.


Vous vous engagez à observer toutes les règles de discipline qui s'imposent au personnel d'Afriland First Bank et êtes astreinte au respect du secret professionnel le plus strict.


Nous vous invitons à prendre attache avec notre Direction des Ressources Humaines, munie de la présente notification pour les formalités de mise en stage.

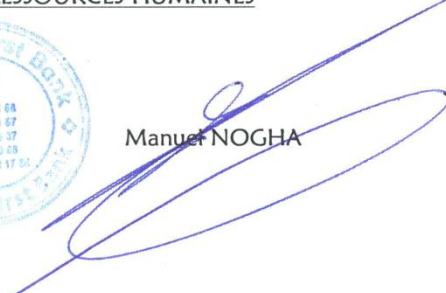
Veillez recevoir, Madame, nos sincères salutations.

PARRAIN : M. ADAMOU PETOUONCHI

LA DIRECTION DES RESSOURCES HUMAINES

  
Gervais NAA



  
Manuel NOGHA

## Annex 2: Letter of admission into internship



### ATTESTATION OF INTERNSHIP

We the undersigned, Afriland First Bank, a limited company with an equity capital of CFAF 50, 000, 000, 000, registered and headquartered at the independence Square, P.O. Box 11834, Yaoundé, hereby certify that:

Mrs. JAMES Halima AMADOU completed an academic internship in our Head Office from the 1<sup>st</sup> July to the 30<sup>th</sup> September 2022.

During the given period, she participated in following activities:

- Welcoming and orientation of customers;
- Accounts opening;
- Sale of bank products;
- Establishment of a communication plan;
- Organization of customer information meeting.

This attestation is issued to serve the purpose for which it is required for.

Done in Yaoundé, on 13<sup>th</sup> October 2022.

THE HUMAN RESOURCES DEPARTMENT

Signature of Joseline NGAKO and Gervais NAA, with a circular official stamp of Afriland First Bank. The stamp contains the following text: 'Afriland First Bank', '222 23 94 68', '222 23 94 67', '222 23 94 67', '222 23 94 68', '222 23 94 68', 'Fax: 222 22 17 24'.

S.A au Capital de  
F.CFA 50 000 000 000  
RC N° : 87R041  
Contribuable  
M 1087000000 43 E

Agrément Banque  
00005/MINFI/DCE2  
du 20 juillet 1987

SWIFT/BIC  
CCEI CMCX

Intermédiaire MAF :  
N° COSUMAF - IMFAC - 01/2015  
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E-mail :  
frstbank@afriandfirstbank.com

Site web :  
www.afriandfirstbank.com



**Annex 3: Communication tool produced**



**Communication support on “SARA LAUREATS”**

## **Annex 4: Some activities we did during our internship**

### **a. Sponsorship MEMO**

<b>ELEMENT</b>	<b>5th Edition of breast cancer awareness walk, talk, and screening</b>
<b>ORGANISATEUR :</b>	<i>Dare To Live WITH ANJOH</i>
<b>DATE ET LIEU</b>	<i>22nd and 29th of OCTOBER in Yaoundé and Douala</i> respectively
<b>PRÉSENTATION DE L'ORGANISATEUR</b>	<i>Dare to Live WITH ANJOH</i> is an organization that create awareness on breast cancer especially among young women and raise funds to support and provide resources to cancer center
<b>PRÉSENTATION DE L'ÉVÉNEMENT</b>	The event has as theme « <b>EARLY DETECTION SAVES LIVES</b> » DTLWA and WELISANE FOUNDATION in partnership with other organizations will be carrying out an awareness Walk that will include a talk and Screening on the 22 <sup>nd</sup> and 29 <sup>th</sup> October in Yaoundé and Douala
<b>FORMAT DE L'ÉVÉNEMENT</b>	<i>The event has the following features:</i> The event is organizing an awareness Walks, Talks, Free Screening and Fund Raisers during the breast cancer awareness month pf October called « <b>PINK OCTOBER</b> »
<b>OBJECTIFS</b>	<ul style="list-style-type: none"> <li>- To create awareness on the breast cancer especially among young women and to raise funds to support and provide resources to breast cancer center</li> <li>- Raising awareness about the illness and about their organization</li> </ul>
<b>ACTIVITÉS</b>	<ul style="list-style-type: none"> <li>✓ Walk</li> <li>✓ Talk</li> <li>✓ Screening</li> </ul>
<b>PROFILS DES PARTICIPANTS</b>	<ul style="list-style-type: none"> <li>✓ WELISANE FOUNDATION</li> <li>✓ Hospitals</li> <li>✓ Institutions</li> <li>✓ Health personnel</li> <li>✓ Associations</li> <li>✓ General public</li> </ul>
<b>NOTRE OBJECTIF DE PARTICIPATION</b>	<ul style="list-style-type: none"> <li>✓ Associate our image with this event</li> <li>✓ Promote this event to help people that are sick of breast cancer</li> <li>✓ Promote our products/services such as SARA Money and opening of bank accounts.</li> <li>✓ Branding of spaces, presence of our institution's logo on official event materials (banners, posters, backdrops, brochures, invitation tickets, etc.)</li> </ul>

	<b>ITEM</b>	<b>Prix total</b>
<b>BUDGET</b>	BANNER	150 000
	RENTING EVENT CENTER	200 000
	WATER	220 000
	FRUITS	500 000
	TRACKS	50 000
	FACE CAP	1 000 000
	TSHIRTS	3 000 000
	WRIST BANDS	600 000
	AMBULANCE	200 000
	DOCUMENTATION	30 000
	motivation for coaches and health experts	40 000
	MISCELLANEOUS	150 000
	<b>TOTAL BUDGET</b>	<b>6500 000</b>
<b>SOUSCRIPTION</b>	To accompany this event on breast cancer in women the bank can sponsor them with the amount of 500.000 FCFA, which is going to encourage them to motivate health experts, and rent ambulance. Payment methods : OM: 657795933 MOMO: 675035336 Ecobank: Welisane Foundation Account n° 10029 26010 30765774	
<b>Point of view</b>	<ul style="list-style-type: none"> <li>▪ Is going to be good for the company to promote a event that has put in place activities to help women with breast cancer. Since AFB is one of the biggest company in the banking sector in Cameroon and they have many female employees is important for them to help activities that are put in place to guarantee female health care like breast cancer.</li> <li>▪ If AFB sponsor activities like this, it is going to improve the image of the company both internally and externally. It will make their public audience feel that the bank is not there only to make profit but also for the well-being of the people living in the society</li> </ul>	

### **b. Report on the Time Used to Distribute Bank Card at Afriland First Bank**

**Object:** Measure the time used by clients to collect their bankcard at the reception of Afriland First Bank

On Tuesday 09 August 2022, I did an inspection at the card reception box in order to evaluate how long a customer wait from the time he/her enters the reception at the bank till the time they go out.

**A. Procedure to collect a bankcard at the reception**

1. **Arrival at the bank:** when the client comes to the reception and ask about his/her bankcard, the receptionist received the client and give him a form to fill
2. The client comes back with the document filed with his/her information, deposit it in the office of the receptionist then the reception agent will take the document and ask the customer to wait.
3. The receptionist will take the document of the client look for the bankcard, treat it, register it, call the client to come and sign in the register, and put their phone number if it is not there. Then the receptionist will print a document and give to the customer to sign. After the receptionist will hand the bankcard to the customer
4. After the reception hands the bankcard to the customer, they will explain to the client how to put their confidential code information in a register

And the client will sign in it. Finally, they will hand the credit card to the customer.

**B. The time interval that the agent uses to serve the client is as follows;**

The table below shows the detail on when the clients come and take their card and when they leave the bank.

Customers	departure time	Arrival time	Interval
Customer 1	9:42 am	9:20 am	22 minutes
Customer 2	9:50 am	9:30 am	20 minutes
Customer 3	9:52 am	9:39 am	13 minutes
Customer 4	10:10 am	9:40 am	30 minutes
Customer 5	10:33 am	9:48 am	45 minutes
Customer 6	10:37 am	10:14 am	23 minutes
Customer 7	10:46 am	10:20 am	26 minutes
Customer 8	10:50 am	10:27 am	23 minutes
Customer 9	10:56 am	10:31 am	25 minutes

Customer 10	11:02 am	10:45 am	17 minutes
Customer 11	11:8 am	10:56 am	12 minutes
Customer 12	11:34 am	11:03 am	31 minutes
Customer 13	11:45 am	11:09 am	36 minutes

The above table is explained bellow:

- We can see that the minimum time the agent uses to serve their clients is 12 to 17 minutes
- The medium time the agent uses to serve their clients is 20 to 30 minutes

The maximum time the agent uses to serve their clients is 30 to 45 minutes

### c. Sales argument

PACK BUDGET		
PACKAGES	ADVANTAGES	PRICE
SARA BANKING	<ul style="list-style-type: none"> <li>▪ <b>Accessing the bank 24/7:</b> you access to your account anytime you like</li> <li>▪ <b>Optimizing your money:</b> It help you manage your money with less effort and optimize how much money they can save.</li> <li>▪ <b>Strengthening security</b></li> <li>▪ <b>Providing added controls</b></li> <li>▪ <b>Offering clarity about where your financial data is going:</b> it permit customers to verify their bank statement and they can also check their transaction</li> </ul>	500/M  1500/T
SARA MONEY	<ul style="list-style-type: none"> <li>▪ It permit you to do transfer from your bank account</li> <li>▪ it permit you to do Merchant payments</li> <li>▪ You can also pay your bill through it</li> </ul>	
MAC ORANGE MONEY/MTN MONEY	This permit you to do transactions from your bank account to your orange mobile money account, MTN mobile money account, SARA money and SARA bonking	
SMS	This helps you to control your accounts through SMS alert	
BANK CARD	Paying with a credit card makes it easier to avoid losses from fraud, Paying for purchases over time, Convenience, Credit card rewards, Fraud protection, Free credit scores, Price protection, Purchase protection, Return protection, Purchase online	3000/S  6000/A
Addressed to students and the level of income between 75.000 and 100.000	With the savings account you have the possibility to do withdrawals up to 750.000 per week without charges	

<b>PACK ECO</b>		
<b>PACKAGE</b>	<b>ADVANTAGES</b>	<b>PRICE</b>
Pack Budget	You have all the advantages of PACK BUDGET	<b>1950/M</b>
Permanent discovery	Free implementation of permanent discovery	
Insurance product	You also have the possibility to withdraw up to 1 000 000 per week without paying for withdrawal fee	<b>5850/T</b>
Argument for weekly withdrawal limit	If you lost your bankcard, with the PACK BUDGET you have the possibility to change it without paying extra money	
Addressed much more to the civil servants and the public service employees having an income between 100 000 and 250 000	Guarantee of reimbursement of due sums in the event of fraudulent use of your card <b>Based on the current account</b>	<b>11700/S</b>
		<b>23400/A</b>
<b>PACK BUSINESS</b>		
<b>PACKAGE</b>	<b>ADVANTAGES</b>	<b>PRICE</b>
Pack economy	Here, you have all the advantages of PACK ECO	<b>4 500/M</b>
Permanent discovery	If you lost your bankcard, with the PACK BUDGET you have the possibility to change it without paying extra money and you will have the right to change it twice	<b>13 500/T</b>
Insurance product	With PACK BUSINESS have the possibility to benefit from Insurance services and medical travel assistance	
Permanent transfer	It provide you with insurance services, personnel travelling assistance and permit you to do online purchase and spread out the cost	<b>27 000/S</b>
Income above 250 000	You have the possibility to have Liability travel insurance service and Classic VISA card (international). You can do withdrawals up to 150.000 per week	<b>54 000/A</b>
<b>PACK PREMIUM</b>		
<b>PACKAGE</b>	<b>ADVANTAGES</b>	<b>PRICE</b>
Pack business	You benefit from all the advantages of PACK BUSINESS	<b>12000/M</b>
Express service	You are the priority in our service	
Permanent discovery	We provide with after sales services	<b>36000/T</b>
Permanent transfer	You will have superior purchasing power benefits and international gold visa card.	<b>72000/S</b>
Addressed to people with high income	You will enjoy high payment and withdraws limit and numerous insurance services. You can do withdrawals up to 2500 000 per week	<b>144000/A</b>

## **e. INTERVIEW PROTOCOL**

### **1. What is the profile of the typical digital customer at your bank?**

At First Bank, digital solutions are not developed for one type of customer at the expense of another to the detriment of another. We have deployed platforms that cater to our different customer

We have deployed platforms that cater to our different customer segments, both retail and corporate. We are continuing. We are continuing our digital transformation in an effort to achieve financial inclusion and greater proximity to our customers..

**2. Can we say that the health crisis has led us to go back and forth between digital and physical banking more often, whereas the two spheres were more separated before?**

As a multi-channel bank, our digital transformation does not replace traditional processes but rather complements them to traditional processes, but rather as a complement in order to increase the density of our offers and to broaden the range of solutions offered to customers. This is why, for us, the eruption of this is why, for us, the outbreak of the health crisis has acted as an incentive and popularization of digital channels. In observing the barrier measures, we have invited our customers to favor our and self-service banking channels and to go to the branch only for transactions that require their only for transactions that require their physical presence.

**3. How do you see your bank's digital offering in the coming years?**

As I said at the beginning of our interview, we are currently deploying a range of digital services that strengthen the range of digital services that empower customers and give them more flexibility and freedom. Flexibility and freedom. With innovation at the heart of what we do, we are working every day with innovation at the heart of what we do, we are working every day to improve the customer experience and relationship.

**Annex 6: Some pictures we took during our internship**



**Pictures in the communication department with our supervisor**



## TABLE OF CONTENTS

<b>SUMMARY</b> .....	i
<b>ACKNOWLEDGEMENT</b> .....	ii
<b>LIST OF ABBREVIATION AND ACCRONYMS</b> .....	iv
<b>LIST OF TABLES</b> .....	v
<b>INTRODUCTION</b> .....	1
<b>PART ONE: PRESENTATION OF AFRILAND FIRST BANK</b> .....	2
<b>CHAPTER ONE: GENERAL PRESENTATION OF THE ORGANIZATION</b> ...	3
<b>Section 1: History, Evolution, Vision, Value, Mission Philosophy, Visual Identity</b> .....	4
1. History .....	4
2. Evolution .....	4
3. Situation and geographical localization .....	5
4. Vision .....	6
5. Missions of the first bank.....	6
6. Values .....	6
7. Philosophy .....	6
8. DATA SHEET .....	7
<b>Section 2: organizational structure of Afriland First Bank, products and service</b> .....	8
1. Organization Structure of Afriland First Bank .....	8
1.1. Strategic organ .....	8
1.2. Operational Organs .....	9
2. Products and services .....	10
2.1. Products for individuals .....	10
2.2. Products for Companies .....	11
2.3. Products for Institutions .....	12
<b>Section 3: Activities, Investments, Network, Signature</b> .....	12

<b>CHAPTER TWO: INSTITUTIONAL COMMUNICATION AT AFRILAND FIRST BANK</b> .....	15
<b>Section 1: Environment of the First Bank, Missions and Activities</b> .....	15
1. Environment of the First Bank .....	15
2. Mission.....	16
3. Activities .....	16
a. Management of Institutional Communication, Public Relations and Sponsorship .....	16
b. Graphic creation, design and production .....	18
c. Community management, e-reputation and digital marketing.....	18
<b>Section 2: Internal and external communication</b> .....	19
1. Internal communication in Afriland First Bank .....	19
a. Internal communication objectives .....	19
b. Forms of communication used internally .....	21
i. Descending communication .....	21
ii. Ascending communication .....	21
iii. Lateral or horizontal communication .....	21
2. External communication.....	22
a. External communication objective.....	22
b. Public.....	22
c. Means and tools used .....	23
<b>PART TWO: UNFOLDING OF THE INTERNSHIP</b> .....	25
<b>CHAPTER THREE: PARTICIPATIVE INTERNSHIP IN THE COMMUNICATION DEPARTMENT AT AFRILAND FIRST BANK</b> .....	26
<b>Section 1: Context, Reception, Objectives of the Intern</b> .....	26
1. Context .....	26
2. Reception .....	26
3. Objectives of the Intern .....	27
<b>Section 2: Responsibilities of the organization and the intern</b> .....	27
<b>CHAPTER FOUR: THE TASKS AND ACTIVITIES CARRIED OUT</b> .....	29
<b>Section 1: COMMUNICATION TASKS</b> .....	29
1. Daily Activities .....	29
2. Writing sponsorship documents .....	30
3. Drafting a Press book.....	31

<b>4. Answering an Interview Protocol</b> .....	32
<b>5. A Communication Campaign on “SARA LAUREATS”</b> .....	32
<b>6. Realization of a Communication plan</b> .....	33
<b>a. Dressing a retro-planning</b> .....	37
<b>b. Writing memo for the support to display</b> .....	37
<b>c. The reservation of the sites</b> .....	38
<b>d. Realizing messages for the communication supports</b> .....	38
<b>e. Digital communication</b> .....	39
<b>f. Reminders and SMSing</b> .....	39
<b>a. Waiting for media coverages</b> .....	40
<b>b. Expression of gratitude to the different participants</b> .....	40
<b>c. The realizing of administrative documents and reports</b> .....	40
<b>Section 2: Other Tasks Accomplished During the Internship</b> .....	40
<b>1. Unloading mail letters</b> .....	40
<b>2. Letter deposits and replies to correspondences</b> .....	41
<b>3. Verification of accounts and loans</b> .....	41
<b>4. Archiving</b> .....	41
<b>5. The Reception</b> .....	42
<b>5.1. Central reception (11 to 15 July)</b> .....	42
<b>5.2. Customer orientation and information</b> .....	42
<b>5.3. Receipt of securities for collection or discounting</b> .....	42
<b>6. PORTFOLIO MANAGEMEN (18 to 22 July)</b> .....	43
<b>6.1. Opening accounts for individuals</b> .....	43
<b>6.2. The Sale of Banking Products and Services</b> .....	43
<b>6.2.2. Bank assurance products are as following</b> .....	44
<b>6.3. UPDATING OF ACCOUNTS</b> .....	45
<b>7. La Monetique (The Monetics)</b> .....	45
<b>8. Retail banking (from 25 to 29 July)</b> .....	46
<b>9. DEPARTMENT OF QUALITY (from 1 to 5 August)</b> .....	49
<b>CHAPTER FIVE: EVALUATION OF THE INTERNSHIP</b> .....	50
<b>Section 1: Observation</b> .....	50
<b>Section 2: Difficulties</b> .....	51
<b>Section 3: Contributions and suggestions</b> .....	52

<b>1. Contributions</b> .....	52
<b>2. Academic level</b> .....	52
<b>3. Professional level</b> .....	52
<b>4. At the personal level</b> .....	53
<b>Section 4: Suggestions</b> .....	54
<b>CONCLUSION</b> .....	55
<b>REFERENCE</b> .....	56
<b>ANNEX</b> .....	57
<b>TABLE OF CONTENTS</b> .....	68