

“ *What's the use of running if you are not on the right road?* ”

German proverb

Strategic Management for Banks

Part 1: Formulating the Strategy

OVERVIEW

This course provides a rigorous methodology for the formulation and articulation of a bank's strategy. It is Part 1 of GBRW Learning's three-part programme for bankers wanting to improve their strategic management skills. It can be taken as a stand-alone course, or can be usefully followed up with the two other parts of this training suite - 'Implementing the Strategy' and 'Monitoring Strategic Performance'.

The course covers all the main steps in the formulation of strategy, and demonstrates the tools and analytical techniques that can be used to build a strategy for the future based on a sound understanding of the bank's capabilities and of the macro and market environment within which it operates. Developing strategy requires a combination of sound analysis with creative thinking. The course encourages participants to ensure that the strategy that they develop is evidence-based, while at the same time allowing them to think “outside the box” in conceiving market-beating and innovative approaches. It also suggests ways in which strategy can be described and communicated in a compelling manner, to win the commitment of senior management and the support of staff.

WHO SHOULD ATTEND?

The course may be of particular interest to those working in strategy, business planning, finance or marketing functions within a commercial bank. But we believe that “strategy is everyone's business” so the course will be equally relevant for senior leaders, heads of business units and any members of a bank's staff who are interested or involved in the formulation or execution of strategy. It will be useful for those in supervisory or executive roles, or in functional divisions or departments such as Retail, SME or Corporate Banking, Finance, Human Resources, Risk Management, IT, Operations or others. If you are asking yourself any of the following questions, then it is definitely for you:

- *What should a strategic plan cover, and what are the main steps in formulating it?*
- *Are there tools, techniques and templates that will help me to formulate strategy professionally?*
- *What can I learn from the strategies and experiences of other banks around the world?*
- *How can I build a strategy that is realistic, but that will differentiate the bank from its competitors?*
- *How should I communicate and present the strategy, to guarantee buy-in across the organisation?*

sharing knowledge, developing skills

OUTLINE

OBJECTIVES

Participants in the course will come away with:

- Confidence in their understanding of the steps required to formulate a coherent bank strategic plan
- Practice in the use of varied tools and techniques for situational analysis, market understanding and developing strategic options
- Knowledge of the typical generic strategies deployed by banks around the world, and their relative merits and disadvantages
- Ability to align strategy with the capabilities and resources of the organisation, taking advantage of opportunities in the market
- Ability to present strategic plans to senior management and all staff in a compelling and consistent manner.

COURSE DELIVERY

- This is a three-day course totaling **21 hours of delivery time**.
- It consists of **six tutorial modules** approximately 2 hours each (i.e. a total of 12 hours of instruction).
- A further nine hours of the schedule is dedicated to **intensive group work and exercises, underpinned by case studies**, all facilitated by the instructor.
- All hand-outs and instruction will be in English; participants should have a good working knowledge of English.
- The course is **customised** to the specific needs of the client, to ensure maximum relevance and benefit.
- Ideally delegates should have at least three years experience working in a bank either in a general management or leadership role, or employed in a strategy or planning role. Basic familiarity with key concepts of strategy would be helpful.
- Because the course involves participative group work on case studies, and considerable interactivity during tutorials, the number of participants is limited to **no more than 20**.

TRAINING NEEDS ANALYSIS & POST-TRAINING EVALUATION:

To ensure that participants gain maximum benefit from the course, it is our practice to send a detailed questionnaire to all course participants to ensure we fully understand their specific training needs and objectives. The completed questionnaires are analysed by the course instructor who will tailor the course content and style of delivery to the requirements of the participants. Following completion of the course, participants are asked to measure and assess the effectiveness of the training. The results are collated and reviewed, and the analysis shared directly with the relevant client stakeholders.

OUTLINE

MODULE 1: THE STRATEGIC PLAN – WHAT IS IT AND WHY DOES IT MATTER?

- ⇒ Can a bank function without a strategy?
- ⇒ Strategic plans, business plans, operational plans and budgets – differences and interrelations
- ⇒ Who is involved in strategic planning, and what skills do they need?
- ⇒ Time horizon of the strategic plan
- ⇒ The strategic planning cycle and timetable
- ⇒ Typical contents of a strategic plan

MODULE 2: SITUATIONAL ANALYSIS – WHERE ARE WE NOW?

- ⇒ Financial assessment and performance review
- ⇒ Understanding the macro environment - PESTLE
- ⇒ Resources and capabilities – financial, human, technological, process, culture and brand
- ⇒ The market, and competitive position
- ⇒ Strengths and Weaknesses – the SW of the SWOT

MODULE 3: THE STRATEGIC OPTIONS – WHERE COULD WE BE?

- ⇒ Market segments and hot spots
- ⇒ Porter's Five Forces
- ⇒ Porter's Three Generic Strategies
- ⇒ Treacy & Wiersema's Three Value Disciplines
- ⇒ The Ansoff Matrix – penetration and diversification
- ⇒ The Boston Box – dogs and cows
- ⇒ Opportunities and Threats – the OT of the SWOT
- ⇒ Summarising the SWOT
- ⇒ Coming to a conclusion – combining the evidence base with creativity, innovation and discipline
- ⇒ Testing viability – building and using a financial model

MODULE 4: MISSION AND VISION

- ⇒ What do they mean and why do they matter?
- ⇒ Examples from around the world – some good, some bad
- ⇒ Characteristics of strong Mission and Vision statements – avoiding the pitfalls
- ⇒ Communicating the Mission and Vision – audiences and uses
- ⇒ Using Mission and Vision to inspire and lead

MODULE 5: STRATEGIC GOALS – WHERE SHOULD WE BE?

- ⇒ Defining a customer value proposition
- ⇒ Understanding the Critical Success Factors
- ⇒ Defining Strategic Objectives: Financial; Customer / Market; Operational; Developmental
- ⇒ Selecting KPIs relevant to the strategy
- ⇒ Benchmarking performance data
- ⇒ Lead and lag indicators – drivers and outcomes
- ⇒ Building the Balanced Scorecard: Setting targets and Defining Key Strategic Initiatives and Action Plans

MODULE 6: COMMUNICATION, BUY-IN AND REVIEW

- ⇒ Writing and presenting the strategic plan – when, how, to whom?
- ⇒ Getting approval and winning commitment
- ⇒ Making strategy everyone's business
- ⇒ Cascading the strategy – the appropriate level of detail
- ⇒ Encouraging feedback
- ⇒ Strategy reviews – keeping it relevant and fresh

DETAILS

TOOLS, MODELS & TEMPLATES

Courses are supplemented with a range of practical documented methodologies, models, tools, and templates refined from best practice, and tried and tested in a range of leading banks. Participants can take these back to the workplace to adapt and apply, and wherever appropriate, to make a tangible improvement to policy and practice in their own bank.

This course includes:

- ➔ **Step-by-step strategic planning guide**
- ➔ **Sample Mission and Vision statements**
- ➔ **Specially tailored Strategic Plan template and model plan**
- ➔ **Financial Forecast model**
- ➔ **Balanced Scorecard template**
- ➔ **Strategy Communications Planner.**

EARLY BOOKING DISCOUNT!
SCHEDULE A COURSE BEFORE THE
31st OF JULY 2014 FOR A 10%
DISCOUNT ON COURSE FEES.

TERMS & CONDITIONS

Total fee cost for the off-site delivery of the three-day course as described is US\$ 11,500 (eleven thousand five hundred United States Dollars). This is EXCLUSIVE of:

- Flights (discounted business class);
- Accommodation (min. 4★) for every night required off-site;
- Local travel costs and subsistence; and
- Venue and equipment hire (if required) and materials production.

These additional items will be for the account of the client or, alternatively, we can provide an all-inclusive quote encompassing all expenses if that is more convenient.

GBRW Learning can also host the course on-site at or near our London headquarters for an all-inclusive fee of US\$ 11,500 including VAT. This includes venue and equipment hire but does NOT include the travel, accommodation and subsistence expenses of participants.

A 60% deposit is payable one-month prior to the scheduled course date, with the balance payable immediately following completion of the course.

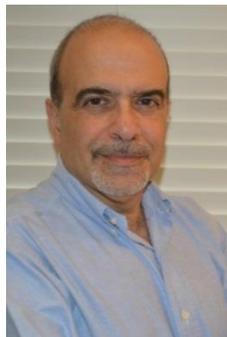
Note: Discounts are available for multiple course bookings of the stand-alone course or other courses within the same programme.

For more information or to arrange a booking, please contact Johnny Rizq at:

johnny.rizq@gbrw.com

Note: Terms and Conditions valid until 31st December 2014

INSTRUCTOR



Johnny Rizq
Director,
GBRW Learning

GBRW Director Johnny Rizq is an experienced strategist, consultant and trainer specialising in banking and financial services in Emerging Markets. An Economics graduate, Johnny's career has included 23 years with the Lloyds Banking Group initially as an economist, later taking senior roles in trade and project finance, strategy and innovation. For many years he headed Lloyds TSB's International Advisory Services unit, providing consulting and training services to banks worldwide.

Johnny's clients have included banks, central banks and governments in the Middle East, Russia, Central and Eastern Europe, Africa, the Far East and the Caribbean. His particular interests are in strategic and business planning, strategy implementation, strategic performance management, culture change, and internal communications. Johnny regularly runs courses and facilitates workshops on Strategy, Change Management, Management Information Reporting, and Strategic Performance Management.

To find out more about Johnny, his credentials, and previous experience, please visit his LinkedIn profile page at:



<http://www.linkedin.com/in/johnnyrizq>

ABOUT GBRW LEARNING

GBRW Learning is the training and knowledge-sharing arm of GBRW Limited. Founded in London in 1995 by a group of senior bankers GBRW's mission is to provide first-class consulting and training to banks and bankers in Emerging Markets, to the same standard as would be expected in developed markets. From our London headquarters and subsidiary offices in Washington DC and Singapore we have served clients in more than 50 countries in Europe, the Middle East, Africa, Asia and the Caribbean. Our clients include banks and other financial institutions, governments, and economic development agencies and institutions.

Through our training programmes we share the experience and knowledge of our experts with bankers in Emerging Markets, supported by high quality materials and taking advantage of the latest technologies. Our courses are all highly inter-active, and make use of carefully designed case studies and simulations.

We offer a range of training topics for banks and financial institutions including:

- Strategy & Management – Formulating, Implementing & Monitoring Strategy
- Risk Management – Credit, Market & Operational Risk
- Human Resources Management
- SME Banking – Customer Relationship Management; Credit Risk Management
- Retail Banking – Customer Relationship Management, Distribution Strategy, Product Management, Credit Risk
- Corporate Banking – Customer Relationship Management, Credit Risk Management
- Governance, Regulation & Compliance
- Financial Markets

For more information, visit our website at:

<http://www.gbrw.com/training>

To discuss your specific requirements email us at:

mail@gbrw.com