

GBRW
CONSULTING

ENTERPRISE RISK MANAGEMENT

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GLOBAL EXPERIENCE, PRACTICAL EXPERTISE

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ABOUT GBRW

GBRW Consulting has a 20 year track record of financial sector expertise in emerging markets in Europe, Asia, Africa, and the Middle East. We provide advisory, consulting, training and coaching to clients including:

- ⇒ *commercial banks, including retail, SME, & corporate customer sets*
- ⇒ *specialist leasing, factoring, asset finance, MFI, or peer-to-peer lenders*
- ⇒ *development finance institutions and MDBs, and donor agencies*
- ⇒ *emerging market investors & investment managers*

With a management team composed entirely of former commercial, investment and development bankers, our professional knowledge and expertise covers strategy & finance, risk management, organisational design & restructuring, governance & compliance, and strategic marketing for retail, SME & corporate banking customers. With career experience at some of the world's leading banks, GBRW has a deep pool of intellectual capital to share, including policies & procedures, models, methodologies, tools, and templates.

At GBRW we emphasise implementation, working shoulder-to-shoulder with counterparts to actually deliver change as well as planning for the future. While we bring best-practice and the benefits of tried and tested approaches, we understand each client and market pose unique business challenges which merit a unique solution.

We value curiosity, determination, intellectual rigour, and fellowship, and the approach to our assignments reflects this. We look forward to developing new partnerships in ever expanding markets, and encourage you to contact us if we can possibly benefit your institution.

As former bankers, risk is at the heart of our expertise. We know how to measure it, we know how to manage it. And, most importantly, we know how to price it.

Credit Risk

Across the spectrum of retail, SME, and corporate and institutional banking, we have the credit know-how to assist in almost any challenge. This could include credit strategy and segmentation, portfolio management and rating tools, credit risk models and scorecards, credit risk analysis and assessment techniques, product development and deal structuring, loans processing and administration, and NPL management.



Market Risk

As balance sheets become an increasingly complex mix of products, currencies and markets, the market risk capacity must respond in kind. Whether it's the bank book, the customer book, or the proprietary trading book, we can help with strategies, tools, models, and methodologies that will help your bank better understand and manage market risks.

Operational Risk

Effective understanding and management of operational risk has assumed a new importance in recent years. Customers require products, and products require processes. Wherever we have processes we have operational risks. GBRW can help your bank understand those risks, and to manage and price them appropriately.

While the three main risk classifications are helpful in many respects, the urge to categorise risk must be balanced with an appreciation of holistic risk management, often called Enterprise-Wide Risk Management (EWRM). GBRW also incorporates approaches to identifying, measuring and managing inter-connected or more nuanced risk types such as systemic risk, strategic risk, liquidity risk, legal risk, and reputational risk. Sometimes we wrap these up within two broader categories: Strategic Risk and Financial Soundness Risk.

Strategic Risk

Our approach to strategic risk is more than just working with management to 'think strategically'; we have a strategy practice dedicated to this discipline. It is about the creative identification of uncertainty throughout the strategic management process, most notably in economic forecasting, customer understanding, competitor analysis, and financial planning. Furthermore, as part of the strategic management process, the identification of the risks inherent in the management of change is a key element of our methodology.

Financial Soundness Risk

GBRW also prefers to approach accounting risk and liquidity risk in a holistic way, to ensure that the overall balance sheet develops in the desired direction, and the approach to capital management in general is harmonized. It is necessary to build the structures and culture that encourage cautious accounting protocols, foster enquiry into assumptions and models that seem counter-intuitive, and challenge benign assumptions when stress-testing or forecasting.

ENTERPRISE RISK MANAGEMENT

Risk Strategy and Governance

GBRW is very experienced in working with clients to review or implement not only the appropriate risk structures at the top-level, but also in fostering a true spirit of risk awareness in both the supervisory and management functions. Support can include establishing a vital Risk Committee as part of the supervisory structure, preparing a well-drafted Risk Appetite Statement to guide strategic planning, and creating a high-level risk policy framework.

Key Risk Indicators

One of the most visible ways to drive the risk culture of a Bank, and to improve the oversight and governance of risk, is the establishment of a suite of Key Risk Indicators. They should cover all the key risk categories and, in due course, be cascaded through the organization hierarchy. A dashboard is a particularly effective way to present KRIs, and GBRW can help your Bank implement an effective KRI framework and dashboard swiftly and cost-effectively.

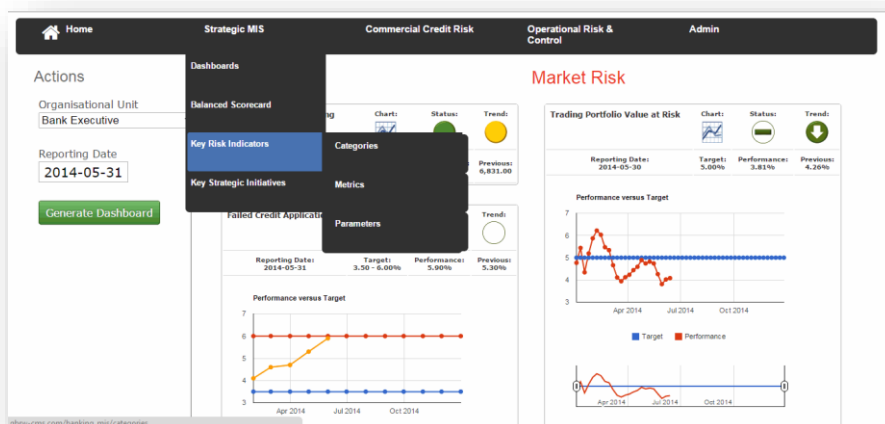
Risk Policies and Procedures

While it's critical that policies and procedures are customized to the unique business and operating model of the Bank, it is also not necessary to 'reinvent the wheel'. GBRW has a complete suite of boilerplate risk policies covering every aspect of modern risk management in a universal, commercial bank. These are very useful in supporting our clients, helping us to advance the development of the policy framework rapidly, and serving as both a reference guide and checklist.

Capital and Liquidity Planning

GBRW is experienced in all aspects of regulatory and economic capital planning, and liquidity management. This includes developing a compliant Internal Capital Adequacy Assessment Process (ICAAP) and Internal Liquidity Adequacy Assessment Process (ILAAP), and other aspects of Basel II and III. We can also support the development of capital calculation approaches for credit (including both Foundation and Advanced Internal Ratings Based methods, FIRB and AIRB), market, and operational risk management.

FIG. 1: SCREENSHOT OF A GBRW KRI DASHBOARD APPLICATION



Regulatory Compliance

In addition to the capital measurement components of Basel II and III, GBRW can support your bank in adoption of the critical elements of Pillar II and III. This covers the development of a constructive risk culture throughout the bank, with the requisite values and behaviours by staff, and human capital in terms of skills, experience, and knowledge, and a positive approach to disclosure.

GBRW can undertake a gap analysis of your bank using its in-house checklist and structured interview templates, to develop a clear and tailored regulatory compliance plan.

Internal Audit

Internal Audit are an integral yet discrete element of the wider ERM framework. GBRW can work with your bank to build a truly effective Internal Audit function, encompassing the development of a discerning Audit Committee for supervisory purposes, as well as the team of in-house and external contractors reporting to them. We can help develop a healthy relationship between Risk Management and Internal Audit that encourages the development of a relevant Audit Plan, and an approach to auditing that holds Business Units accountable while not alienating them.

Risk Scoring and Rating Models

Naturally GBRW are able to support clients with a full range of credit modelling solutions, from retail products, through commercial customers, corporates, and financial institutions. These encompass customer ratings tools, as well application and behavioural product scoring. We're also able to support market risk with a range of VaR modelling solutions, and operational risk management with a comprehensive risk-control framework.

FIG. 2: SCREENSHOT OF A SAMPLE GBRW RISK RATING MODEL

Commercial Segment Risk Ratings						
General Commercial						
	Fishing & aquaculture	Builder's Merchants	Beverage Processing	Leather manufacture	Web Design	Pharmacies
High IP, Low Capital Start-up	52	51	57	59	57	57
Striving/ Sole	54	52	58	60	58	58
Established/ Closely Held	65	63	70	72	69	70
Serial Entrepreneur/ Turnaround Specialist	67	65	71	73	71	71
Complex/ Commercial	67	65	72	74	71	72
High Growth/ Diversified Ownership	68	66	73	75	72	73
Commercial Profile Bias						
	Fishing & aquaculture	Builder's Merchants	Beverage Processing	Leather manufacture	Web Design	Pharmacies
High IP, Low Capital Start-up	33	33	34	34	34	35
Striving/ Sole	37	37	38	39	39	39
Established/ Closely Held	71	71	72	72	73	73
Serial Entrepreneur/ Turnaround Specialist	76	76	78	78	78	78
Complex/ Commercial	77	77	79	79	79	79
High Growth/ Diversified Ownership	81	81	82	82	82	82
Industry Sector Bias						
	Fishing & aquaculture	Builder's Merchants	Beverage Processing	Leather manufacture	Web Design	Pharmacies
High IP, Low Capital Start-up	56	57	64	67	69	69
Striving/ Sole	57	58	65	68	70	70
Established/ Closely Held	61	62	69	71	73	73
Serial Entrepreneur/ Turnaround Specialist	61	62	69	71	73	73
Complex/ Commercial	62	62	69	72	74	74
High Growth/ Diversified Ownership	62	63	70	72	74	74

Risk Training and Development

GBRW can support its risk advisory services with a full complement of both off-the-shelf and bespoke training and development services. Topics include credit risk management, market risk, operational risk, internal audit, treasury management, Asset and Liability Management (ALM), corporate governance, and Anti Money-Laundering amongst others. These are provided through GBRW Consulting’s sister company, GBRW Learning (www.gbrw.com/training).

Training and development activities are not limited to face-to-face, training courses, but can include more informal approaches such as mentoring or on-the-job coaching. All training courses and workshops feature colourful case studies, and interactive exercises and group work. Naturally we also support e-learning.

Development of ERM Technologies

While being careful not to let technology drive the ERM programme, it can be a key enabler. GBRW can work with in-house development teams, vendors, or contracted consultants to guide the development and implementation of a value-for-money ERM technology solution. Recent leaps in accessible low-cost data warehousing (DW) technology, and open-source tools for the rapid development of Business Intelligence (BI) applications, mean that banks are no longer tied to inflexible, obsolete and expensive solutions provided by mainstream vendors. GBRW has strong links with a number of high-calibre and trusted DW-BI teams in a number of key geographies, and is comfortable in guiding a successful ERM technology programme.

FIG. 3: SCREENSHOT OF A SAMPLE GBRW E-LEARNING COURSE



SELECTED CASE STUDIES



Bank for Investment and Development of Vietnam: Operational Risk Management

The Bank for Investment and Development of Vietnam (BIDV) is one of the largest banks in the country with assets over US\$ 20 billion focused on a portfolio of private and state-owned mid-cap and corporate enterprises, as well as retail customers. BIDV have retained GBRW as consultants regularly for nearly eight years. We have focused on many topics including strategy and organisation, corporate governance, risk management, strategic marketing, human resources, and management information systems.

GBRW has provided a team of experts in operational risk management, management information systems, and project management in order to develop the ORM environment at BIDV. This included:

- Development of the ORM policy framework
- Development and implementation of a risk-control structure at BIDV – including establishment of key product lines, specification of related internal and external processes, identification and measurement of associated risks, and the development of a control strategy to address these risks
- Guidance on the structure of the ORM department and its relationship with the branch network and other customer facing profit centres
- Development of approaches to regulatory capital calculation under Basel II
- Development of a detailed User Requirements Document (URD) for ORM technology solutions
- Training and coaching in ORM

KreditPromBank (Ukraine): Strategy, Governance and Risk Management Consulting

KreditPromBank is a mid-tier universal bank in the Ukraine with a franchise of over 400,000 retail customers and nearly 20,000 corporate customers. It has a total of 12 main branches across the country controlling 158 sub-outlets. GBRW was engaged by KreditPromBank under a contract sponsored by the European Bank for Reconstruction and Development to undertake a capacity building project covering strategy governance and risk management. Shortly after launching the assignment, the Bank went into default and GBRW's mandate was extended to cover the management of Non-Performing Loans and financial restructuring of the Bank. Specific activities included the review and development of the Bank's Strategic Plan, advice on improvements to Corporate Governance and Organisational Restructuring, and finally the reorientation of the Bank's SME banking business and operating model.



Belize: Credit Risk, Audit and AML

The Development Finance Corporation of Belize (DFC) is a government-owned financial institution with a mandate to support productive sectors of the economy currently under-served by the mainstream financial sector. GBRW was engaged by DFC to undertake a wide-ranging diagnostic review of its operations, and to assist in the preparation of a 5-year Strategic Plan. This Plan was to encompass a suite of strategic initiatives which would underpin improved performance and stakeholder satisfaction over the medium-long term. In addition, GBRW provided tactical consulting services and knowledge transfer across a wide range of topics including: credit policies and procedures (notably for the emergent SME set); a risk pricing model; revised policies and protocols for the Risk Management division, the Audit Committee, the Board of Management and the Company Secretary; and the guidelines on Anti Money Laundering and Combating Financing for Terrorism.



Bosnia and Herzegovina: ALM and ALCO

Nova Bank was established in 1999 as one of the first private banks in Bosnia and Herzegovina. Since then, the bank has grown into the one of the leading banks in the Republic of Srpska as well as in Bosnia and Herzegovina. The Bank offers a broad portfolio of traditional banking services through its network of 10 branches. GBRW supported Nova Bank under an IFC contract to provide consulting services to support an investment in the bank. Deliverables included the establishment of Risk Management Division, the development of a risk strategy by the Supervisory Board, improved ALM and ALCO, implementation of strategic operational risk management, improved corporate governance, and a comprehensive organisational restructure.

Middle East and North Africa: Retail and SME Lending Policies & Procedures

Arab Banking Corporation, popularly known as ABC, is an international universal bank headquartered in Bahrain. It has network across 18 countries in the Middle East and North Africa, Europe, the Americas and Asia, and is a leading provider of Trade Finance, Treasury, Project & Structured Finance, Syndications, Corporate & Institutional Banking as well as Islamic Banking services. GBRW was contracted by ABC to support the development of retail and SME credit policies and procedures for the four Arab World subsidiaries of the Bank. The assignment involved a programme of diagnostic visits, discussions with management of each subsidiary and the bank's Head Office and seminars for staff involved in SME and retail lending. The assignment included fact finding missions to each subsidiary and a seminar in Tunisia for subsidiary and Head Office staff to compare and contrast experiences across the four subsidiaries. The outcome was a complete and comprehensive credit manual and related scoring and rating methodologies.





Russia: Corporate Banking Risk Management

Bank Kedr is based in Siberia, and was established in 1991. It is now one of the largest regional banks, serving more than 300,000 retail customers and 17,000 enterprises through a network of 111 branches through 8 regions of Russia and in the European Union. GBRW supported the development of corporate banking including strategy development, policies and procedures, marketing, credit organisation, credit procedures, approval procedures and limits, funds and document control, loan monitoring, credit risk management and loan work-outs

Bosnia & Herzegovina: Restructuring of Market Banka

Market banca d.d. was a small private bank established during the war to finance the import of food into Sarajevo. Restructuring activities included support in strategic planning, organisational development and restructuring, treasury and Asset and Liability Management, financial control, accounting and budgeting, human resources and training, credit management, marketing, product development and pricing, and Information Technology. On the conclusion of the project, the majority of the shares were sold to Raiffeisen Bank of Austria.

Ukraine: Assistance with Risk Management

MegaBank was founded in 1990 and is now a leading commercial bank in the Kharkov region of Ukraine. It had a regional network of 191 branches in 25 regions of Ukraine, and offered a full range of banking services to over than 350,000 customers country

wide. As part of an EU-EBRD support facility, GBRW was contracted to develop and improve the Risk Management procedures and processes at Megabank. This program included training staff in lending skills, revision of credit approval and IT processes, assistance in credit scoring, and general risk management and human resource development.



PRIVREDNA BANKA BEOGRAD AD

Croatia: Strategy, Risk Management, Treasury & ALM Advisory

Privredna banka Zagreb was a state-owned bank and the second largest in Croatia. As part of a post-conflict restructuring exercise, the bank was scheduled for restructuring and privatisation. GBRW supported the restructuring of Privredna Banka, with a particular focus on reviewing the strategy and organisation structure, overseeing the non-performing asset resolution, reforming the risk management and internal audit functions, and capacity building of the treasury department and the approach to Asset and Liability Management in the bank. The bank was successfully taken private with a majority stake taken by Banca Commerciale Italiana.

GBRW MANAGEMENT TEAM



Paul Rex, Managing Director, GBRW

Paul is a former senior corporate banker with nearly 20 years' experience, who went on to found GBRW in 1995. Since then he has worked on a wide

variety of financial sector assignments in countries as diverse as Algeria, Bahrain, Bangladesh, Belize, Bulgaria, Czech Republic, Dubai, Egypt, India, Jordan, Latvia, Malaysia, Mongolia, New Zealand, Pakistan, Poland, Romania, Russia, Sierra Leone, Serbia & Montenegro, Singapore, Sweden, Tunisia, UK, Uganda, Ukraine, and West Bank/Gaza.

Paul's expertise covers all aspects of commercial credit risk management, plus specialisms in Monitoring and Evaluation, SME finance, climate change finance, FDI analysis, and DFI/ MDB policy advice. He has an MA from Oxford University and is a Fellow of the UK Academy of Experts, an Accredited Mediator and a Member of the Worshipful Company of International Bankers.



Jeremy Denton-Clark, Director, GBRW

Jeremy Denton-Clark has been a Director of GBRW Consulting for 12 years. This followed an extensive professional banking career of 30 years, where he began

his career working for well-regarded international banks including Kleinwort Benson and NatWest. His professional career culminated in general management as General Manager of London Interstate Bank and CEO of City Merchants Bank.

He has completed numerous bank consulting assignments in countries including Azerbaijan, Bangladesh, Belize, Bosnia, China, Croatia, Egypt, Georgia, Ghana, Montenegro, Mongolia, Nigeria, Romania, Russia, Saudi Arabia, Senegal, Serbia, Sierra Leone, Tajikistan, Togo, Ukraine, and Vietnam. Jeremy specialises in corporate governance, organisational design, strategy, treasury and balance sheet management, SME banking, and credit risk.



Martin Edwards, Director, Asia

Martin Edwards joined GBRW in October 2011 to open GBRW's Singapore office. Martin spent 23 years in Asia during a career with Crédit Agricole,

Banque Indosuez and Chemical Bank (now J P Morgan Chase). He has had business development and credit responsibilities for portfolios of multinational corporate clients and for Commodity and Trade Finance in the Asia/Pacific region.

Martin has a B.Sc. (Hons) in Management Sciences from the University of Manchester; is a Fellow of the Institute of Chartered Secretaries and Administrators; and qualified from Chemical Bank's Graduate Training Programme.

Martin also has considerable consulting experience working with banks in South East Asia and specialises in all aspects of corporate transaction banking such as trade and structured trade finance, commodity finance and risk management, and corporate relationship management.



**Johnny Rizq, Director,
GBRW**

Johnny Rizq has had a 30 year career as an economist, banker, and strategic consultant. A fluent Arabic speaker with a degree in economics, Johnny's early career was as an economic and business journalist. After joining Lloyds Banking Group, he specialised in Project Finance and Trade Finance, before heading up Lloyds' International Advisory Services business.

As a consultant and trainer his focus has been on Strategy, Management of Change, Financial Inclusion, Savings Mobilisation, and Branchless Banking. Johnny has developed and delivered financial sector assignments in many countries including Angola, Azerbaijan, China, Egypt, Iran, Jordan, Kenya, Kuwait, Lesotho, Russia, Saudi Arabia, Slovakia, South Africa, Tajikistan, Tanzania, Thailand, Trinidad & Tobago, UAE, Uganda, Ukraine, and Vietnam.



**David Croft, Director,
GBRW**

David has thirty years of international experience in investment banking, risk and balance sheet management, and structured finance with ING Bank, Citicorp, HSBC and Schroders. David has an MBA from London Business School, a Diploma in International Management from the Ecole Hautes Etudes Commerciales, a Postgraduate Diploma in E-Commerce from London University (Birkbeck College) and a BSc Honours degree in Physics from London University (University College).

As an investment banker, David has led business units in London, New York, Sydney, Zurich and Hong Kong. Consulting experience includes assignments in Thailand, Malaysia, Indonesia and China with specialisms in risk, capital allocation, balance sheet management, structured finance, receivables finance, climate change finance and entrepreneurship.



**Nate Dickerson,
Principal Consultant,
GBRW**

Nate Dickerson gained 35 years of experience in the financial service industry following his MBA from the Wharton School. During his time with Chase Manhattan, Nate specialised in commercial lending, corporate finance, and domestic and international debt restructuring – particularly in Latin America.

Nate has since worked as a consultant, and training and development specialist. He has provided advisory services both within the U.S. and internationally, including in Bosnia & Herzegovina, China, Jamaica, Kazakhstan, Laos, Mongolia, South Korea, Sri Lanka, Thailand, Ukraine, and Vietnam.

Nate specialises in training and development, organisational design, debt restructuring, credit assessment, corporate finance, non-performing loan management, portfolio management, credit administration, commercial lending, relationship management, and strategy.



**David Phillips,
Director, GBRW**

David joined GBRW from the World Bank in 1999 where he worked as an economist and industrial specialist. This followed a number of academic,

advisory and consulting posts stemming from his academic qualifications with an economics degree from Cambridge, an MBA from Warwick University, and a PhD in technology and development.

He has extensive experience in enterprise development and finance issues, especially in the MSME sector, and in economic impact assessment in transition and developing economies. He has developed and applied Monitoring & Evaluation guidelines and processes in a number of different context. David has carried out assignments in a wide range of countries including Bangladesh, Belarus, Belize, Colombia, Egypt, Ethiopia, Ghana, Jamaica, Kenya, Madagascar, Mali, Mauritius, Mexico, Morocco, Nepal, Nigeria, Pakistan, Papua New Guinea, Russia, Somaliland, South Africa, Surinam, Tanzania, Trinidad and Tobago, and Uganda.



**Dileep Wagle, Director,
GBRW Inc.**

Dileep joined GBRW in 2013 after more than 20 years as a senior member of the management team of the World Bank Group with roles including Manager,

Corporate Planning and Head of Strategy, Budget and Programming for East Asia for the IFC, and Lead Specialist/ Operations Advisor for Financial and Private Sector Development: Africa Region at the World Bank. During that time Dileep gained considerable experience around the world with a special focus on Eastern and Southern Africa. An economist by training, Dileep has an undergraduate degree and a PhD from Cambridge University.

Prior to joining the World Bank Group, Dileep engaged in post-Doctoral research and also worked as a consultant for Tata Economic Consultancy Services in India. Dileep's specialities include development economics, administration and operations, finance and budgeting, and project management and administration.



**Michael Pearson,
Senior Advisor, GBRW**

Michael is a strategy and corporate development expert with 25 years' experience working for and advising financial institutions worldwide.

After graduating from Cambridge and obtaining his MBA from Harvard Business School, Michael started his career in strategy consulting.

After joining Lloyds Banking Group, Michael worked in a variety of strategy related positions, including setting up and managing an innovation group for the company. Recent consulting and research projects have included innovation and strategy studies for a global retail financial services association. Michael has worked in Egypt and Kenya, as well as the UK.

Michael's specialist subjects include strategy, entrepreneurship, venture capital, innovation and start-ups, and mergers and acquisitions.



**Mike Coates, Director,
GBRW**

Mike is a banker with over 15 years' experience, and holds a BSc in Financial Services and the esteemed Associateship of the Chartered Institute of

Bankers (ACIB). Mike's career as a professional banker with Lloyds Banking Group covered finance, risk management, and relationship banking. Mike also spent five years with the International Advisory Services unit and, prior to joining GBRW, was the head of financial sector consulting at Maxwell Stamp PLC.

Mike has developed and delivered financial sector assignments in markets including Russia, Egypt, Saudi Arabia, Zimbabwe, Azerbaijan, Ethiopia, Syria, Kenya, Tajikistan, Ghana, Tanzania, Myanmar, Liberia and Vietnam. Mike's specialist areas are strategy, change management, corporate, retail and SME banking, risk management, strategic marketing, and management information systems.

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