

3 Day Course



First time
in Pakistan

Save Time and Money with
in-house Training by

Clive Wykes

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Bank Strategic Management

(With Simbank Simulation)

This course (and the case studies) has been given to banks in many countries in Western and Eastern Europe, Africa and Asia, with a very high satisfaction rating by all participants.

Course objectives

This 3 day programme will provide senior management and their advisors with the essential skills to build a management framework for enhanced performance. The programme will help to:

- Define the bank value metrics and risk adjusted value drivers (RAROC, EVA, Economic Equity, VaR, EaR...)
- Develop value based strategies based on the bank's mission and shareholders' vision and integrate them in the strategic planning process
- Develop of risk optimisation strategies including risk quantification, risk budgeting and pricing as well as risk management (Including: credit risk, market risk, interest rate and liquidity risks (ALM), operational risks, business risks, solvency risks...)
- Analyse competitive positioning and differentiation, including product development and management and client relationship management (CRM and EBM)
- Define, measure and manage Client Value (Customer Value Management for corporate and retail relationships)

This is an intensive, high value programme with a steep learning curve.



Course Director

Clive Wykes

Founder (BC&T) Ltd. Mauritius

Date : 16-18 March 2011

Venue : Karachi Marriott Hotel

Time : 9:00 am to 5:00 pm

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6th March 2011

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We are a business information firm, having managed and organized events of various calibers during the last 3 years of our operations. Among our more recent event are the Entrepreneurship 2010 – Changing the Mindset conference with MPF, 2nd Women in Business & Leadership Conference WIBCON 2010, in April 2010 which we managed for PSTD. ICAP in collaboration with Terrabiz organized a highly successful CFO Conference 'Rising CFO' in March 2010 which was attended by 600 delegates. MIT Entrepreneurship Forum Pakistan, Terrabiz and OPEN jointly organized a conference on Corporate Innovation and Entrepreneurship'09, Karachi in November 2009. We also managed the MAP Conference in November 2009, Lahore with high appreciation from all over the country.

Terrabiz Human Capital Management Conferences which were held in Karachi and Lahore in April 09 and July 09 respectively, and the Compensation & Benefits Day in June '09 also received a very good feedback from the HR professionals in the country.

We also organized the first ever conference on Digital Marketing in Pakistan titled Marketing 2.0 which saw the confluence of the top three names in the world of digital marketing - Google, Yahoo and Microsoft, represented by their senior executives from abroad. Global Head of Mobile Marketing P&G was also one of the speakers. Terrabiz has also organized some events with Google Pakistan.

Terrabiz was responsible for producing a series of highly successful road shows on the promotion of investment in Pakistani capital markets in different cities for its client the Central Depository Company.

As part of our operations, we also regularly facilitate international trainers to conduct public workshops in Pakistan. A few of them were 'Six Thinking Hats' with Dr. Sunil Gupta, Life Time Master Trainer of Edward de Bono Tools, Nick Blasdale Introductory Management Skills, Advanced Presentation Skills and Media Relations by Simon Bucknall, HR Balanced Scorecard with Alan Fell; Employer Branding with Dr. Olga Kampaxi, and many others.

Our recent training workshop participants list includes SSGC, OGDCL, KESC, KAPCO, Pakistan Security Printing Corporation, State Bank, National Bank, MCB Bank, RBS, HSBC Bank, Allied Bank, NIB Bank, Mobilink, Ufone, Zong, Wateen Telecom, Telenor, Siemens, Haleeb Foods, National Foods, Cadbury, Getz Pharma, Sanofi Aventis, Novartis Pharma, GSK, PharmEvo, Macter Pharma, Sight Savers, Syngenta, Engro Corp, Coca Cola Beverages, CDC, HUBCO, and Aga Khan University et al.

For Registration

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Bank Strategic Management

(With Simbank Simulation)

Course Duration

This course is proposed on a 3 day basis, which is the minimum required time to both review the management concepts and apply them in a bank computer aided management simulation.

Who should attend?

The training is organized for approximately 15 to maximum 25 Managers. They should have a university degree and/or have sufficient client management and financial management experience.

This course is aimed at senior level bank managers, that need to understand the dynamics of value based bank management. It focused on a strategy development and implementation to optimise the drivers of bank value (growth, risk and profitability). Theoretical concepts are supported by a bank management simulation programme, where participants define their bank's policies, strategies and tactical implementation plans by managing:

- Sales and marketing strategies in retail banking
- Corporate credit portfolios
- Treasury
- Enterprise Risk Management (focused/ limited to Interest Rate Risk Liquidity Risk, Credit Risk) and Economic Equity budgeting and allocation
- Basel 2 and Basel 3 compliance management

This course has been very successfully delivered at Board level, senior management level, and specialised business units, down to entry level management teams. Specialised business units have found it very useful including:

- Risk (credit, ALM, compliance) Management Business Unit (BU)
- Retail Sales & Marketing BUs and retail distribution units
- Private Banking BUs
- Corporate Relationship Managers
- Management Accounting and Financial Control units
- Strategy and planning BUs
- Audit teams

Course Material

We will deliver all course material in electronic format at least 1 week before the training kick-off. This will include presentation slides and all case studies plus eventually supporting articles and documentation

Send your cheque in favor of "Terrabil" to **Murad Hassan**
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Date : 16-18 March 2011
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Content and Methodology

Content description: Bank Strategic Management

Bank strategic management requires quantitative and qualitative analytical competencies. They are confronted to new regulatory constraints and enhanced competition in a global financial market! A rigorous management framework is of vital importance to ensure leadership and management success

All management domains need to be integrated into a global strategy, in order to ensure the balance between growth (commercial strategies), risk (Enterprise-wide Risk Management strategies) and value (sustained profitability strategies). Without sound and robust risk based management the financial industry will continue to be submitted to regular and very severe financial crisis!

We will also analyse the consequences of the great Banking crisis of 2008 and learn from these events to improve the quality of the management responses to extreme volatility. We will also discuss the new capital constraints (BIII) and ICAAP requirements

Case Study description:

The course is based on the principal that the learning experience is enhanced by hands on exercises that replicate real management situations, where participants can test the concepts learned and analyse the result of their analysis and management decisions. Hence we have created this course with a high level of integration between theoretical concepts, valuation models and risk management methodology descriptions and computer aided Asset and Liabilities Management simulation

Introduction

The current simulation programme is in constant evolution. It now focuses on Treasury, Balance sheet Management and risk management (Interest Rate Risk, Liquidity Risk and Credit Risk) and compliance (BII) in Retail Banking (private banking, premium banking and mass market retail)

General Description

The participants are divided into a number of management teams (maximum 4). These are typical management team of a small bank. The size of the group will vary on the basis of the specific training objectives and characteristic. Teams can be constituted by a single individual to a maximum of 4 to 5 participants

Each team will make management decisions on different management domains

- Strategy definition including markets, risk policies & limits, performance criterions...
- Marketing & Sales i.e. client and product management (pricing, sales volume budgeting, marketing campaign investments)
- Risk management (credit risk, interest rate risk, liquidity risk and solvency risk) Decisions made by the management teams are *input* into the computer simulation programme, which calculates the effects of all the decisions and prints a Management Information Report with the results

All the information required to develop and justify the management decisions are in a Management Information Report which includes:

- General Market information (economy, interest rates...)
- The Bank's Balance Sheet and Income Statement
- Profitability report
- Risk reports
- Marketing reports

Decisions can cover all the management domains in one decision or can be taken in 2, 3 or 4 decision sessions. A simulation can hence focus only on one of the domains at a time (such as retail banking).

This improves the result analysis and causalities of decisions. The objective of the simulation is to develop a strong understanding of the key factors that contribute to the optimisation of a retail performance.

Strategic Value Based Performance requires a sound understanding of many management variables sometimes complex and very quantitative. We have simplified some of these domains to make them accessible to non-specialists. For the participants it is important to understand the dynamic of all the management domains and their impact. To illustrate this point the Bank must manage its risks (credit risks as well as Interest Rate Risk, Liquidity risks and Solvency risks). The way to do this is to assume risk (“buy or sell risk”) for an optimised amount, under risk constraints (equity compliance) under profitability constraints (revenues and cost efficiencies) and under value constraints (Economic Value Added performance metric and share price).

The objective of this strategic management course and simulation is not to “create” strategy consultants for the banking industry, but to help bank managers at all levels to think strategically in full understanding of the consequences of their decisions. The simulation is principally directed towards senior managers and all officers who need to understand the banks strategy and implement them on a day to day basis. The way the simulation is constructed will allow a very useful learning experience to bank analysts and budgeting/planning staff.

Description of the Management Domains

The simulation focuses on the following management domains:

1. Client and Market Management including sales & marketing. The focus here is to maximise sustainable client and product profitability and grow the Bank’s balance sheet and optimise their economic equity. As this is done under constraints (limited equity and financial resources), investment decisions must be made in those markets and segments that maximise the risk adjusted returns of the bank.

2. Risk Management

As stated above we are focusing on sustainable risk adjusted performances (RAROC). Hence all risks (credit, ALM...) have to be analysed, quantified and priced. The importance of this is underlined by the 2008/09 financial crisis! Credit Risk will be analysed on a portfolio basis to allow optimised strategic asset allocations in products and markets. Interest rate risk will also be quantified and managed within Bank wide risk policies and limits. Liquidity management will also be projected (static and dynamic), and managed on a contractual and behavioural basis.

3. Management of the Bank’s efficiency will focus on the revenue side of the cost to income ratio, without making operational process management decisions. Client profitability and value will be one of the management metrics to manage.

Description of the Management Variables

The Management is asked to strategically manage a SIMBank. Currently the simulation is focused on retail banking. Participants will need to manage all the related activities including Treasury to fund the bank divisions’ asset and reinvest the liabilities, as well as to manage all risks through asset sales and purchases and through derivative hedging instruments. All the management variables have a direct impact on the Balance Sheet and Income Statement of SIMBank. The Managers will be presented with Management Information Reports that contain all the necessary information to make rational management decisions.

For further info visit

terrabilgroup.com

Management Objectives

The Managers have received from the Board instruction to:

- Maximise the sustainable Economic Value Added (EVA) of the bank and its share price, under risk constraints and within chosen markets (retail and/or corporate). The risk constraints are:
 - a. The bank's risk rating (solvency)
 - b. Compliance to Basel 2 Pillar 1 (standardised)
 - c. Internal risk limits (to be determined as per Basel 2 Pillar2)

To achieve this they must develop strategies that optimise the global size of the bank (i.e. their growth strategy), the asset allocation between the different sub-markets (i.e. optimise the risk adjusted returns of each under risk constraint), and manage the customer acquisition and attrition propensities (marketing). Of course this management challenge is to be executed in a changing environment (economic situation, interest rates, market prices, client behaviours etc.)

Indicative high level schedule

DAY 1	am	Concepts: Value Management, the consolidated/ global Performance Domain Management: Commercial strategies and client management
	pm	Case study: Bank Performance Simulation Decision 1
DAY 2	am	Concepts: Domain Management: Financial Risk Optimization strategies
	pm	Case study: Bank Performance Simulation
DAY 3	am	Concepts: Domain Management: Credit Risk Optimization strategy
	pm	Case study: Bank Performance Simulation

Conclusion:

The participants will gain useful understanding of bank performance dynamics and more importantly will have a real experience of managing the bank and responding to the challenges of the environment in a near life experience. They will have a good (but general) understanding of three major management domains in Retail, which will be of immediate application on their day-to-day responsibilities.



Course Director

Clive Wykes

Founder (BC&T) Ltd. Mauritius

Clive Wykes graduated from the University of Louvain (UCL) with a Masters in Applied Economic Sciences. From 1973 to 1991 he developed his career in banking with American Express and Chase Manhattan Bank, covering many areas in banking: credit and marketing, risk management, product development and management, budgeting / MIS and strategic planning as well as general management. He was exposed to local and international markets in retail, SMEs, large global corporations and institutional and corporate Finance.

In 1991, he founded a Management Consultancy firm, PI Consulting SA in Belgium, and developed consulting relationships with a number of financial institutions of which BIL, Crédit Agricole, ING, San Paolo IMI, BNPP, SG and many smaller institutions in Europe and Africa. PI Consulting collaborates with consulting firms and solution vendors as a solution architect and business support consultant. These clients included Computer Science Corporation (CSC Inc), Teradata Inc, SAS Inc, C&W SA and others.

In September 2008, he founded Business Consulting & Training (BC&T) Ltd. in Mauritius, to take over the African and Asian turnover of PI Consulting. BC&T has successfully developed strong strategy and risk management consulting relationships in Africa with local banks of which BBS, FNB, NDB, BSB, Investec...and has partnership agreements with training companies (Euromoney, DC Gardner, BBA, Febelfin). Clive has conducted several workshops for Euromoney trainings.

Clive has trained and consulted in most European countries and in over 20 emerging economies in Africa, the Middle East and the Far East. He lectured Credit Risk Management at FUSL (Facultés Universitaires Saint Louis) in Brussels until September 08 when he moved to Mauritius. Over the years he has been a regular speaker in many international conferences in Europe (Paris, London, Brussels, Amsterdam), Asia (Beijing, Hanoi), Middle East (Lebanon, Dubai), Africa (Zimbabwe, Nigeria, Algeria, Morocco).

Workshop Investment

Rs. 125,000/- Per Participant

***Early Bird Discount: (Before 10th March 2011)**

Rs. 110,000/- Per Participant

*Every 4th and subsequent participant from the same

organisation to get a **50% Discount**

Includes course ware, Terrabiz certificate, lunch, refreshments and business networking.

*Discounts are mutually exclusive

For Registration

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Don't Kick the Cat-Executive Stress Management

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Essentials of Physical Asset Management

by Ali Zuashkiani, Canada

Director of Centre for Maintenance Optimization and Reliability Engineering, University of Toronto, Canada

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Registration Note:

Participation will be confirmed subject to receipt of payment.

Substitutions are welcome. Please notify us in writing at least two working days prior to the event. All cancellations must be sent in writing, and will carry a 15% cancellation fee, once a registration request is received and acknowledge by Terrabiz.

Workshop fees must be paid in Full. No refunds will be given if a written cancellation occurs within 10 working days prior to the workshop. Same applies for delegates who don't attend the workshop without cancellation. Workshop materials will still be couriered to them. However, if you have paid your workshop fee in full and you wish to attend any other workshop from Terrabiz within 6 months of the initial registration, you will only be invoiced for 15% of that workshop fee. Please note that you can transfer only once. In the event of unforeseen circumstance, Terrabiz reserves the right to cancel or postpone the event.