

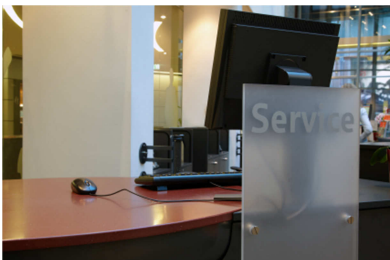




# PRODUCT & DISTRIBUTION CHANNEL MANAGEMENT FOR SME BANKING

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## TRAINING COURSE OUTLINE



*This course is intended for those interested in how to manage products and distribution channels for SME banking customers. It is geared for senior and middle management staff and is relevant to the fields of strategy and planning, marketing and product development, sales management and business analysis, risk management, and human resources. It serves as an introduction to the key concepts of product and channel management, as well as including practical detail on their application to SME customers, particularly by using real-life examples and case studies.*

## COURSE DETAILS

**Course Hours** 14 (2 days)

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### Target Audience

This course is aimed at staff and management experience in SME banking and/ or from an information technology and services function supporting the SME banking business.

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### Course Description

During this course we show in a very practical way how to develop and manage products and channels for the SME customers of banks. It covers the fundamentals of strategic marketing before focusing on product and channel management, and showing how banks can boost profitability by adopting a structured and targeted approach. It will show them the optimum approach for segmenting the market, developing a targeted product and channel offer, and promoting it in the market. It focuses on how to boost product and channel sales, whilst simultaneously improving efficiency.

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### Course Objectives

- Delegates will be refreshed with the high-level concepts of strategic marketing
- Appreciate the fundamentals of product and channel management in relation to SME customers
- Understand how to establish and implement metrics for measuring the success of improvements to product and channel management
- Develop some high-level plans for improvements to product and channel management within their own banks
- Compare the various product/ channel mixes from banks in their own market and appreciate the relative strengths and weaknesses

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### Assessment

There will be no formal assessment, but participants will be expected to contribute actively to the discussions.

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### Course Languages

All presentations and hand-outs will be in English.

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### Prerequisites

At least three years in an SME banking business and/ or exposure to a centralised marketing/ sales function for a banking business. A good working knowledge of English is required, and some basic familiarity with some key concepts of strategic marketing would be helpful.

## COURSE OUTLINE

### Module 1

#### **What are the fundamentals of strategic marketing and where does product and distribution channel management fit?**

- How does it help to have an integrated approach to product and channel management?
- How can I decide what preferences my customers have for products and channels?
- What new technology and ICT enabled products and channels might my customers be expecting soon?

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### Module 2

#### **What are the key concepts of product and channel management in relation to SME customers?**

- What is the product lifecycle and how does it work?
- How can I use product and channel profitability measurement to determine the optimum mix?
- Why is it important to have a full range of products and how can we effectively cross-sell?
- How do I build product and channel management into the strategic marketing plan?

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### Module 3

#### **CASE STUDY**

- Can delegates identify a potentially profitable customer segment and show how their bank might gain competitive advantage?
- How would they go about determining an optimum product and channel mix for this segment?
- What are the pros and cons of competing product/ channel offers currently in the market?

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### Module 4

#### **How can I integrate effective product and channel management with a customer relationship focus?**

- How can product managers be instrumental in improving sales and service?
- Why is product “bundling” and customer “solutions” a successful way to address the needs of customers and to cross-sell products?
- How can I target the performance of staff in relation to product sales and how can I reward them?
- How can I use e-Learning and Learning Management Systems to roll-out product and channel training to the network?

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### Module 5

#### **How can I build product and channel management capacity internally?**

- How do I get my product development people to co-ordinate effectively with risk management in the product management process?
- What is risk-based pricing and how does it improve both marketing and risk management simultaneously?
- How can I develop or adapt branches into SME sales and marketing centres?
- What’s the best and safest way to develop, test and launch an innovative new product?

## COURSE PRESENTER

### **Mike Coates, Senior Consultant, GBRW Limited, London**

Mike had a successful and diverse career in banking and consulting before recently joining GBRW Ltd as a Senior Consultant. He is a qualified banker with the well-respected combined degree/ Associateship qualification from the Institute of Financial Services, and he worked for over ten years in retail and corporate banking roles, and in head office support functions such as finance and risk management.

Mike also spent five years with the International Advisory Services unit in the Financial Institutions Group of Lloyds Bank, where developed and delivered a number of successful consulting assignments. More recently Mike was the head of financial sector consulting at Maxwell Stamp PLC, a prestigious international economic development consulting firm.

He regularly provides expertise to projects, especially in the development of corporate and marketing strategies for financial institutions, particularly in relation to SME finance. Specifically, he has worked with a number of commercial banks in the CIS and Middle East to help them elaborate their SME strategies. In Saudi Arabia, in particular, he led major market research exercises to help bankers understand the potential opportunity and to effectively segment the market.

Mike is particularly interested in the challenges of banking SMEs in emerging markets, where the information and legal environment is not as supportive. He and his colleagues at GBRW have a range of tools which can help bankers overcome these hurdles. As well as traditional approaches, he is also very interested in applying new technologies and innovative approaches to the management of data, to overcoming the challenges of SME banking. He has practical experience in data mining and analysis, credit scoring and rating models, Customer Relationship Management systems, e-Learning, internet and web design, and the development of Management Information Systems.

## CONTACT DETAILS



To discuss your Bank's needs in more detail, or to find out more, please contact one of the GBRW Consulting Banking Practice team.

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