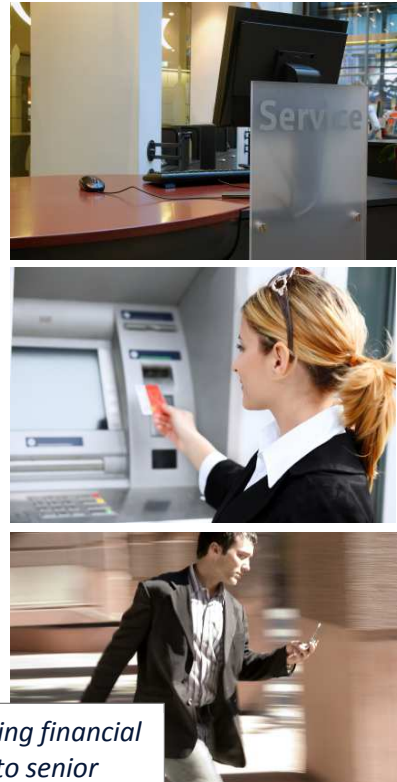




DRIVING BUSINESS PERFORMANCE IN COMMERCIAL BANKS

TRAINING COURSE OUTLINE



This course is intended for those interested in boosting financial and operational performance in banks. It is geared to senior and Board level executives looking for a framework that can help them to accelerate the achievement of demanding strategic objectives, and enable them to monitor and manage performance systematically and objectively. It draws on the Balanced Scorecard methodology to consolidate understanding of the linkage between strategy, KPIs and performance management. It also provides guidance on the design and use of Management Dashboards and management information reports.

COURSE DETAILS

Course Hours

14 (2 days)

Target Audience

This course is aimed at bank executives at Senior Management levels seeking to significantly improve financial and operational performance, and looking for a framework that can help them do so. It is also highly relevant for HR Directors looking for effective ways of aligning individual performance with strategic goals, and for those involved in designing and producing management information reports.

Course Description

In this course we show how banks can support the achievement of strategic objectives by creating a robust framework to monitor and manage business and individual performance. The course is based around the Balanced Scorecard (BSC), a strategy implementation methodology widely used by banks, corporations, and governments. But the course goes beyond the concepts of the BSC to offer practical solutions in a day-to-day banking environment. It focuses on the linkage between strategy and key performance indicators (KPIs), and describes how Boards and managers can use Management Dashboards to monitor and drive performance, and to take appropriate action when performance is off track.

The course employs a combination of delivery techniques – presentations, Q&A sessions, participative discussions, best practice examples, and exercises.

Course Objectives

Participants in the course will come away with:

- An understanding of how to develop and implement a Balanced Scorecard within their own organisations
- A clear idea of how Management Dashboards are used to monitor performance effectively, and to drive performance improvements.
- The ability to re-focus management reporting on the KPIs that most accurately reflect a bank's strategy, and to design Dashboards and management reports that support management decision-making.
- An understanding of the management processes that need to be in place to optimise business and individual performance.

Assessment

There will be no formal assessment, but participants will be expected to contribute actively to the discussions. GBRW will provide eligible participants with an attendance certificate.

Course Languages

All presentations and hand-outs will be in English and the local language.

Prerequisites

Participants should have at least five years business experience, whether gained in a bank or elsewhere, of which at least three years at a senior management level. Experience of strategic or business planning, or involvement in management information reporting, would be advantageous. A good working knowledge of English is required.

COURSE OUTLINE

Module 1

Understanding the Balanced Scorecard methodology

- Can a bank function without a strategy?
- Strategic plans, operational plans, and budgets
- The gap between strategy and implementation
- What does a Balanced Scorecard look like?
- The four (or five?) Perspectives
- Linking the Perspectives to the Corporate Vision
- Incorporating Strategic Themes
- Objectives, Measures, Targets and Initiatives

Module 2

Building the Balanced Scorecard

- Creating a “Strategy Map”
- Understanding what drives the value chain, and identifying the causal links between objectives
- Distinguishing outcomes and drivers
- Lead and lag performance indicators
- Financial vs. Operational indicators
- Selecting the KPIs relevant to the strategy
- Defining financial objectives and incorporating “constraints and controls” to manage risk
- Describing the Customer Value Proposition and translating it into measurable objectives
- Understanding business process efficiency and defining core measures of effectiveness
- Making use of system capabilities to monitor operational performance
- Linking “development” to “performance” – building the skills and competencies to deliver results

Module 3

Management Information Dashboards

- What should we monitor? The difference between inputs, outputs, and outcomes
- Managing at different levels - whole bank, divisions, departments and individuals
- Separating statutory reporting from management reporting
- Monitoring the competition and the business environment
- “Making Measurement Meaningful”. Can we manage without measuring?
- Objectively Verifiable Indicators vs. Judgemental Indicators
- Using the measures we already have / Creating the measures that we need
- Characteristics of a good Dashboard
- Using the full functionality of the MIS
- Printed vs. Electronic reports. The benefits of “drill-down”
- Getting the frequency of reporting right

Module 4

Managing and Driving Performance

- Communicating the Strategy and the Scorecard
- Making strategy everyone's business
- Gaining buy-in, and making managers and staff accountable
- Putting the Balanced Scorecard on every management agenda
- Tailoring management reports to the nature of the meeting
- Judgemental vs. Evidential performance reviews
- Frequency and style of reviews
- Cascading from the top down
- Linking performance to reward
- Celebrating success and understanding failure
- Regularly reviewing targets
- Action plans to bridge the gaps

COURSE PRESENTER

Johnny Rizq, Director, GBRW Limited, London

GBRW Director Johnny Rizq is an experienced consultant and trainer specialising in banking and financial services in Emerging Markets. An Economics graduate, Johnny's career has included 23 years with Lloyds Bank International and Lloyds TSB Bank. For many years he headed Lloyds TSB's International Advisory Services unit, providing consulting and training services to banks worldwide. He was also Head of Strategy and Innovation in Lloyds TSB's Corporate Transaction Services business.

Johnny has worked with governments and banks in the Middle East, Russia, Central and Eastern Europe, Africa, the Far East and the Caribbean. His clients have included state-owned and private sector banks, as well as government ministries and central banks. His particular interests as a consultant are in strategic and business planning, strategy implementation, business performance management, organisational design, culture change, post-merger integration, and internal communications. As a trainer, Johnny regularly runs courses and facilitates workshops on Strategy, Change Management, Management Information Reporting, and Business Performance Management.

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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