

# 7th Annual SME Banking Excellence 2018



“Financing the future of Asia:  
Building & Managing a successful  
client focused SME business”

3 Day Masterclass ♦ 7th - 9th March 2018 ♦ Sheraton Shanghai Pudong Hotel & Residence, China

## OVERVIEW

SMEs are the engine of growth to most economies around the world and many Financial Institutions have made this a key focus in recent years. But in order to capture this growth opportunity in a crowded market including the new FinTechs, a set of disciplined and structured client driven processes must be built and managed. This course will provide insight into many of the critical enablers needed to build a client focused SME business, both what works and what does not. Areas covered will be SME Strategy, building a differentiated value proposition, how to maximize effectiveness through client segmentation and sales coverage, developing high quality sales processes, building a positive client experience, managing the portfolio, and more.

## COURSE DELIVERY

- Presentations
- Exercises
- Case studies & Group discussions

**Book Now**

&

Get Discounts

## COURSE LEADER



**Christopher Daló**

Christopher Daló is a Senior Banking Executive with almost 30 year of experience building and leading Commercial/SME Banking businesses around the world. He recently was the Global Head of Sales Management and Client Propositions for the SME/Commercial Banking segment at Standard Chartered Bank working with 3000 associates in 30 countries in Asia, Africa, and the Middle East. Chris also is a Senior SME Banking Consultant to the

International Finance Corporation, part of the World Bank. He also advises banks on SME directly, as well as leads seminars to SME bankers across Asia, Africa, and the Middle East on implementing Best Practices in SME Banking. His ability to educate market players on how to build a successful client focused SME business is unsurpassed.

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## BENEFITS FROM ATTENDING

### Individuals who attend will:

- Increase the productivity of your sales force through effective client segmentation and coverage
- Differentiate your client value proposition
- Increase client loyalty and retention
- Cross sell more solutions to your clients
- Maximize employee and client metrics through data analytics
- Optimize the performance of the sales force through better training and optimal incentives

## WHO SHOULD ATTEND?

- Head of SME Banking
- Head of Marketing
- Head of Business Banking
- Head of Sales overall for SME / Business Banking
- Head of SME Product Development
- Head of SME Segment Management
- Head of SME Business Performance
- SME specialists
- Retail Distribution Heads
- Regional Managers and Branch Managers

## Pre-Class Questionnaire (PCQ):

To ensure that you gain maximum benefit from this event, a detailed questionnaire will be sent to you to establish exactly what your training needs are. The completed forms will be analyzed by the course trainer. As a result, we ensure the course is delivered at an appropriate level and that relevant issues will be addressed. The comprehensive course material will enable you to digest the subject matter in your own time. This training course is designed specifically for participants to work through a dedicated strategic planning process. It is a high-level, intensive and vigorous programme that will move rapidly. The trainer will introduce the sessions and then participants will have the opportunity to develop their own plan. It is an extremely practical training course where participants will spend considerable time working on their own ideas that will enable them to achieve superior performance within their personal work domains. This training course will contain case studies and learning principles from various organizations, which will enable participants a frame of reference from which they can then launch into their own activity.

## LEARNING OBJECTIVES

- Understand the state of the SME market globally, the challenges and the opportunities
- Build a market leading client value proposition
- Segment your clients to maximize profitability, productivity and return
- Build a sales coverage model to optimize cost to income
- Increase the acquisition of quality new clients retain the best ones, and learn when to exit some client relationships
- Cement client relationships through effective client interactions
- Plan effectively to deepen relationships with clients
- Build sales discipline around managing clients
- Measure client experience and develop proper governance
- Set effective sales targets and optimize incentive structures.
- Build the foundation for Sales, and equip your team with the tools to serve clients
- Utilize data to optimize the SME business

## OUR PAST ATTENDEES

Aditya Birla Finance Affin Bank Berhad • Al Rajhi Banking 8, Investment Corporation Berhad • Allahabad Bank • Alliance Finance Company • Allied Bank • AmBank (M) Berhad • Arab African International Bank • Ads Bank • Bahrain Credit • Bangkok Bank Public Company • Bank AJazira • Bank Asia • Bank Muamalat Malaysia Berhad • Bank Mandiri • Bank Negara Indonesia • Bank Negara Malaysia • Bank of Asia Nepal • Bank of Baroda • Bank of Ceylon • Bank of India • Bank Rakyat • Canara Bank • Central Bank of India • Cim Finance • CIMB Bank Indonesia • Commercial Bank of Ceylon • DBS Bank • DFCC Bank • Exim Bank of India • Exim Bank of Malaysia • Golomt Bank • Gulf Bank Kuwait • Habib Bank • Hatton National Bank • OBI Bank • Indian Overseas Bank • J.S. Bank • Karvy Financial Services • KASB Bank • Kuwait International Bank • L&T Finance • Malayan Bank Berhad • MBSB • MCB Bank • Metropolitan Bank & Trust Company • National Bank of Abu Dhabi • National Development Bank PLC • Oriental Bank of Commerce • Peoples Bank • PT.Bank Danamon Indonesia Tbk • Pubali Bank • Public Bank Berhad • Reserve Bank of India • RHB Banking Group • Rizal Commercial Banking Corporation • Saudi Hollandi bank • Seylan Bank PLC • SIAM Commercial Bank • Silk Bank • SME Bank • Soneri Bank • Standard Bank • State Bank of India • State Bank of Mauritius • State Bank of Pakistan • The Islamic Development Bank • The Karur Vysya Bank • TMB Bank Public Company • Union Bank of Philippines • United Bank Limited • Bimpuh Finance • Bank Central Asia • UOB Malaysia • State Bank Mongolia • XAC Bank • VP Bank Vietnam • MB Bank Vietnam • Dhaka Bank • Rupali Bank • Sonali Bank • Janata Bank • Agrani Bank • Prime Bank • Kasikorn Bank • Lanka Bangla • CTBC Bank • DBS Hongkong • KFH Malaysia • RDB Bank • Pashtany Bank • Afghanistan Commercial Bank • Mutual Trust Bank • RHB Bank

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## DAY 1

### Session 1

#### Developing and implementing a successful SME Strategy

- What makes the SME segment so unique and more challenging to execute?
- How should the SME segment be defined– What criteria should be used?
- Is SME really just about lending?
- Where in the organization should the SME segment report? What are the trade-offs?
- What are the strategic and tactical challenges in building a successful SME business

### Session 2

#### Developing a winning Client Value Proposition (CVP)

- Who are SME clients?
- How do you assess their needs? From the eyes of the client or the bank?
- How to make a value proposition unique and client driven
- What are the components of the value proposition
- What is the process of building out the value proposition
- Delivering it to the market – online, media, events

**Exercise: Building out a Client Value Proposition**

### Session 3

#### Developing an effective client segmentation strategy

- What are the results of effective client segmentation? What results when there is ineffective client segmentation?
- What obstacles must be overcome?
- What analysis must be done on the current client portfolio to assess its effectiveness?

- How to re-segment your clients and minimize client and employee disruption?
- How to apply segmentation to new client acquisition?
- How to build a policy and process around moving clients across the client continuum

### Session 4

#### Building a Sales Coverage Model for clients to maximize profitability

- What are the key roles needed in the Sales organization, including product sales support.
- When are Direct Sales forces effective and what risks must be managed?
- What Span of Control is optimal?
- What are the optimal Account Loads for Sales to balance profitability and risk?
- What reporting lines make sense in what situations? Branch vs. centralized.
- How to build clear segment and frontline KPIs and what are they
- How to re-allocate accounts among sales staff to maximize performance

**Exercise: Segmentation and Client Coverage Model example**

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## DAY 2

### Session 5

#### Acquiring “quality” new clients, and keeping them

- Where do banks find new leads? Use of databases, relationships with Associations, client referrals programs etc. How to maximize their effectiveness.
- How to best measure new client acquisition?
- How to work effectively with the Retail and the Corporate Bank as a generator of new clients: Wealth clients that are Business Owners and Corporate Supply Chain spokes.
- How to retain your best clients and when you may need to exit others

### Session 6

#### Building an effective strategic Account Planning program to deepen client relationships

- What is a strategic account plan and what is its purpose?
- What information needs to be captured and for which clients?
- Who in the bank is needed to build the account plan to increase its impact?
- How often are account plans updated?

*Exercise: Class build out of an account plan*

### Session 7

#### Understanding Customer Relationship Management (CRM)

- What does a CRM system do and what value can a CRM system bring for the organization
- What are the numerous elements/modules of a CRM?
- What are some basic needs before starting and what at a minimum is needed?
- What are the challenges in implementing CRM and how to overcome them?

### Session 8

#### Managing the Client Experience

- What are the various client touch points with a bank?
- What criteria do clients use to evaluate a bank?
- What methods can be employed to capture Voice of the Client and what are their merits?
- What is Net Promoter Score and how do you measure it?
- How to build a governance process for client experience

*Exercise: Measuring client experience*

## DAY 3

### Session 9

#### Developing a Data Analytics and Portfolio Reporting Program

- Why is data so critical in SME Banking
- What is Data Analytics? How is this different from Portfolio Reporting?
- What are the various ways in which these can be used to increase revenues, improve productivity, etc.?

*Exercise: Build out a Data Analytics and Portfolio Reporting Execution Plan*

### Session 10

#### Setting targets and building a scorecard to maximize performance of Sales and Relationship Managers

- What are the essentials for targets and scorecards?
- How to best allocate sales targets?
- What are the key sections of a scorecard?

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- How do you build a scorecard?
- What specific criteria are used to measure?

**Exercise: Target setting and scorecard building**

## Session 11

### Building an effective learning curriculum for the front line

- What are the guiding principles for an effective program?
- What are the various lenses of a training program?
- What are the core topics and different methods of delivery?
- What are the roadmap examples for Credit, Product, Sales, Compliance, and Leadership?
- How do you maximize the impact?

## Session 12

### Optimizing the Sales and Credit Framework

- What are the inherent credit risks with SMEs?
- Why are banks and clients not always on the same page?
- What are the common threads in organizations where Credit and Sales have a highly effective relationship?
- Scorecard Lending: What are the building blocks needed?
- How can Sales increase returns to offset credit risk?

## Session 13

### Closing Dialogue and Summary

- What are the strategic challenges in building a successful SME business?
- What are the tactical challenges?
- What are the basics for success?
- How to build a successful client focussed SME Banking business

**Course concludes**

## TESTIMONIALS

Very Relevant Masterclass well conducted. Good trainer with International (Developing Countries) Exposure & multi – Cultural / Economic Perspective

***Oriental Bank of Commerce***

Very professionally organized, friendly team of organizers and very good and useful course material

***Bank Mandiri, Indonesia***

It was indeed an eye opener training: and I am confident will help me do my work in much productive way

***Golomt Bank, Mongolia***

This is one of the best trainings ever attended, We can learn a lot from trainer who has so many experience in Infrastructure Project Finance around theWorld.

***CIMB Bank, Malaysia***

It was a great event, well organized and very useful for our organization

***State Bank Of India, India***

Good movement to increase awareness of topics which effects in future on individual development

***Commercial Bank of Ceylon, Sri Lanka***

Well organised training session

***DBS Bank, Hong Kong***