

# BUILDING CAPACITY IN THE BANKING SECTOR FOR OVER 60 YEARS



## TRAINING AND PROFESSIONAL DEVELOPMENT

[www.crownagents.com/training](http://www.crownagents.com/training)



**CROWN AGENTS**  
ACCELERATING SELF-SUFFICIENCY & PROSPERITY

**Drawing on our extensive experience of training both public and private sector banks over many years, Crown Agents offers a suite of learning programmes to support the evolution of our banking clients' business and operational models.**

With a learning suite that comprehensively covers the banking knowledge and technological and management issues required to operate in the evolving financial services marketplace, our training courses will equip you with the skills and understanding to make a real impact in your business.

## **THE CHALLENGES FACING THE INTERNATIONAL BANKING MARKET**

The 21st century banking sector is constantly evolving. Retail banking is undergoing seismic changes as financial economies become more and more digitised and the traditional banking model faces competition from new Fintech firms, Telecoms companies and start-up challenger banks. The disruptive potential of all this new technology poses both risks and opportunities for banks around the world as they navigate this new dynamic landscape.

With the market evolving at such a fast pace, many banks are re-engineering their operational models to encompass a wider range of product sales and service delivery channels, whilst still trying to retain the traditional focus on enhancing the customer experience. With this comes an increasing need to deliver holistic financial solutions rather than just individual product sales.

While physical bank branches are still important for many transactions, the banking model is also rapidly evolving to be a mix of in-person and online; banks must now accommodate a much wider range of digital services than before, including online banking, call centre customer service and in-app mobile banking. Many are managing this through increased collaboration so that infrastructure costs can be shared - also leading to an overall reduction in industry fraud. The role of banks in the global fight against climate change, and the subsequent need for robust environmental, social and governance [ESG] strategies, is also a dominating issue. Banks' Boards consequently have many important considerations when developing their organisations' strategies.

### **MEET THE TRAINER – YOUR EXPERT GUIDE TO BANKING SECTOR DEVELOPMENTS**

Crown Agents' lead banking sector trainer, Duncan Hughes, has over 25 years of experience in financial services across the banking, asset management and insurance sectors.

During his career in financial services, he held many senior positions at major financial firms including NM Rothschild and Columbia Threadneedle. In recent years, he has specialised in developing market financial services and pensions and has lectured and consulted widely in South-East Asia and Africa. He is the author of several publications in the fields of investment, financial risk management and on the opportunities presented by new financial technologies, including blockchain, particularly in a development context.

As a widely respected expert in the sector, Duncan has delivered numerous scheduled and customised courses for Crown Agents over the last 11 years and is highly regarded by our clients.



# CROWN AGENTS' SCHEDULED TRAINING COURSES

Always highly engaging, our training courses are dedicated to delivering practical skills that can be swiftly implemented and built upon to deliver real and lasting results. Drawing on our years of experience training banking and financial services professionals, in 2022 we will be introducing five new courses focussed specifically on supporting the banking sector:

## **BANKING STRATEGIES AND MANAGEMENT**

Ideal for senior executives and Boards within the banking sector, this course will equip delegates with critical skills in strategic management, change management and leadership. Through an exploration of domestic and international banking landscapes, delegates will examine how to develop and implement long-term strategies that will create value for the bank's customers whilst effectively managing its risks.

## **CORPORATE GOVERNANCE FOR SENIOR BANK EXECUTIVES**

In order to consistently generate attractive returns on shareholders' equity whilst meeting the expectations of key stakeholders, all teams and departments within a banking organisation must align with and support the overarching business purpose, vision and strategy. Doing the right thing is critical but doing it well is also vastly important. This course will increase your understanding of the nature and importance of good governance and how this can lead to tangible success within your organisation.

## **SUSTAINABILITY FOR BANK BOARDS AND SENIOR EXECUTIVES – LEADING ESG RISK AND CLIMATE CHANGE TRANSITION: THE NEW ORGANISATIONAL IMPERATIVE**

Banks Boards and Senior Executives have now wholly accepted the importance of environment, society and governance (ESG) issues as an urgent organisational imperative. This cutting-edge course will help bank leaders to examine ESG and climate-related issues, and explore the critical transformations needed in their organisation to achieve ESG objectives, lead the transition to net zero and deliver sustainable performance.

## **ESG, SUSTAINABILITY AND CLIMATE CHANGE FOR BANK EXECUTIVES - TRANSITIONING TO NEW LENDING STRATEGIES: REASSESSING SECTOR EXPOSURE AND CLIENT FUNDING DECISIONS**

As the world seeks to urgently address climate change and environmental threats, banks as financiers are expected to play a pivotal role in the transition to a lower carbon economy. Drawing on our expertise in climate and renewable energy this programme will equip delegates with the key technical and communications skills required to assess client lending decisions and strategies, and drive forward critical dialogue with key clients around their green transition plans. There will also be a focus on managing the banks' ESG risk exposure and TCFD reporting obligations.

## **ESG AND INNOVATION IN SUSTAINABLE FINANCE: STRUCTURING SOLUTIONS TO BRIDGE FUNDING GAPS**

The delivery of environmental and social objectives demands levels of financing that cannot be met by national governments and development banks alone – commercial banks and investors must be included in this critical response. This highly practical programme will explore the collaborative approaches and innovative solutions needed to attract and secure, and structure and arrange, the scale of sustainable development finance required to fund infrastructure investment that meets ESG goals.

Our courses can be tailored for both public and private banks and can be delivered for any skill level or technical ability.

For more information on course dates and locations please see our website, or contact us at [trainingenquiries@crownagents.co.uk](mailto:trainingenquiries@crownagents.co.uk)

## CUSTOMISED TRAINING DEVELOPED SPECIFICALLY FOR YOUR ORGANISATION

Alongside our portfolio of scheduled courses, we work with organisations to develop customised training programmes on a range of bespoke topics to meet their specific capacity-building needs. Any of our scheduled courses can also be delivered for clients as a customised option at a time, location and duration that suits them, or we can develop something entirely bespoke based on your requirements.

Using the knowledge of our expert trainers and in-house consultants, we can tailor all content to the unique context of your bank's business model and technological strategy.

Some of the topics on which we can deliver a comprehensive bespoke training course include:



### LEVERAGING BRANCH NETWORKS AND OTHER RETAIL CHANNELS

Despite the revolution of Fintech and Mobile Banking, a physical banking presence is still a key asset. Our programme will provide you with an understanding of the best practice role of branch networks in contemporary banking and how to leverage your branch strategy to maximise customer satisfaction and build your reputation.



### RETAIL BANKING PRODUCTS, SERVICES AND MANAGEMENT

As core retail banking products such as deposits and personal loans have become increasingly commodified in recent years, banks have sought to differentiate their customer value proposition. This can be done by providing enhanced service levels using a combination of investments in technology and talent development to deliver a high-quality customer experience. Crown Agents' widely respected trainers can provide training on the implications relating to the increasing digitisation of financial services and how banks can develop strategies to increase their fee-generating business.



### RETAIL BANKING CUSTOMER-CREDIT RISK MANAGEMENT

Effectively managed portfolios of retail banking credit assets continue to be a core source of profitability for banks. However, macro factors such as economic downturns can adversely impact entire portfolios and previously low correlation measures can rise sharply in difficult circumstances. On our courses in this area delegates will explore the effective diversification of retail credit portfolios and how to analyse overall portfolio performance and risk.

Alongside these core areas, we have the skills and knowledge to deliver training on a wide variety of topics to meet your specific capacity-building needs. If you would like more information, please contact us at **[customisedtraining@crowagents.co.uk](mailto:customisedtraining@crowagents.co.uk)** and a representative will be in touch to discuss your requirements.



## OUR EXPERIENCE AND SERVICES

**Over the last 60 years we have delivered customised training programmes for commercial, central and public banks across many countries, and can tailor any content to the unique context in which our clients work.**

Available as both face-to-face and remote deliveries, our customised programmes are tailored specifically to your organisation and will equip you with the skills and knowledge to make a real impact. The delivery of programmes can be tailored to meet clients' organisational needs and to fit in with delegates' work schedules using blended learning techniques including virtual sessions. We also have an online learning platform ideally suited for training larger cohorts.

**Our experience of training large groups of staff from multiple countries makes us uniquely placed to advise the banking and financial sector on strategic management and leadership. Having trained hundreds of delegates from middle management right up to the Board of Directors, we are very experienced in training all levels within a financial services organisation.**



## Some of our recent customised programmes for private sector banking clients have included:

### Abay Bank, Ethiopia

In April 2021, Abay Bank contracted Crown Agents to deliver a significantly contextualised training course for 10 members of the Board of Directors in Dubai to build their skills in strategic management, change management and leadership. Through highly practical methods and engaging discussions the training supported the bank's strategic management aims through an exploration of the issues facing the organisation and how the Board could overcome these. Delegates explored the current and future landscape in banking and financial services in Ethiopia, and

internationally, and assessed the impact of these developments on the Bank's strategy.

This training was so successful that in August the Bank requested a further 26 members of the Senior Management team also attend.

**"Well organised; full of knowledge and experience."**

Taddese Assefa Tiruneh, Board Member, Abay Bank, Ethiopia



## Some of our recent customised programmes for Central and Multilateral Banks have included:

### The Caribbean Development Bank (CDB)

In October 2020, CDB asked Crown Agents to deliver two large-scale online training sessions to increase understanding and application of the Incoterms® Rules amongst its members. As a result of the training, over 125 people from across the Caribbean are now better informed about the roles and responsibilities of the buyer and the seller during a transaction of goods.

The course was designed and delivered by Crown Agents' in-house specialist, one of only 50 accredited Incoterms® trainers worldwide. As a member of the ICC (UK) Incoterms®2020 Review Committee, his extensive experience and knowledge of the terms was invaluable to participants.

**"The training supports the Bank's continued efforts to expand the use of established international trading standards to further regional trade and development."**

Douglas Fraser, Head of Procurement, CDB

## LARGE-SCALE TRAINING PROGRAMMES

We can also work with our clients to develop framework agreements to train large numbers of delegates over several weeks, months or years. This approach is particularly important in the banking sector given the significant developments and reforms that make it important to remain up to date with the latest global best practice approaches and technologies.

### Our training Framework with the Commercial Bank of Ethiopia (CBE)

Crown Agents has been privileged to support CBE and the National Bank of Ethiopia (NBE) since 2014, with training delivered throughout the year on a range of subjects. We train staff from private and public banks across the country and cover a mix of technical and management requirements, including:

- Bank lending, deposit and payment products
- Project finance
- Mobile Money and FinTech
- Agency banking
- Microfinance
- SME banking
- Asset-Liability Management
- Interest-Free (Islamic) Banking

The learning materials and objectives for each course are specifically tailored for the context within which the banks operate. Our framework agreement involves both local in-country training as well as international courses, with many Board Members and Senior Executive teams coming to the UK for training since 2019.



If customised remote or in-person training would be of interest to your organisation, please contact us at [customisedtraining@crownagents.co.uk](mailto:customisedtraining@crownagents.co.uk)

## PARTNER WITH CROWN AGENTS TO DEVELOP YOUR CUSTOMERS' BUSINESSES

In a post-COVID-19 world, with economies attempting to recover from recession, micro, small and medium-sized enterprises (MSMEs) will be of great importance to countries' economic growth and will play a critical role in driving recovery. Essential for directing development, they significantly contribute to export expansion, increase employment and help to promote and strengthen reforms.

Crown Agents' many decades of advising governments and organisations on how to improve trade and export gives us a unique opportunity to support this agenda. Drawing on over 60 years of consultancy and training experience, we can support small businesses to overcome crises and build the export skills needed to achieve lasting success.



## Training MSMEs: a digital project for the European Bank for Reconstruction and Development

In 2020, with the challenges created by the Coronavirus pandemic, the European Bank for Reconstruction and Development (EBRD) worked with Crown Agents to design and launch the "Know How to...in a Crisis" programme, a high-profile digital training project. Designed to help the bank's MSME customers mitigate and recover from the economic impact of the coronavirus pandemic and other crises, the programme is supporting over 17,000 businesses across 30 economies where the EBRD operates and is available in seven languages. This free to use programme is being delivered on our online learning platform.

This digital programme is being funded by the EBRD and its donors as a means of supporting their MSME customers to achieve long-term, sustainable economic growth.

If you would be interested in providing training or advice that helps your MSME clients up-skill and prosper, contact us at [trainingenquiries@crownagents.co.uk](mailto:trainingenquiries@crownagents.co.uk) to discuss your requirements.

**"eLearning is becoming increasingly more prevalent as a teaching tool. With Crown Agents we have been at the forefront of turning eLearning into a medium that can be multilingual, multicountry and be a force for good in accessing underserved communities that aspire to better their knowledge of business management."**

Alex Paine, Associate Director, EBRD



We sincerely hope that we will be able to work with you to meet your staff's or clients' learning needs, whether through a scheduled course or a tailored customised training programme devised just for you. With the warmest of wishes for your continued good health,

**Penny Gruber** - Head of Training and Professional Development, Crown Agents

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