
BEST-PRACTICE BANK PLANNING & CONTROL SYSTEMS

*An Intensive 3, 4 or 5-Day Seminar About How Leading Banks Handle
Strategic Planning, Action Planning, Budgeting & Financial Control*

**THE 8th SEMINAR FROM THE SERIES
“Increasing Bank Profitability at Acceptable Risk”**



Batt-Consulting

MANAGEMENT CONSULTANTS & TOP TEAM TRAINERS
FOR THE LEADERS OF BANKS

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OBJECTIVES OF THE SEMINAR

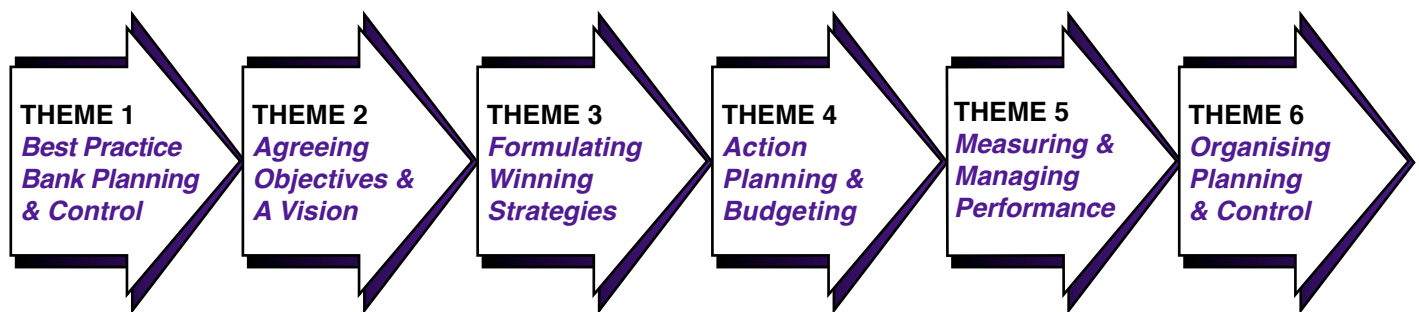
The main objective of this seminar is to review the best practice approaches to planning & control used by leading banks around the world as they seek to increase profitability while keeping risks at acceptable levels:

1. To examine how strategic planning is used to set longer term objectives, create exciting and motivating visions, and formulate winning business and support strategies
2. To explore how the best banks translate their strategies into action plans and budgets which are then used as the basis for measuring and managing performance
3. To understand the roles of the board, top management, divisional managers, and planning & control specialists in the overall planning & control cycle of leading banks
4. To assess ways that participants' banks could improve their planning & control processes up to best practice levels, and to define the steps needed for fast progress

The seminar is the last in the series of 8 seminars designed to cover all important elements of bank strategy.

SEMINAR THEMES AND SUBJECTS

The seminar is about how leading banks set objectives, create exciting visions, formulate strategies, translate strategies into action plans and budgets, and measure and manage performance. It covers the following themes and subjects:



THEME 1: Best Practice Bank Planning & Control

In leading banks, planning & control is one of the most important management processes. It is the main way that long term objectives are set, exciting visions of the future are created, and strategies are formulated and agreed. It also co-ordinates the translation of strategies into action plans & budgets which are used as the basis for measuring, managing and rewarding the performance of both units and people. Big contributions to planning & control are made by the board, the CEO, top executives, divisional managers, and planning & control specialists.

- Most banks start planning & control with an elementary budgeting process but this becomes inadequate as the banking market advances and competition intensifies
- In the best banks, planning & control is well-organised, given adequate resources, comprehensive and formal because it is so vital and involves many key people

THEME 2: Agreeing Objectives and A Vision

Banks are important. Many parties have an interest in their business, ethics and performance: the shareholders, customers, the regulators, management, other staff, and society in general. Satisfying these parties calls for objectives that are clear, consistent, realistic and agreeable. Also important is the need to create a vision a bank's future - a vision that appeals to the type of customers, personnel and shareholders that a bank wishes to attract. Agreeing objectives and a vision is a key responsibility of the board and top management in leading banks.

- Reaching agreement about objectives and vision can take months - the analysis and discussion needed are considerable. But the benefit to later planning is great
- Banks that do not have clear objectives & vision usually find it hard to formulate and agree strategies. Often they remain confused for years. Performance is poor

THEME 3: Formulating Winning Strategies

When a bank is clear about its objectives, it needs both business and support strategies for achieving them. Business strategies drive income and risks. They relate mainly to marketing, selling, credit, ALM and treasury. Support strategies focus on a bank's organisation structure, operations, process reengineering efforts, information technology and human resources. They influence operating costs. Strategic planning is the process used to formulate strategies. Best practice strategies are those that lead to competitive superiority and exemplary performance.

- Most banks now have strategic plans but many are not really "strategic". They are not clear about how, and in which ways, competitive superiority is to be built and kept
 - Winning strategies are clear about how superiority is to be created. They are based on the analyses, insights, judgements and ambitions of many people across a bank
-

THEME 4: Action Planning & Budgeting

Some banks have excellent strategies but performance does not improve. Often, the problem is poor implementation. To avoid this, leading banks make sure that strategies are translated into clear and agreed action plans. These highlight the priority tasks that must be undertaken, who is responsible for them, what will be achieved and by when. Specific targets are agreed for all priority tasks and these are “locked” into budgets for individuals, units and the whole bank. Much time is spent clarifying action plans, negotiating budgets and reaching consensus.

- *Many old-fashioned banks only have financial budgets. Often, these do not reflect strategy and market realities, are imposed from the top, and do not change behaviour*
- *Leading banks involve all their managers in developing action plans & budgets which focus sharply on key aspects of strategy. This increases hunger for success*

THEME 5: Measuring & Managing Performance

During implementation of plans, things change. Economic performance may boom or slow. Competitors may attack fiercely. The performance of individuals may improve or decline. Wise banks know this and track performance carefully so they know when and how to adapt their strategies, action plans and budgets - and to make other changes to take advantage of new opportunities and correct deficiencies. They also assess objectively and reward handsomely the performance of their staff so that motivation is kept high and capabilities strong.

- *Leading banks focus on measuring “key performance indicators” - KPI’s - which are chosen to show progress in implementing all key aspects of strategy*
- *Each bank needs to choose KPI’s that are relevant to its own situation. The best KPI’s are objective but they may be augmented by more judgmental metrics*

THEME 6: Organising Planning & Control

Best practice planning & control requires the active involvement of the most senior people in a bank as well as more junior managers. Board members set objectives, agree visions, decide strategies, and agree action plans and budgets. Senior executives make proposals about these vital subjects. All managers are involved in execution and performance measurement & management. Evidently, planning & control can only be successful when responsibilities are clear. In addition, documentation must be clear, and timetables reasonable and agreed.

- *High quality planning & control is central to the effective management of modern banks. It is key to harmonising and energising the efforts of people at all levels*
- *In less well-managed banks, planning & control is often seen as a distraction from the “real business of running the bank”. It makes little or no contribution to progress*

TARGET PARTICIPANTS

This seminar is for board members, chief executives and other top executives of banks, senior managers who are expected to reach this level, and those who support directly the top management teams of their banks:

- Chairmen, board directors, chief executives and members of top executive committees
- General managers, executive vice presidents, executive directors responsible for "profit centre" divisions and subsidiary companies involved in:
 - Personal (“retail” or “consumer”), premium, private and branch banking
 - SME, commercial, corporate, governmental and institutional banking
 - Treasury and other financial services such as investment and insurance
- Senior executives responsible for support divisions, including those involved in:
 - Strategic planning, operational planning, marketing, sales support and budgeting
 - Credit, other types of risk management and financial control
 - Human resources and information technology management
 - Internal audit and compliance

The programme is particularly relevant to banks that need to clarify their objectives, create an exciting vision and improve their strategic plans, actions plans, budgets, and performance measurement & management systems.

SEMINAR STYLE

The seminar is intensive and participative. Various methods are used:

- Formal presentations, including many real case histories, with discussions
- Case studies and “question and answer” plenary discussion sessions
- Syndicate discussion group sessions followed by presentations developed by participants

Presentations are delivered in English with simultaneous translation, if required.

SEMINAR TIMETABLE

The seminar is normally 3, 4 or 5 days long but it can be extended or shortened. Timetables for the 5 and 3-day versions are shown below. Subjects given less time in the 3-day version are marked with stars **:

DAY		SESSION		SUBJECT
1	am	1	Presentation	Seminar Introduction: "Best Practice Bank Planning & Control Systems"
		2	Presentation	Theme 1: Best Practice Bank Planning & Control Phases in the Evolution of Bank Planning & Control
		3	Presentation	The Planning & Control Cycle in Leading Banks
	pm	4	Presentation	Theme 2: Agreeing Objectives and A Vision Setting Clear Long Term Objectives
		5	Group Work	Creating an Exciting & Motivating Vision
		6	Presentation	Theme 3b: Formulating Winning Business Strategies Linking Strategy to Profitability
		7	Presentation	Case Histories: Examples of Successful Marketing Strategies
2	am	8	Case Study	Formulating a "Winning" Marketing Strategy
		9	Presentation	Building "World-Class" Credit Policies & Processes **
	pm	10	Group Work	Intensifying Selling & Cross-Selling **
		11	Presentation	Making More Money from Asset & Liability Management **
3	am	12	Presentation	Theme 3b: Formulating Cost-Effective Support Strategies Reorganising & Reengineering to Increase Profits **
		13	Presentation	IT Strategy: Extracting Maximum Value from Computer Power **
		14	Presentation	HR Strategy: Managing & Motivating the Workforce for Excellence **
	pm	15	Presentation	Theme 4: Action Planning & Budgeting Translating Strategy into Action Plans
		16	Group Work	Choosing Key Performance Indicators
		17	Presentation	Modern Segmented and Profit-Focused Budgeting
		4	am	18
19	Presentation			Theme 5: Measuring & Managing Performance Best Practice Performance Measurement Systems
pm	20		Presentation	Demonstration of a "World-Class" Branch Performance Measurement Model **
	21	Case Study	Measuring the Profitability of Products, Customers and Branches	
5	am	22	Presentation	Choosing the Best Transfer Rate Method for Measuring Profits **
		23	Presentation	Linking Rewards to Performance
	pm	24	Presentation	Theme 6: Organising Planning & Control Planning & Control Responsibilities at Board and Management Levels
		25	Group Work	Priorities for Upgrading Planning & Control at Participants' Banks
		26	Plenary Session	Seminar Summary: "Best Practice Bank Planning & Control Systems"

DAY		SESSION		SUBJECT
1	am	1	Presentation	Seminar Introduction: "Best Practice Bank Planning & Control Systems"
		2	Presentation	Theme 1: Best Practice Bank Planning & Control Phases in the Evolution of Bank Planning & Control
		3	Presentation	The Planning & Control Cycle in Leading Banks
	pm	4	Presentation	Theme 2: Agreeing Objectives and A Vision Setting Clear Long Term Objectives
		5	Group Work	Creating an Exciting & Motivating Vision
		6	Presentation	Theme 3: Formulating Winning Strategies Linking Strategy to Profitability
		7	Presentation	Case Histories: Examples of Successful Bank Strategies
2	am	8	Case Study	Formulating a "Winning" Bank Strategy
		9	Group Work	Theme 4: Action Planning & Budgeting Translating Strategy Into Action Plans
	pm	10	Group Work	Choosing Key Performance Indicators
		11	Presentation	Modern Segmented and Profit-Focused Budgeting
		12	Presentation	Theme 5: Measuring & Managing Performance Best Practice Performance Measurement Systems
3	am	13	Presentation	Linking Rewards to Performance
		14	Case Study	Measuring the Profitability of Products, Customers and Branches
	pm	15	Presentation	Theme 6: Organising Planning & Control Planning & Control Responsibilities at Board and Management Levels
		16	Group Work	Priorities for Upgrading Planning & Control at Participants' Banks
		17	Plenary Session	Seminar Summary: "Best Practice Bank Planning & Control Systems"

SEMINAR LEADERS

Each of the seminars from Batt-Consulting is designed and led by one or more of the firm's senior consultants. These professionals have:

- Held top positions in 15 banks based in Europe, the USA, Latin America, the Middle East and Asia Pacific
- Worked for other leading management consulting firms
- Led hundreds of workshops & seminars for individual banks

They have also spoken regularly for banking institutes, central banks, universities and other providers of bank training.

SOME OF OUR INTERNATIONAL SEMINAR LEADERS AND SENIOR BANK CONSULTANTS

Christopher Batt

Profile: Acknowledged top adviser to the owners, leaders and senior managers of banks about strategy, reorganisation and best practices. An experienced banker, strategist and credit card expert. Consulting to over 140 banks in more than 50 countries. Designer and leader of workshops and seminars for the boards and top executive teams of banks around the world.



Top Banking Positions:

- Jordan Ahli Bank in Jordan - Chief Operating Officer = CEO, reporting to the Chairman of the Board
- Visa International in the USA - Member of Visa's top Executive Committee, Head of Global Strategy
- Grindlays Bank in the UK - GM of Specialised Finance
- NatWest Bank in the UK - Group Planning Manager

Consulting Experience: McKinsey & Company, Booz Allen & Hamilton, A.T. Kearney and Spicers Consultants.

Specialisations: Strategy formulation, strategy implementation, reorganisation, marketing, selling, credit management and ALM.

Qualifications: University of Cambridge, University of London, Fellow of the UK's Chartered Institute of Bankers in recognition of status in UK banking and training services to senior bankers.

Paul McInerney

Profile: Extensive executive-level consulting and training for banks in Europe and Middle East. Focus on personal, premium, private & SME banking & management of modern branch networks. An experienced banker and authority on innovation management in banking.



Top Banking Positions:

- Lloyds Bank
- TSB Bank
- Bradford & Bingley

Consulting Experience:

- Henley-Incubator at the Henley Management College
- NML Consulting

Specialisations: Strategy, marketing and organisation for retail, premium & SME banks; management of branches, sales & credit.

Qualifications: Henley Management College, Cranfield Business School, Associate of the UK's Chartered Institute of Bankers.

Michael Green

Profile: A top international banker. An internationally-renowned leader in enterprise risk management in banking. Accomplished expert in the design and implementation of fundamental strategic change and in corporate governance and risk management by the main boards and top executive teams of banks. Extensive experience across Asia-Pacific, Europe and the Americas.



Top Banking Positions:

- Barclays Bank - Chief Operating Officer, Group Risk (worldwide role)
- Standard Chartered Bank - Main Board Director, Risk, Operations & Technology (worldwide roles)
- National Australia Bank Europe, covering Clydesdale Bank and Yorkshire Bank - Head of Risk
- ANZ Banking Group in Australia - GM of Retail Risk
- Lloyds Bank: UK Chief Lending Officer, Brazil, Japan, Singapore, Spain

Specialisations: Strategy formulation, strategy implementation, corporate governance, risk management and reorganisation.

Qualifications: Oxford University, INSEAD. Diploma in Company Direction (governance) from the UK's Institute of Directors.

Chris Churchill-Coleman

Profile: Leading adviser about IT to the leaders of banks across the UK, USA, Europe, Middle East and Africa. Expert at internet & mobile banking. Wide experience of major IT systems changes, including core IT systems replacements. Years of experience as a practical banker.



Top Banking Positions:

- Abbey National Bank
- Cahoot (internet bank)
- Nationwide (mortgage bank)

Consulting Experience:

- Open Text
- The Prism Group

Specialisations: Bank strategy, IT strategy, internet banking, mobile banking, core IT systems replacement.

Qualifications: University of Leicester, Associate of the UK's Chartered Institute of Bankers, a UK Chartered Treasurer.

A SERIES OF 8 LINKED SEMINARS

The seminar described in this brochure is part of a series of 8 linked seminars developed for the top teams of banks around the world.

These progressive banks are keen to understand the type of strategies and best practices followed by “world-class” banks. To assist, our firm has developed the seminar series shown below. The seminars:

- Focus on issues that banks most frequently ask us to help resolve, both as consultants and seminar leaders
- Are integrated and fit together well
- Concentrate on practical implementation

The series covers all key aspects of running banks successfully in competitive markets.

Many banks ask us to lead all 8 seminars over a year or so. Other banks choose a selection of seminars that focus on areas of particular interest:

THE OVERVIEW SEMINAR

**Increasing Bank Profitability
at Acceptable Risk**

FOCUS ON BUSINESS STRATEGIES

**“World-Class”
Marketing & Selling**

**“World-Class”
Credit Risk Management**

**“World-Class”
Asset & Liability Management**

FOCUS ON SUPPORT STRATEGIES

**Reorganising & Reengineering
for Higher Profits**

**Extracting Maximum Value from
Information Technology**

**Managing & Motivating
the Workforce for Excellence**

FOCUS ON STRATEGIC PLANNING & ACTION PLANNING, BUDGETING & FINANCIAL CONTROL

**Best Practice Bank
Planning & Control Systems**

The first seminar is an overview that:

- Examines all elements of bank strategy
- Shows how they can lead to greatly increased bank profitability and acceptable risks, if they are formulated carefully, coordinated tightly and implemented well

This introductory seminar is followed by the others that go into more detail about key business strategies, crucial support strategies and best practice planning & control systems.

Separate brochures describe each seminar. The content of the seminars is adjusted to meet the needs of individual banks. This “tailor-making” of the seminars is handled by discussion before the seminar series begins.

As management consultants, we help banks to resolve their most important strategic issues. As a result, we know which seminar subjects are of greatest interest to top bankers in different types of bank and country. We develop seminars that are relevant, stimulating and fresh.

Because our consultants have held top positions in leading banks around the world, they have the experience necessary to judge which approaches to strategy and management are practical and will be successful. These judgements are built into the seminars offered by our firm.

ABOUT BATT-CONSULTING

Batt-Consulting is a specialised, top level management consulting and training firm that works, world-wide, with banks and other organisations active in the financial world.

The firm is based in the United Kingdom with consultants in the UK and Czech Republic. It was established in 1990 to provide top level consulting and training to banks with an emphasis on profit improvement, business and support strategy, risk management and reorganisation work.

The firm's senior consultants have all held senior positions in banks. The majority have worked for other prominent management consulting companies. Over their careers as both bankers and consultants they have served more than 150 banks in over 50 countries.

Services Provided

The main mission of Batt-Consulting is to help banks increase profitability at acceptable levels of risk. This means resolving complex issues that relate to:

*Overall Bank Strategy
Domestic Strategy
Marketing, Product & Delivery Channels Strategy
Credit Risk Policies & Processes
Organisation Structure Design & Implementation
Management Process Reengineering
Information Technology & Internet Banking
Planning & Control Systems*

*Corporate Governance
International Strategy
Selling Intensity & Methods
Asset & Liability Management
Treasury Strategy & Organisation
Operations Strategy & Reengineering
Human Resources Management
Management Information Systems*

The firm provides three types of service:

*Management Consulting
Best Practices
Education*

*Designing and Leading Strategic Projects
Helping Banks to Reach "World-Class" Standards
Leading Top Management Workshops & Seminars*

Consulting & Best Practice Clients

Our consulting and best practice clients are the owners and leaders of banks and other financial institutions, both small and large. Some are famous internationally. Others are leaders in their own local markets. Most importantly, we serve:

*Commercial Banks
Savings Banks
Mortgage Banks
Co-operative Banks
Private & Premium Banks
Financial Services Groups*

*Investment Banks
Merchant Banks
Asset Management Firms
Stock Brokers
Central Banks & Regulators
Insurance Companies*

Education Clients

Batt-Consulting serves four types of education client:

***Individual Banks.** We help banks' top teams keep up-to-date with bank strategies and methods by designing and leading short, intensive, in-house workshops & seminars.*

***Banking Academies & Institutes.** For these we design and lead public training meetings for senior bankers.*

***Sponsors of Bank Education,** including banking schools, central banks, bankers' associations and universities.*

***Providers of IT to Banks.** These companies ask us to brief them about banking strategies to help ensure their own services are correctly focused.*

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