



GBRW Learning Selected courses 2022

GBRW
learning

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Introduction

In the ever-changing and competitive world of financial services, it has never been more important to ensure that management and staff have the necessary skills and expertise to deliver your strategy. The GBRW Group of companies has over 25 years of experience of consulting and training in financial services around the world. Through our training arm GBRW Learning, we offer a range of courses to update you and your team on best practice in different financial services disciplines, and to keep you abreast of the most important innovations taking place.

This brochure gives a brief overview of some of GBRW Learning's more popular training courses. Our courses are typically delivered "in-house" and are tailored to reflect the needs of our clients and the environments that they operate in. Most courses can also be adapted for one-to-one mentoring if that suits your organisation's needs better.

GBRW has access to a wide range of specialist expertise, so if the training topic you are looking for is not listed below, do let us know and we can in most cases find a qualified trainer to fulfil your specialised requirements.

Mike Coates, Managing Director | **Johnny Rizq**, Director

A photograph of a modern city skyline with several tall skyscrapers, likely in Singapore, reflected in the water. The image is partially covered by a large blue diagonal graphic element on the right side.

The GBRW Group of companies has over 25 years of experience of consulting and training in financial services around the world.

The GBRW Group

The GBRW Group of companies dates back to 1995 with the establishment of GBRW Consulting, focused on management consulting services in the banking and finance sectors.

Founded in London by a group of senior bankers, GBRW's mission is to provide first-class consulting and training to banks and bankers in developed and emerging markets. We have worked for clients in more than 50 countries in Europe, the Middle East, North and Sub-Saharan Africa, Asia and the Caribbean from our London headquarters and our subsidiary offices in Singapore, Hanoi, Athens and Washington DC.

Our clients include banks and financial institutions, governments and government agencies, International Financial Institutions and development agencies, and other private sector companies.



Alongside **GBRW Consulting**, **GBRW Expert Witness** provides litigation support for banking, trade finance, insurance and investment disputes, while **GBRW Learning** delivers training and executive development solutions. All three companies operate from London and our overseas offices.

GBRW Learning

As with the other GBRW Group companies, GBRW Learning focuses on the banking and finance sectors in both developed and developing markets. Our training faculty includes members of our own management team, and other trainers carefully selected for their specialist expertise.

In the past four years we have delivered training courses in the **United Kingdom, Greece, Turkey, China, Sri Lanka, Cuba, Serbia, Egypt, Nigeria, Kenya, Tanzania, Zimbabwe, Jordan, Cambodia, Mongolia, Azerbaijan and Kyrgyzstan.**

Like other business sectors, the training world has had to adapt to the impact of Covid-19.

Traditional face-to-face training has largely been replaced – at least in the short term – by virtual delivery through webinars and E-Learning. These have required significant changes, but have also created new opportunities.

While remote delivery does not have the same group dynamics as face-to-face training – including ad hoc questions and coffee break chats – it does not entail the high fixed costs involved in gathering a group of participants and a trainer in a single location, and therefore allows for more flexible scheduling.

What would previously have been a single full day of training can now be spread across two or three part-days. This is not only less arduous for both trainer and participants, but also allows employers to take into account that many of their staff will be working from home. So for example, a one day classroom course can instead be delivered online from 10:00 to 12.30 on three consecutive days. Some elements of the training in certain topics can also be delivered through self-study modules, with in-built knowledge testing.

Other benefits are that staff from remote locations – or other countries – can be included when it would previously have been too expensive or time consuming to do so.


It also becomes much easier to arrange intensive one-to-one mentoring for members of senior management or directors on more specialised topics, for example as part of an induction process when they are taking up a new appointment, or as a refresher.

Courses

The following sections provide brief summaries of our more popular training courses. Each is tailored to our client's specific needs and we are happy to discuss possibilities for expanded or reduced versions. Each course usually involves content which would be delivered over one to five days on a face-to-face basis.

The synopsis for each course gives a high level overview of each topic and a link to download further detail or to contact the GBRW Director responsible for the course is also provided. The synopsis also shows the total of Learning Hours/Days for training delivered face-to-face; please contact us to discuss remote delivery equivalents.

Details of the trainer(s) who deliver each course can be found at page 27 onwards.

Courses which are particularly suitable for one-to-one mentoring are indicated by “  ”.

Lending and Credit

Customer Relationship Management in Corporate Banking



Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Mike Coates [Read biography](#)

- ▶ How to develop and deliver a CRM-based approach for corporate banking customers
- ▶ Geared for senior and middle management levels
- ▶ Includes elements of strategy and planning, marketing and product development, sales management and business analysis, risk management, and HR
- ▶ An introduction to the key concepts of CRM, as well as including practical detail on their application for improving sales and marketing to corporate banking customers by Relationship Managers
- ▶ Uses real-life examples, case studies and a strong focus on participative group work as well as tutorial instruction

Lending and Credit

SME Banking



[Further information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Nate Dickerson

[Read biography](#)

Mike Coates

[Read biography](#)

- ▶ Overview of the key principles of banking Small- and Medium-sized Enterprises (SMEs)
- ▶ Tailored for executive and general management, as well as SME banking specialists
- ▶ Covers a mix of strategic and tactical approaches to avoiding unforeseen risks and building success for an SME banking business
- ▶ Especially designed for bankers who work in emerging or fast-growing markets, who need to cope with the greater challenges they face in both the business and information environment.

Lending and Credit

Customer Relationship Management in SME Banking



[Further information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Mike Coates

[Read biography](#)

- ▶ How to develop and deliver a CRM-based approach for SME banking customers
- ▶ Geared for senior and middle management levels
- ▶ Includes elements of strategy and planning, marketing and product development, sales management and business analysis, risk management, and HR
- ▶ An introduction to the key concepts of CRM, as well as including practical detail on their application for improving sales and marketing to SME banking customers by Relationship Managers
- ▶ Uses real-life examples, case studies and a strong focus on participative group work as well as tutorial instruction.

Lending and Credit

Commercial Credit Assessment



[Further information](#)

Learning Hours/Days: 21-35 hours / 3-5 days (depending on agreed scope)

TRAINER(S):

Nate Dickerson [Read biography](#)

- ▶ Designed to provide lending and credit risk management professionals with a thorough understanding of the essential principles of commercial and SME credit analysis
- ▶ Strengthens and expands the professional skills and knowledge of experienced Corporate, SME or Retail lenders.
- ▶ Intensive course, with high levels of hands-on participation through exercises and case studies
- ▶ Duration and content can be tailored to suit the needs of different trainee groups
- ▶ Tailored to address the needs and demands of lenders operating in emerging and fast-growing markets (that must cope with additional challenges stemming from a rapidly changing business and information environment)
- ▶ Provides delegates with a comprehensive understanding of the credit process, including gathering relevant information from customers, evaluating loan requests, assessing a company's ability to service debt, and structuring loans
- ▶ As well as financial statement and ratio analysis and interpretation, addresses key concepts and tools such as industry sector and economic analysis, non-financial analysis of management, strategy and financial planning, business and operating models, competitive risks and market positioning

Lending and Credit

Credit Risk Management

[Further information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Nate Dickerson [Read biography](#)

- ▶ Provides a comprehensive understanding of the concepts, tools and methodologies used in implementing an end-to-end cohesive credit risk framework within a bank
- ▶ Designed to give participants confidence in their understanding and use of concepts and tools used to identify, measure, monitor and control emerging credit risk
- ▶ Covers approaches to manage concentration risk, including hedging and portfolio management
- ▶ Develops awareness of the purpose and benefits of stress testing and scenario analysis
- ▶ Covers the Basel Accords, capital adequacy and credit risk management, how to plan and develop a strong credit risk function, putting in place credit policies and procedures, portfolio managements, and putting in place a problem loan management framework

Lending and Credit

Problem Loan Management

[Further information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Nate Dickerson [Read biography](#)

This training programme covers:

- ▶ Defining problem loans and assessing their cost on an institution's soundness and reputation
- ▶ Causes of problem loans and early detection
- ▶ Analyzing and resolving problem loans
- ▶ Administering problem loans and policies and procedures
- ▶ Fundamentals of loan restructuring
- ▶ Managing a problem loan portfolio, and developing a plan to improve the bank's position

Lending and Credit

Infrastructure and Project Finance in Asia and the Middle East



[Further information](#)

Learning Hours/Days: 28 hours / 4 days

TRAINER(S):

Andrew Kinloch

[Read biography](#)

- ▶ This course gives participants an appreciation of the global infrastructure and project finance market, the players in it, and the dynamics of the market
- ▶ It explains the distinguishing features of project and infrastructure finance and why banks should be interested in developing a portfolio
- ▶ It familiarises participants with a variety of different project structures, their key features, and applicability in different circumstances and sectors
- ▶ The complete project finance deal lifecycle is covered, and the roles played by stakeholders at each stage
- ▶ Participants will gain fluency with the wide range of risks that can affect financing, and approaches to managing or mitigating those risks
- ▶ The course covers the financing needs of different sectors, and what transaction structures are most applicable to each
- ▶ It describes the typical stakeholders in a complex project or infrastructure finance transaction and the roles that they play
- ▶ It looks at what happens when deals go wrong, and what approaches are available to lenders in this scenario

Trading and Trade Finance

International Trade Finance for Relationship Managers



[Further information](#)

Learning Hours/Days: 35 hours / 5 days

TRAINER(S):

Nigel Astbury [Read biography](#)

- ▶ Designed to coach Relationship Managers and teams to identify, win and structure attractive international trade finance business for their banks.
- ▶ Puts delegates through their paces with eight different case studies, a major peer group presentation to test the knowledge that they have acquired, and an end-of-course Accreditation Test.
- ▶ High levels of delegate participation are encouraged and the pace of delivery is intensive.
- ▶ The Instructor works closely with delegates so that all are able to learn effectively and achieve a good pass mark in the Accreditation Test.

Trading and Trade Finance

Master-Class: Documentary Credits, Financial Crime, Fraud and Trade-Based Money Laundering



[Further information](#)

Learning Hours/Days: 7-14 hours / 1-2 days (depending on client requirements)

TRAINER(S):

John Turnbull [Read biography](#)

- ▶ Despite increased digitalization, Documentary Credits still play a pivotal role in International Trade, particularly for commodities and developing markets.
- ▶ This intensive two-day Master-Class provides a practical and interactive analysis of regulation, practice and risk in International Trade and Documentary Credits with a particular focus on commodity finance.
- ▶ It offers a detailed overview of the use of Documentary Credits in the financing of International Trade, with discussion of the fraud risks to be considered at various stages, and of the impact of current and proposed regulatory changes.

Trading and Trade Finance

Documentary Trade Finance Training



[Further
information](#)

Learning Hours/Days: Stage 1: 21 hours / 3 days

Stage 2: 28 hours / 4 days

TRAINER(S):

Hugo Verschoren

[Read biography](#)

- ▶ The course is designed to enhance the capabilities of bank staff across the Trade Services credit value chain
- ▶ It includes role-specific training in various aspects of documentary trade finance to enable participants to structure and deliver trade services solutions to the bank's financial institution and corporate clients
- ▶ The course is offered at two levels: Stage 1, a three-day course for bank staff with limited experience in this field, and Stage 2, a four-day course for more experienced staff.
- ▶ The Stage 2 programme includes a full day of practical training in document checking under Letters of Credit, covering principles and practice, case studies, tests and any issues or examples raised by participants.
- ▶ The courses can be delivered in English or French

Trading and Trade Finance

Commodity Derivatives



[Further
information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Emma Jenkins

[Read biography](#)

- ▶ GBRW's Commodity Derivatives training programme gives a thorough overview of all aspects of commodity derivative instruments used to manage price risk in physical, financing and investment contracts
- ▶ It is designed to clarify the opaque world of physical commodities and the constantly evolving commodity derivative markets.
- ▶ The course takes participants through the main commodity sectors, and illustrates how price risk arises and can be managed
- ▶ By the end of this course, participants will be able to identify selling opportunities within the bank's existing customer base, structure and implement appropriate derivative solutions, and understand the measures and controls that will help the bank run a commodity business
- ▶ The course is especially geared to bankers and institutions in emerging markets, where commodities are often vital to the local economy, and domestic banks lag the large international commodity players
- ▶ The course is enlivened with a set of rich case studies and intensive group work exercises.

Trading and Trade Finance

Marine Cargo, Energy and Oil and Gas and Aviation insurance



[Further information](#)

Learning Hours/Days: 1-2 hours per module

TRAINER(S):

Alan Jervis

[Read biography](#)

A series of shortwebinarsoffering a high-level perspective on custom and practice in the industry as well as current trends in a number of specialised areas. The webinars topics are:

- ▶ Introduction to Marine Cargo Insurance
- ▶ 2020 Market Trends in Cargo Insurance
- ▶ Insuring Perishable Cargo
- ▶ Cargo Insurance in the USA and How it Differs from the UK Cargo Market
- ▶ Cargo Insurance and Delay in Start-Up cover
- ▶ Introduction to Energy and Oil and Gas Insurance
- ▶ Introduction to Aviation Insurance

Strategy and Governance

Strategic Management for Banks: Formulating the Strategy



Further
information

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Johnny Rizq

[Read biography](#)

- ▶ This course provides a rigorous methodology for the formulation and articulation of a bank's strategy.
- ▶ It is ideal for incorporation into a "Management Retreat" at which senior management teams discuss and agree how they envisage the bank evolving and growing
- ▶ It can be taken as a stand-alone course, or can be usefully followed up with the two other courses in GBRW's strategic management training programme - 'Implementing the Strategy' and 'Monitoring Strategic Performance'
- ▶ Topics covered include: Situation analysis (PESTLE and SWOT), Porter's Five Forces and generic strategies, Treacy & Wiersema's Value Disciplines, Ansoff Matrix, Boston Box, developing Mission Vision and Values, the Balanced Scorecard methodology, and many more
- ▶ Course encourages participants to ensure that the strategy that they develop is evidence-based, while at the same time allowing them to think "outside the box" in conceiving market-beating and innovative approaches.
- ▶ It also explains how strategy can be described and communicated in a compelling manner, to win the commitment of senior management and the support of staff.

Strategy and Governance

Strategic Management for Banks: Implementing the Strategy



[Further
information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Johnny Rizq

[Read biography](#)

- ▶ This course provides a rigorous methodology for the implementation and execution of a bank's strategy.
- ▶ It can be taken as a stand-alone course, or complemented with the two other parts of this training suite - 'Formulating the Strategy' and 'Monitoring Strategic Performance'.
- ▶ The course covers critical ingredients of effective strategic management that are often neglected – how to translate a strategic plan into quantified measures and targets and an action plan, and how to drive and manage strategic change across the organisation systematically and smoothly.
- ▶ The course focuses on helping bank strategists and leaders to overcome the organisational inertia which often prevents the effective implementation of otherwise sound strategic plans.
- ▶ It introduces practical concepts and tools including the Balanced Scorecard (the world's leading strategic management framework) and covers the key principles of effective Project Management.

Strategy and Governance

Strategic Management for Banks: Monitoring Strategic Performance



[Further
information](#)

Learning Hours/Days: 2 days

TRAINER(S):

Mike Coates

[Read biography](#)

- ▶ This course focuses on creating tools and systems to enable the rigorous monitoring and management of a bank's performance, as an essential component of sound strategic management.
- ▶ It can be taken as a stand-alone course, or to complete the first two parts of this training suite - 'Formulating the Strategy' and 'Implementing the Strategy'.
- ▶ The course covers the tools and systems that can be put in place to effectively monitor the ongoing implementation of a bank's strategy, enable the early identification of potential problems and root causes, and support early intervention and swifter remedial action
- ▶ It also shows how to create a strong culture of Strategic Management in the bank's management and staff by using performance appraisal, and reward and remuneration policies, to create a clear linkages with the values and behaviours which underpin the Strategic Plan

Strategy and Governance

Banks: Strategies for Maximising Value



[Further
information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Mike Trippitt [Read biography](#)

- ▶ A decade on from the Global Financial Crisis banks are facing entirely different challenges. Low interest rates, tighter regulation, increased competition and macro-economic uncertainty weigh heavily on banks' current financial performance and valuation.
- ▶ The objective of this course is to provide participants with the analytical tools to understand first, how analysts and investors value banks, and secondly how management can evaluate and develop strategies which maximise value.
- ▶ The first part of the course reviews the tools and techniques used by investors and analysts to value banks. These are compared with techniques available to management to evaluate alternative strategies internally. Case studies are reviewed for each approach.
- ▶ The second part of the course applies these tools and techniques to the task of 'Managing for Value.' Participants consider the impact of increased regulation, low interest rates, increased competition and digital disruption. A further case study is reviewed.

Strategy and Governance

Delivering Profits and Continuity in a Family Business



[Further
information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Jeremy Denton-Clark

[Read biography](#)

It is often forgotten that the majority of companies in every country are family owned. This brings special benefits and special challenges. This course is aimed at helping the entrepreneur and his or her family to build their company, make it more secure and, most importantly, more profitable.

Equally importantly, the course gives guidance on how to ensure that the business will continue to flourish should the entrepreneur fall ill, decide to take more time for themselves or, as is inevitable, pass on. The course focuses on several important issues facing family owned and run businesses:

- ▶ Encouraging talented non-family people to remain with the firm
- ▶ Providing continuity should there be a change at the top
- ▶ Reducing stress and achieving a better and healthier lifestyle for the entrepreneur
- ▶ Bringing in new family members, and non-family members, to build the business
- ▶ Making better business decisions and increasing profitability

Strategy and Governance

**Fintech – Current Trends,
Opportunities and Threats**



[Further
information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Michael Pearson [Read biography](#)

GBRW's Fintech training programme is designed to raise awareness of management teams on Fintech trends, opportunities and threats, and to help them create a strategy for participating in Fintech developments through innovation, partnerships and investments.

This comprehensive course covers all the latest developments in Fintech worldwide, numerous case studies of successful and unsuccessful Fintech companies, and best practices from the Fintech strategies of leading financial services companies from around the world.

Topics covered on this course include:

- ▶ Global fintech trends and developments: sector and regional differences
- ▶ Understanding fintech sub-sectors: banking, payments, lending, insurance etc.
- ▶ Assessing the local fintech environment: regulation, start-ups, opportunities
- ▶ Developing a business case for a new fintech venture: market research, operational planning, financial planning, and proposition development

Strategy and Governance

Brilliant Financial Marketing



[Further
information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Micky Denehy

[Read biography](#)

- ▶ This course will help participants to develop bank marketing strategies aligned to business objectives. Participants will receive practical advice, tools and tips to help develop and deliver brilliant and effective marketing campaigns for financial services.
- ▶ The course will explore how to align marketing and campaign objectives, how to put the customer and customer insight at the heart of your marketing, set measurable objectives, and align the marketing teams around the strategy
- ▶ It will explain the tools, behaviours and disciplines that will help you to get the best out of your agency relationships, including: how to write inspiring briefs, and how to judge the best ideas and give constructive feedback, so as to get great work every time.

Financial markets

Principles of finance and capital markets



[Further
information](#)

Learning Hours/Days: 35-70 hours / 5 to 10 days (depending on agreed content)

TRAINER(S):

Dr David Ellis

[Read biography](#)

- ▶ An introduction to finance and banking is intended to promote and develop critical thinking and problem solving, using the fundamental principles of finance and tools that are widely used in financial markets.
- ▶ The programme provides an overview of basic financial concepts and their applications in the evaluation of financial instruments.
- ▶ We begin with a review of the corporate structure and time value of money and finish with derivative securities and how they are used in managing financial risk. During the process we will discuss the various participants in financial markets, including individuals, corporations, investors and managers. We also consider the rationale for risk based regulation for international banks.
- ▶ The course can be delivered in English or Spanish as required.

Financial markets

Introduction to Finance and International Financial Institutions



[Further
information](#)

Learning Hours/Days: 14-21 hours / 2-3 days (depending on agreed content)

TRAINER(S):

Philippe Belot

[Read biography](#)

- ▶ The objective of this seminar is to give participants an introduction to the international financial system; financial terminology and accounting concepts; the principles of corporate finance; development finance; and the most commonly used financial instruments. It includes coverage of:
- ▶ The characteristics that differentiate banks from other types of corporates
- ▶ The main characteristics of financing in the forms of debt and equity and the framework which is used to analyse corporate finance transactions.
- ▶ An overview of the international banking system, with a particular focus on the special characteristics of Development Finance Institutions (DFIs) and what differentiates them from commercial banks
- ▶ A detailed look at the major Multilateral Development Banks (MDBs), their shareholders and financing activities, the ways in which they operate and the challenges which they face.
- ▶ A choice of specialised sessions, up to four of which can be used to look in greater detail at specific issues from within the above topics

Financial markets

Introduction to Green Finance



[Further
information](#)

Learning Hours/Days: 7 hours / 1 day

TRAINER(S):

Philippe Belot

[Read biography](#)

- ▶ This course is for those who want to understand what is meant by “climate finance”, how to situate it in the wider landscape of climate change, and what transformation the financial sector will have to undergo in order to meet the objectives of the Paris Agreement.
- ▶ The course explains the relevance of climate change to the financial sector as a whole
- ▶ It introduces participants to the concepts and mechanisms of climate finance
- ▶ The course describes the different roles of the main actors in climate finance, from international organisations, policy makers and regulators to banks and asset managers
- ▶ It explains what financial institutions need to do to adapt to climate change. It poses the challenges facing climate finance today, not just in terms of execution but mere definition and scoping
- ▶ The course helps participants to decipher the specialist vocabulary and acronyms, which often make the topic of climate finance sound technical, obscure and intimidating
- ▶ This course is aimed at practitioners, who need to understand the fundamentals of green/climate finance. It does not require specific financial knowledge although some basics will be assumed. It will not dwell on the science behind climate change, taking the internationally recognised conclusions of the IPCC as a starting point.

Management of banks and other financial institutions

Implementing Good Corporate Governance in Banks



[Further information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Jeremy Denton-Clark

[Read biography](#)

- ▶ This course provides senior bankers with an appreciation of how the implementation of a modern Corporate Governance framework can make the running of the bank easier and better controlled, and will boost profitability whilst maintaining the risk profile of the bank.
- ▶ The course focuses on the procedures and methodologies needed to manage effectively the decision-making process within the bank
- ▶ It sets out best practice in the relationship between the shareholders, the Board of Directors, and the executive management of the bank, to clarify who is responsible and accountable at each level of decision making
- ▶ It describes The Board, Committee, Divisional and Department structures that are needed to implement and control the governance of the bank
- ▶ The course shows how strong corporate governance helps to balance the expectations of different stakeholders, e.g. the shareholders' desire for profits, and the needs of the regulator and the depositors?
- ▶ It also explains how meeting the CG expectations of international lenders, rating agencies and stock exchanges, can help reduce the cost of funding and loan capital

Management of banks and other financial institutions

Bank Organisation and Restructuring



[Further
information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Jeremy Denton-Clark

[Read biography](#)

This course is intended for senior and middle level management of banks who need to understand the issues and challenges of restructuring their banks so that they become as productive and cost effective as possible but at the same time complying with the modern principles of corporate governance and control

The course focuses on several important aspects of the organisation structure of banks, including:

- ▶ The standard organisation structure of a bank which we will customise for consideration by your bank
- ▶ The dynamics and process of decision making and reporting lines in a commercial bank.
- ▶ The responsibilities and duties of the principal bodies and units in a bank
- ▶ How to go about restructuring the bank and some of the problems and pitfalls you may face

Management of banks and other financial institutions

Market Risk Management



[Further information](#)

Learning Hours/Days: 21 hours / 3 days

TRAINER(S):

Paul Newsom

[Read biography](#)

- ▶ GBRW's Market Risk Management training programme is designed to provide participants with a firm grasp of the fundamentals of market risk and how it should be managed.
- ▶ It is predicated on the trainer's passionate belief that mastery of the essentials of market risk does not require specialist mathematical ability.
- ▶ The programme, therefore, will seek to demystify the subject, to explain commonly employed "jargon" in everyday language and, by means of simple exercises, to give participants the confidence to understand and challenge the various risk metrics that they may see in the course of their careers
- ▶ Participants will gain a deep understanding of what market risk is and how this is important for a bank of any size or complexity
- ▶ The course will clarify how market risk manifests itself in both the "banking book" and the "trading book"
- ▶ It covers the commonly-used risk measurement techniques, how they actually work in practice, and the strengths and limitations of different risk measurement approaches

Management of banks and other financial institutions

The Role and Importance of the Asset & Liability Committee (ALCO)



[Further information](#)

Learning Hours/Days: 14 hours / 2 days

TRAINER(S):

Paul Newsom [Read biography](#)

An ALCO is increasingly recognised as being pivotal to the successful management of a bank. Its role is to help ensure that profitability can be maximised, but within the constraints of having to maintain adequate liquidity, adequate capital and not incurring risks in excess of the bank's stated appetite. In particular, it needs to ensure there are well rehearsed plans in place to deal with potential stresses – without such plans, mitigating actions are likely to be less effective and more costly.

GBRW's training programme on the role of an Asset and Liability Committee (ALCO) gives participants a clear insight into the fundamental role that an ALCO performs in the management of a commercial bank. More importantly the course provides practical guidance on how an effective ALCO can be achieved, by looking in greater detail at its membership, its role and mandate within the bank's governance framework, and at the type of information it should receive and review.

The training programme covers in detail:

- ▶ Liquidity risk – both funding liquidity risk and asset liquidity risk
- ▶ The importance of maintaining adequate capital and the different forms this may take
- ▶ The nature of structural interest rate and foreign exchange risk
- ▶ The importance of the planning process in both setting an achievable profit target and in determining a commensurate appetite for risk
- ▶ ALCO's role in establishing appropriate controls over various risk types
- ▶ How properly articulated risk appetites provide a framework for avoidance of unrewarded risk and for maintaining profitability even in adverse circumstances

Trainers



Alan Jervis

Jervis ICI

Alan Jervis has been a practitioner in the general, marine and transportation insurance field for the past 40 years. His areas of specialty include marine, protection and indemnity, energy, aviation and environmental liabilities. He draws on his insurance experience as an underwriter, claims adjuster, consultant, insurance archaeologist and course instructor. Alan has written a number of e-books on cargo insurance. He has first-hand knowledge and experience of underwriting practices of several key insurance markets - London and UK, France, Canada and the United States of America - and has been retained as an expert in over 40 cases, having offered expert testimony at trial, arbitration and deposition.

Alan is a Fellow of the Chartered Insurance Institute London and is a Practising Member of the Academy of Experts.



Andrew Kinloch

Senior trainer with GBRW Learning, Logie Group

Andrew Kinloch is a senior trainer with GBRW Learning, specializing in infrastructure and project finance.

Andrew moved into banking from Chartered Accountancy where he worked for KPMG and PWC. More than 20 years Lead Arranging and advising on project, export and structured financings in Sydney with Westpac; in London with ICB / Mizuho then UBS; and in Hong Kong where he ran Global Structured Finance, Asia Pacific for WestLB followed. He helped propel WestLB to the top 5 Lead Arrangers of Project Finance globally and was responsible for a €2.5 billion loan book and 30 professionals. He was also a board member of the only Asia-based aircraft lessor, now Bank of China Aviation. In addition, he spent 2010 at the ADB as Head of PPP Advisory Services before returning to the private sector.

Andrew's training focuses on contemporary market practice as his main business is advising on infrastructure finance in Asia. This involves advising governments and institutional investors, fundraising and acting as an expert witness in arbitrations. He thus brings the perspectives of debt, equity, host government and bilateral / multilateral agencies in these markets, drawing on case studies which have both succeeded and failed. He is regularly published in the specialist press and contributed the chapter on Indonesia to Principles of Project Finance, a 500+ page textbook published by Gower Ashgate in 2012. Amongst other assignments, he is a guest lecturer at Hong Kong University and Rotterdam School of Management's international project.



Emma Jenkins

EJJ International

Emma Jenkins is a commodity expert with over 20 years experience in commodity derivatives and finance. As a commodity banker, Emma structured and implemented derivative strategies which were often large, long-dated, complex and/or placed into illiquid markets. Her experience includes physical, financing and investment transactions, in metals, crude oil, gas and distillates, agricultural commodities, coal, iron ore and steel.

Emma currently runs a risk advisory consultancy, which specialises in all aspects of commodity price risk management and offers expert witness services. Her clients range from the largest resource producers, central banks, regulators, trade houses, to smaller manufacturers, agri co-operatives and recyclers. Previously she worked for Goldman Sachs, Credit Suisse and Macquarie Bank.

Drawing on a wealth of professional experience, Emma has delivered training workshops in Dubai, Hong Kong, India, Malaysia, Russia, Singapore, the US and throughout Europe. Her training style is pro-active and participative. She encourages high levels of delegate engagement in each session with Case Studies and Workshops, and is known for her patience and responsiveness to delegate questions.



Hugo Verschoren

goVer Trade Technologies

Following his retirement from ING in 2018, **Hugo Verschoren** has operated as an independent consultant in the field of Trade Finance.

He joined ING (at that time Banque Bruxelles Lambert) in their Letter of Credit Operations Department in Antwerp, Belgium in 1978. After a number of positions within BBL and ING in Financial Markets, Payment Sales and Corporate Clients, he moved to Amsterdam in 2010 as Senior Product Manager Trade Finance Services for ING Group. He subsequently returned to Belgium as Chief Expert Trade Finance Services and Manager of the Middle Office, Trade Finance Services.

In addition to his banking responsibilities, Mr Verschoren has been involved in a number of ICC activities as a member of the Dutch and (now) Belgium National Committee, Technical Advisor to the Banking Commission of the International Chamber of Commerce and member of the ICC Trade Register Group, the ICC Regulatory Group and the ICC Financial Crime Risk and Policy Group. He is also a member of the Consulting Group for the ICC Rules for Digital Trade.

Mr Verschoren is a regular provider of trainings and presentations, and a frequent speaker at conferences world-wide.



Jeremy Denton-Clark

Chairman, GBRW Consulting

Jeremy Denton-Clark has been a director of GBRW Consulting for over 15 years and has worked on around 40 projects in some 20 countries. Prior to this he was for 32 years working in banks in London, the last 8 as the CEO of a merchant bank.

Jeremy has been for a number of years a member of the Board of Directors of a bank in SE Europe and the London representative of a bank in Mongolia.

In addition to his vast experience in strategy, organisation, ALM, risk management, and Corporate/SME lending Jeremy has a particular interest in Corporate Governance and SMEs. He designed this course in response to the challenges faced by family owned SMEs in emerging markets seeking to grow and attract bank finance, often in the face of family misunderstanding or even opposition. He believes that the benefits of building a well run family company far outweigh the difficulties and are essential for working with creditors and investors as well as the family.

Jeremy combines his expertise with an enthusiastic and friendly style, creating a lively and memorable experience for delegates.



John Turnbull

Director, Trade Finance, GBRW Expert Witness

John Turnbull is a Senior Banker and Trade Finance specialist with 35 years experience of origination, negotiation, structuring, risk management and regulation of the full range of international trade and documentary credit transactions.

John was until recently Global Head of SMBC's Structured Trade & Commodity Finance Group, responsible for trade and documentary credit business strategy, as well as client and risk appetite worldwide across 8 regional hubs, 30 global trade locations and 300 staff.

John is also Chairman of the ICC UK Banking Committee, UK representative and Co-Chairman of the International Chamber of Commerce Consulting Group for the revision of UCP 500 (new UCP 600) and Co-Chairman of the International Chamber of Commerce Consulting Group for the revision of the International Standard Banking Practice for the Examination of Documents under UCP 600 (ISBP 745).

He is a regular Chairman, moderator and panellist at international trade conferences and seminars, a long-standing member of the ICC Banking Commission in Paris and a member of the ICC Banking Commission global Financial Crime Committee and the joint ICC/Wolfsberg guidance rules.



Johnny Rizq

Director, GBRW Learning Limited

GBRW Director **Johnny Rizq** is an experienced strategist, consultant and trainer specialising in banking and financial services in Emerging Markets. An Economics graduate, Johnny's career has included 23 years with the Lloyds Banking Group initially as an economist, later taking senior roles in trade and project finance, strategy and innovation. For many years he headed Lloyds TSB's International Advisory Services unit, providing consulting and training services to banks worldwide.

Johnny's clients have included banks, central banks and governments in the Middle East, Russia, Central and Eastern Europe, Africa, the Far East and the Caribbean. His particular interests are in strategic and business planning, strategy implementation, strategic performance management, culture change, and internal communications. Johnny regularly runs courses and facilitates workshops on Strategy, Change Management, Management Information Reporting, and Strategic Performance Management.



Michael Pearson

Clarus Investments

Michael Pearson is an experienced executive and consultant with over 30 years of experience in financial services. He currently works as an independent consultant with a focus on strategy, innovation, digital and fintech topics in financial services.

He is the author of "Fintech Financing and Performance in the UK" which is a detailed analysis of nearly 100 start-up Fintech companies. The latest edition of the study has been published in partnership with KPMG and Google. His articles on Fintech have been regularly published in Financial World magazine, a publication of the London Institute of Banking and Finance.

Michael has prepared numerous studies for clients on strategy and innovation topics in financial services including, for example, for Efma (a global retail financial services association) and for Infosys. Recent research for clients has covered issues such as artificial intelligence, blockchain, open banking and digital transformation.

He is also a non-executive director and a member of the risk committee of the Board at Tanmeyah Micro Enterprise Services, which is the largest non-bank MFI in Egypt. He has been advising Tanmeyah on strategy, business and financial planning issues since its inception in 2009.

Earlier in his career, Michael worked for major UK banks TSB and Lloyds TSB in a variety of corporate strategy, corporate development and corporate venturing roles, and for LEK Consulting as a strategy consultant. Michael has an MA from Cambridge University and an MBA from Harvard Business School.



Micky Denehy

Denehy Connection

Micky Denehy is a former CEO of advertising agencies in London, Istanbul and Dubai, and CMO of Saatchi & Saatchi EMEA .

He has helped banks and financial institutions across Europe and the Middle East develop their marketing strategies and communication campaigns. Client include: Mashreq, Emirates, RBS, Barclays, Invesco, Garanti, and HSBC.

Micky has been the jury chair for the Euro Effies judging for the last six years to choose the most effective communications campaigns in Europe.

He founded the EACA International Academy of Advertising & Communications in 2008 – training marketing and advertising executives across EMEA.

He is an award winning marketing trainer and is the training Principal of Econsultancy Marketing Excellence Training Academy.

Micky is a board member of edcom, the European Educational Foundation that brings together 50 European universities that teach commercial communication degrees.



Mike Coates

Managing Director, GBRW Learning

Mike Coates is a banker who has worked for over ten years in retail and corporate banking, finance and risk management. Mike spent five years with the International Advisory Services unit in Lloyds Banking Group and prior to joining GBRW was the head of financial sector consulting at Maxwell Stamp PLC. With nearly fifteen years of experience in banking and finance as a professional and a consultant, Mike had developed and delivered financial sector assignments in markets including Russia, Egypt, Saudi Arabia, Azerbaijan, Ethiopia, Syria, Kenya, Tajikistan, Ghana, Tanzania and Vietnam.

In terms of SME banking expertise, Mike focuses on strategic marketing and risk management. He works with banks to address weaknesses in strategic planning, organisational structure, process and product development, customer relationship management, and risk amongst others to underpin a sustainable and profitable SME banking business.

Notable assignments include leading an SME lending process improvement project for a major bank in Russia, and two strategic marketing assignments for SME customers of banks in Saudi Arabia.

He is also regular trainer on strategic marketing for banks, and has developed and delivered courses for SME bankers covering Customer Relationship Management, and Product and Market Development. He is regularly retained by both the Egyptian Banking Institute and the International Institute of Human Capital.



Mike Trippit

Michael Joseph Consulting

Mike Trippit has thirty years' experience in banking, including 22 years as a banks equity analyst. Mike worked for a number of investment banks including HSBC where he led the global banks equity and fixed income research teams. During this time he was also seconded to the UK's Association of British Insurers (ABI) to write a report on the Investability of Banks following the Global Financial Crisis.

Prior to becoming an analyst Mike worked for TSB Group in the UK, initially as Head of Corporate Planning, which included business portfolio review and valuation. Latterly he was TSB's Group Financial Controller, responsible for financial reporting, capital planning and investor relations.

Since 2015 Mike has been engaged as an independent banking consultant and as an expert witness on a number of high profile banking litigation cases involving valuation



Nate Dickerson

Director, GBRW Consulting

Nate Dickerson has 35 years of experience in the financial service industry, initially as a commercial lender with Chase Manhattan, then as a consultant and training and development specialist. He has provided advisory services both within the U.S. and internationally, including in Bosnia and Herzegovina, China, Jamaica, Kazakhstan, Laos, Mongolia, South Korea, Sri Lanka, Thailand, Ukraine, and Vietnam.

As a professional banker, Nate had a successful 15 year career, where his experiences included commercial lending and corporate finance, as well as domestic and international debt restructuring. As a consultant, Nate has successfully completed international and domestic consulting engagements involving financial and structural reform, capacity building and access to finance and banking services.

As a training specialist, Nate honed his skills by conducting scores of seminars for such organizations as RMA, American Institute of Banking, and the National Bankers Association. In addition he has designing and delivering training programs for many individual client institutions.

During the last nine years, Nate has developed and delivered to the following training programs: Marketing the SME Customer Base, SME Lending Risk Management, Strategic Marketing for Senior Management, Business Planning and Performance Measurement, Credit and Non-credit Risk Management, Credit Risk Management, Managing a Medium-term Loan Portfolio, Understanding and Appraising a Business Plan, Project Management and Appraisal, and Risk Management in Banking.



Nigel Astbury

[title]

Nigel Astbury is a Corporate Banker with over 30 years experience in credit and risk, corporate lending, contract finance and international trade finance. He has also arranged and negotiated asset backed securitisations, export finance, and project finance as well as syndicated lending and high yield bonds. His banking career includes executive appointments in Argentina, Malaysia, the Netherlands, Panama, Paraguay, Saudi Arabia, Singapore, and the UK.

Nigel's most recent career posting covered seven years as Head of Credit and Risk and then as Senior Manager Corporate and Credit Training at SABB (Saudi British Bank), HSBC's 40% affiliate in Saudi Arabia. As Head of Credit and Risk at SABB his sole credit approval authority was USD 32 million. Prior to working for HSBC Group he worked for European Export Finance and for Lloyds Bank Group.

Drawing on a wealth of professional experience, Nigel has delivered corporate banking training workshops in his role as an HSBC Group training instructor in Bahrain, Dubai, Egypt, Jordan, Oman, Pakistan, Saudi Arabia, Sharjah and the UK. His training style is pro-active and participative. He encourages high levels of delegate engagement in each session with Case Studies, Group Discussions and Role Plays.



Paul Newsom

[title]

Paul Newsom has worked in banking for over 30 years in a career that has spanned Finance, IT and Risk Management. Most recently he was Head of Non-Traded Market Risk Oversight at Lloyds Banking Group. From 1999 to 2005 he led the Traded Risk team at the UK Financial Services Authority (the UK's banking regulator), and, prior to that, was Head of Trading Risk Systems for NatWest Markets.

Upon graduating from Oxford University, Paul initially trained as a teacher. During his subsequent banking career, he has always maintained a keen interest in delivering training. He lectured for five years at the City of London Polytechnic preparing students for the UK Chartered Institute of Bankers' module in accountancy, has delivered many internal courses and, currently, runs the "Interest Rate Risk in the Banking Book" course for the UK Asset and Liability Managers Association.

Firmly believing that, in risk management, there is no such thing as a "stupid" question, Paul's preferred style is to encourage the active participation of students and thus lead them to draw their own conclusions based on shared experience and open questioning.



Philippe Belot

Director, GBRW Consulting

Philippe Belot has more than 30 years of banking experience financing the corporate sector, including 18 years as Portfolio Manager and Senior Banker at the European Bank for Reconstruction and Development (EBRD). There, he has carried out complex financing transactions and designed programmes to foster the development of SMEs and the private sector in Eastern Europe.

In his last position in 2014-2017, Philippe put in place and led as Managing Director the corporate lending activity of B&C PLC, a newly created merchant bank supervised by the Bank of England and focused on privately-owned SMEs. Philippe started his career in the corporate sector, with the finance departments of industrial groups, forming the groundwork of his subsequent banking roles. He graduated in finance from HEC Paris, the leading European business school. His international profile has led him to operate in challenging environments in emerging markets and to manage culturally diverse teams. He speaks English, French and German, as well as Russian and Polish.



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