

ComSIM

Business Acumen for Bankers

Commercial and Retail Banking

Develop an understanding of what it takes to manage the regional office or branch of a commercial and retail bank where the various banks staff have the responsibility for executing bank strategy on operational level - they have to align and manage a broad spectrum of business activities to the bank's objectives and requirements.

<p>Understand the Bigger Picture</p>	<p>Develop a Market Orientation</p>	<p>Develop Financial Acumen</p>
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ComSIM is a powerful business acumen programme with applied business simulation to align managers at various levels of bank head offices, regional offices and branches to the complexities of executing business strategy and acquiring the skills to be successful in that.

ComSIM is ideal for commercial bank training in emerging markets such as Eastern Europe, Asia, South America, Africa and the Middle East. ComSIM is an internationally applied simulation and therefore helps in expanding the world view of the participants.

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| <ul style="list-style-type: none"> • <i>Highlight the linkages between business strategy, efficient operations, revenue, internal/customer support and defined business outcomes for all stakeholders</i> • <i>Create an understanding for the importance of cross-functional collaboration to improve efficiencies, manage for results and to optimise organisational performance</i> • <i>Highlight the importance of better business decisions considering operational aspects, sales/revenue, people and business finance</i> | <ul style="list-style-type: none"> • <i>Understand the profit drivers in your bank and how to influence them</i> • <i>Understand how a total quality management orientation benefit the customer and organisation alike</i> • <i>Support performance management as strategic alignment and implementation tool with a practical, hands-on business simulation</i> • <i>Create an understanding for the reasons for measuring progress in business improvement and performance</i> |
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Using experiential learning as learning methodology, ComSIM was designed to provide participants with a practical, hands-on learning experience and with immediate back-to-the workplace applications. Its pragmatic approach allows for experience to be shared amongst each other and with strong coaching underpinnings.

The instructional design principles underscoring the ComSIM process supports clearly defined learning objectives identified by the client. The flow of the programme is linked in a progressive manner to the overall programme objectives, work experience of participants and aligned with the specific strategic objectives and values of your business division.

Business Acumen: Commercial and Retail Banking

The ComSIM Outcomes:

The ComSIM Bankers Programme focus on transferring business acumen (business ability) skills to bank managers in wide ranging positions. These managers will typically influence the execution of bank strategy and therefore must learn in a practical manner to align their day-to-day activities to regional strategies and ultimately organisational strategy.

The activities in the simulation programme will include obtaining funding for the bank through deposits, selling loan products, providing services, generating fee income, influencing interest margins, operational efficiencies, managing back-office capacity and effectiveness, influencing technology investments (i.e. ATM's and Internet banking products), provide their staff with a bigger picture orientation, training and development and motivation of staff. ComSIM also creates an understanding for the changing market environment, changing client demands and customer service, customer orientation, building brands, profit margins and working capital.

Throughout the programme participants will experience how their actions influence the bottom-line and the progress with strategy execution (we use performance management to track strategy implementation).

ComSIM Business Acumen will deliver powerful results, create context and understanding about strategic alignment, operational capability and execution. The instructional design of ComSIM is such that it breaks down silos, promote critical analysis and problem solving and with immediate back-to-the-workplace applications. The simulation includes selective role-plays for real-to-life negotiation experiences. We can also include inter-personal effectiveness as an optional part of the program.



Why is ComSIM Banker so unique?

The ComSIM Business Acumen Programme focuses on understanding the total output needed by bank staff to ensure a profitable business, not only technical/financial training. It places equal emphasis on the whole bank - operations, marketing and sales, people and business finance (the result).

"ComSIM provides banking staff with context about understanding fundamental questions about banking: How is a bank funded? How do you manage liquidity and risk? Why is the Asset/Liability position of the Bank important? Why must banks have own capital? How do branches and CRM influence bank profitability?" Dr Christiaan Mostert (CEO) ComSIM

What ComSIM Banker is not...

ComSIM is not an overtly technical Treasury, ALCO, Derivatives or Investment Banking Simulation. It is also not a specialist Marketing/Sales Simulation nor a Credit or a Branch Simulation as such. But,....

What it is.... ComSIM is an intensive banking simulation programme uniquely positioned in between these simulations - touching all of them but in an integrated, business acumen manner. We call it *"To understand and experience the fundamentals of banking - how everything fit together and how your actions at regional and branch level influence the bottom-line"*.

"From training to new behaviours"

ComSIM Banking Overview



ComSIM Banking Target Participants

ComSIM is ideal for emerging markets bank training, such as in Eastern Europe, South America, Asia, Africa and the Middle East.

- Regional managers
- Branch managers
- Operations managers
- Sales managers
- Senior back office staff
- Branch and regional supervisors
- Marketers/Product managers
- Call centre/Support supervisors
- IT/Facilities support supervisors
- Head office and treasury support staff

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