

THE 14TH EAST AFRICAN BANKING SCHOOL

*Wealth Creation Through Accessible
and Affordable Financial Services*



Host : Kenya Institute of Bankers

Venue : Sarova Whitesands, Mombasa (Kenya)

Dates : 11th to 15th August 2014



CAROVA WHITESANDS

INTRODUCTION

The East African Banking School is a Regional Conference organized jointly by Institutes of Bankers in Kenya, Tanzania and Uganda.

The banking school serves as a forum where bankers from the region, through presentation of researched papers by Top Bankers and other invited Speakers dialogue on a range of issues that impact on their careers and the financial services environment in general. The opportunity to be derived from such a forum for learning, interaction and networking with colleagues and experts from across the region and beyond is invaluable. It provides important, personal contacts and a rare opportunity for valuable exchange of views in both a professional and social perspective.

THE SCHOOL'S OBJECTIVES

The major objective of the School is to raise the level of knowledge, competence, professionalism, integrity, trust and confidence in Financial Services, among the participants by:

- (i) Bringing together employees, employers and experts within the financial services to bridge the communication gap, promote co-operation, interaction and networking, exchange ideas and seek solutions to similar challenges within our respective economic and banking sectors in a regional context.
- (ii) Updating their knowledge on the principles and practice of modern banking and finance.
- (iii) Making them aware of and appreciate the wider issues with which they have to deal with and equip them with the knowledge and skills appropriate to cope with their increased responsibilities.
- (iv) Enhancing their confidence through taking part in case studies and discussion groups, with special reference to business strategy and personal development.
- (v) Helping them meet the current challenges facing banking and financial services.
- (vi) Contributing to the development of highly skilled, professional and competent bankers in the region.

THEME

The chosen Theme for this year's School is "**Wealth Creation through Accessible and Affordable Financial Services**". Empirical Studies in both Advanced and Developing Economies have confirmed that Provision of Financial Services is a Key Factor for investment and wealth creation. Governments in most developing economies have concentrated on formulating Policy that will encourage the creation and operation of suitable Financial Institutions to provide Financial Services to the Larger part

of the population. Indeed some Governments are directly involved in the establishment of such Institutions or operating special banks to finance Important/Key Sectors of the Economy, such as Agriculture and Industry, etc. Most recently, banks/Financial Institutions have been challenged to create and extend suitable Financial Products and Services to reach the lower end of the population that is considered unbanked or excluded from Financial Services. It is generally believed that access to suitable and affordable financial Services is the major facilitator in investment and wealth creation.

Banks and Other Financial Services Providers, therefore, face the challenge and enviable task to create and extend Financial Services to the people. Operating in the current competitive and risky environment, Financial Services Providers must be highly innovative, aggressive and focused in their services.

THE SCHOOL'S PROGRAMME CONTENT

Based on the above Central Theme, the following sub-themes have been identified as some of the key discussion points;

1. Innovation in Financial Services for Wealth Creation

Banks and other Financial Services Providers have been very creative in expanding their Product base and Services to their established clientele and in attracting new customers. The major challenge has been in pricing and the quality of service given.

In any given economic environment, Banks/Financial Services providers are considered as Agents of economic development. Therefore, they have the enviable responsibility to provide accessible and affordable Financial Services Solutions to their clientele and the General Public. To remain competitive, Financial Services Providers have to be highly creative in their products and service diversification, provide quality services and intensify selling to capture and retain a large share of the market.

The main objective of this paper will be to highlight current trends in Financial Services Product innovation and diversification, market segmentation and extension of services to a large segment of the Population, while at the same time remaining Profitable and increasing shareholder value.

2. Financial Services for the Un-Banked

In order to complement Government Policy on Wealth Creation and Poverty alleviation, Financial Services Providers are increasingly being called upon to create and offer Innovative Financial Solutions and Products to a large segment of the Population that was previously excluded from accessing Banking Services.

A large number of Financial Institutions, however, face considerable challenges in trying to extend their normal banking services to the lower end of the market and the rural poor due to the high costs involved and lack of sufficient data/information. Traditionally, the rural poor and lower end of the market have been considered risky and unprofitable. Recently, however, New Comers and Pioneers in the Financial Sector have proved that extending Financial Services to the Poor and Lower end of the market is reliable and profitable. The ongoing technological revolution and modern information communications infrastructure has made it easier and convenient to provide Financial Services to a large part of the Population, irrespective of geographical location.

This paper will highlight recent developments in Financial Inclusion and examine the current strategies and innovative solutions being employed by most banks to increase their market share by extending their services to the lower end of the market and rural poor.

3. Strategic Selling and Customer Care

Financial Services Providers are concerned with retaining their existing Customer Base and venturing in new markets in order to remain profitable and competitive. Customer Care, satisfaction and quality service is, therefore, one of the most important functions that require management attention. To attract New Customers and tap into new markets is also important and requires the deployment of innovative selling and modern communication techniques.

Given the competitive banking environment, selling and customer care has become more significant and the majority of Financial Services Providers are investing more resources in this area of operation in order to remain competitive and profitable. This paper will highlight the current innovative techniques being employed by most banks in selling and quality customer care.

4. Taking Full Advantage of ICT in Financial Services

Leveraging on Technology, most Banks/Financial Institutions have found it easier, convenient and cost effective in extending their Banking Services to a large segment of the Population. Information Communication Technology (ICT) is now an integral part of Financial Services and will continuously play a significant role in the delivery of Financial Services. Banks and other Financial Services Providers have taken full advantage of ICT and are competing fiercely to attract new customers in non-traditional markets. Riding on the mobile technology, more banks are now developing new products to give banking solutions to their established customers and attract new ones. There has now emerged a new catchword in the regional Financial Markets as "**Virtual Banking**", banking anywhere/anytime – based on Mobile technology and each bank has invented its own product or "Niche".

By using modern technology Financial Services Providers should be able to easily fulfill their customers' needs and expand into new markets. This paper will highlight the current developments in ICT and how most banks are using (ICT) to gain a distinct competitive advantage.

5. Optimization of the Human Resource in Financial Services

To be successful, banks need clear, consistent Corporate Leadership, competent well trained and flexible Human Resource. This makes the "Human Resource" the most important and critical factor in organizational effectiveness. Ultimately all the work, processes and systems in any organization will be carried out by People based on set Goals and Performance standards. Responsibility for leading Key Customer Relationships has to be assigned explicitly to skilled managers and Teams. Key assignments and Special Roles will be spread out in specialized units, sections or departments to maximize performance and achieve desired goals. Staff will continuously be evaluated on their performance in meeting the set goals.

The overall objective of this paper will be to examine current developments in the formulation of sound HR Strategies and modern "People Management" techniques, that can produce individuals and High performing teams that will deliver exceptional results for sustainable business growth and profitability.

6. Managing the Competition

Banks and Financial Services Providers are facing their toughest competition in decades. Competition is coming not only from among similar providers in the market, but also from non-traditional sources, such as IT Companies, Supermarkets, Wholesalers and others. This is further exacerbated by an increasingly knowledgeable and sophisticated customer who is well informed about market trends and services offered by different providers. Indeed, in the current market place, Bank customers know only too well, that they can obtain banking services from a large number of financial services providers. In such an environment, banks must deliver an acceptable level of customer service or will quickly lose customers to their competitors. To stay in business, therefore, banks must continuously attract and retain their customers. In the long run banks/financial institutions must meet customers' constantly changing demands and must keep pace with new products/services offered by competitors or be ahead of their competitors.

This paper will discuss the various approaches and techniques employed by successful Financial Services providers in maintaining relevance and competitiveness in the market place. It will highlight issues related to change and innovation, quality service delivery, customer satisfaction and retention.

7. Leadership and Team Building

Focused Leadership and Team Management is an integral part of a Sound Human Resource Strategy. To be successful, Organizations must create and build strong teams that will drive the business to achieve exceptional results. Thus, creating high performing Teams is a major strategic objective for any bank/financial institution.

This will be a highly practical presentation (with role plays) by experts in Team building techniques and will give relevant insights into the behavioral process through which teams evolve in business organizations and the specific behavioral factors required to institutionalize a "team building dynamic" in a bank/financial institution.

PARTICIPANTS' PROFILE/TARGET GROUP

The East African Banking School is a learning, interactive and networking forum, intended to provide professional exposure to as many financial services' employees as possible. All staff ranging from the level of officers to senior managers, etc are eligible to attend. Management trainees and other cadre of staff with high potential are also eligible participants.

The school is particularly useful - but not limited - to personnel with the following roles;

- Senior Managers
- Officers and Managerial Cadre in branches.
- Customer Service, Marketing and Selling, Business Development/Promotion and Corporate Affairs/Public Relations.
- Operations, Accounting and Finance.
- Audit Inspection and Internal Control.
- Credit, Risk and Relationship Management.
- Central Banking and Deposit Protection Fund Board.

- Sacco Operations, National Social Security Fund Operations, Retirement Benefits Authority Operations, etc.
- Agricultural/Rural Finance, Micro-Finance, etc.
- Taxation and Revenue Collection Operations, etc.
- Dealing and Treasury Management.
- Training and Human Resources.
- Compliance and Legal Officers.
- Management Trainees.

SCHOOL VENUE

The 2014 East African Banking School will be held at the Whitesands Hotel, Mombasa, Kenya.

PARTICIPATION FEE

Participants shall pay U.S.\$800 (Dollars Eight Hundred Only, exclusive of VAT) to cover tuition, course material/notes, coffee/teas, lunches, farewell dinner and one day's excursion after the Team Building Training.

ACCOMMODATION

Participants not residing in Mombasa will arrange for their own accommodation. The list of hotels in Mombasa and their accommodation rates have been provided separately for delegates to make their choices and book directly with the respective hotels. The Kenya institute of Bankers will make reservation for delegates on request.

Besides Accommodation, participants are also responsible for their own transport to and from Mombasa, dinner and personal/out of pocket expenses, taxis and transport to and from the School's venue. Airport Pick-up/drop will be arranged for those who advise their Flight Details, in time.

VISA REQUIREMENT

There are no Visa requirements for people from East African Community member countries (Burundi, Rwanda, Tanzania and Uganda). However those from other Countries should check with the Kenya Embassy in their respective countries if they need Visa to enter Kenya.

RECOMMENDED HOTELS CLOSE TO THE SCHOOL'S VENUE – WHITESANDS, MOMBASA

The following hotels are recommended for Delegates' accommodation on Bed & Breakfast or half/full board basis as per Delegates' choice/preference. Group Transport will be provided for hotels marked in asterisk (*). Prospective Delegates are advised to book direct with the respective hotels or through Kenya Institute of Bankers before 20th July 2014.

1. Sarova Whitesands

Kshs. 13,571 (US\$ 160) – Full Board (Standard Single)
Kshs. 18,249 (US\$ 215) – Full Board (Sea Front Single)
Kshs. 22,249 (US\$ 260) – Full Board (Premier Sea Front)

Call/Contact : Hilda Mudamba/Josephine Njeri
Telephone : +254 41 2128000/254 41 719022000
Fax: +254 41 5486536
Email : Hilda.Mudamba@sarovahotels.com
Josephine.Njeri@sarovahotels.com
reservation@sarovahotels.com

2. Travellers Beach Hotel & Resort (next to Whitesands, Less than 10 minutes walk)

Call/Contact : Wafula Boniface Waswa
Telephone : +254 41 5485121/6
Cell : +254 701 333311/736 518704
Fax : +254 41 415486/09/5485678
Email : waswa.wafula@travellershtl.com

Kshs. 6,500 (US\$ 75) – (Standard Single, Half Board)
Kshs. 10,500 (US\$ 123) – (Superior Single, Half Board)

3. Sai Rock Hotel (Also very close to Whitesands)*

Call/Contact ; Stella Nduta/Reservations
Telephone : +254 20 8013597/41 5487644/5/6
Cell : +254 726 270036/734 270036
Personal (Nduta) +254 727 257383

Kshs. 4800 (US\$ 55) – (Single, Bed only)
Kshs. 5500 (US\$ 65) – (Single, Bed & Breakfast)
Kshs. 6500 (US\$ 75) – (Single, Half Board)
Kshs. 2500 (US\$ 30) – (Extra Pax, Bed & Breakfast)
Kshs. 3000 (US\$ 35) – (Extra Pax, Half Board)

4. Mombasa Beach Hotel (Nyali)*

Call/Contact : Ibrahim Maiyo/Sophie Lungala
Telephone : +254 41 4471861-5
Cell : +254 727 288118/734 288117
Fax : +254 41 4472970
Email : i.maiyo@kenya-safari.co.ke
Website : www.safari-hotels.com

Kshs. 4000 (US\$ 50) – (Single Bed & Breakfast)

Kshs. 5500 (US\$ 65) – (Single Half Board)

5. The Reef Hotel (Nyali, Mombasa)*

Call/Contact : Evelyn Jira
Telephone : +254 20 2115519
Cell (Evelyn Jira) : +254 726 852837
Fax : +254 41 471349/+254 20 2214322
Email : fo@reefhotelkenya.com

Kshs. 4500 (US\$ 53) – (Single Bed & Breakfast)

Kshs. 5500 (US\$ 65) – (Single Half Board)

The 14th East African Banking School

(11th–15th August, 2014, MOMBASA, KENYA)

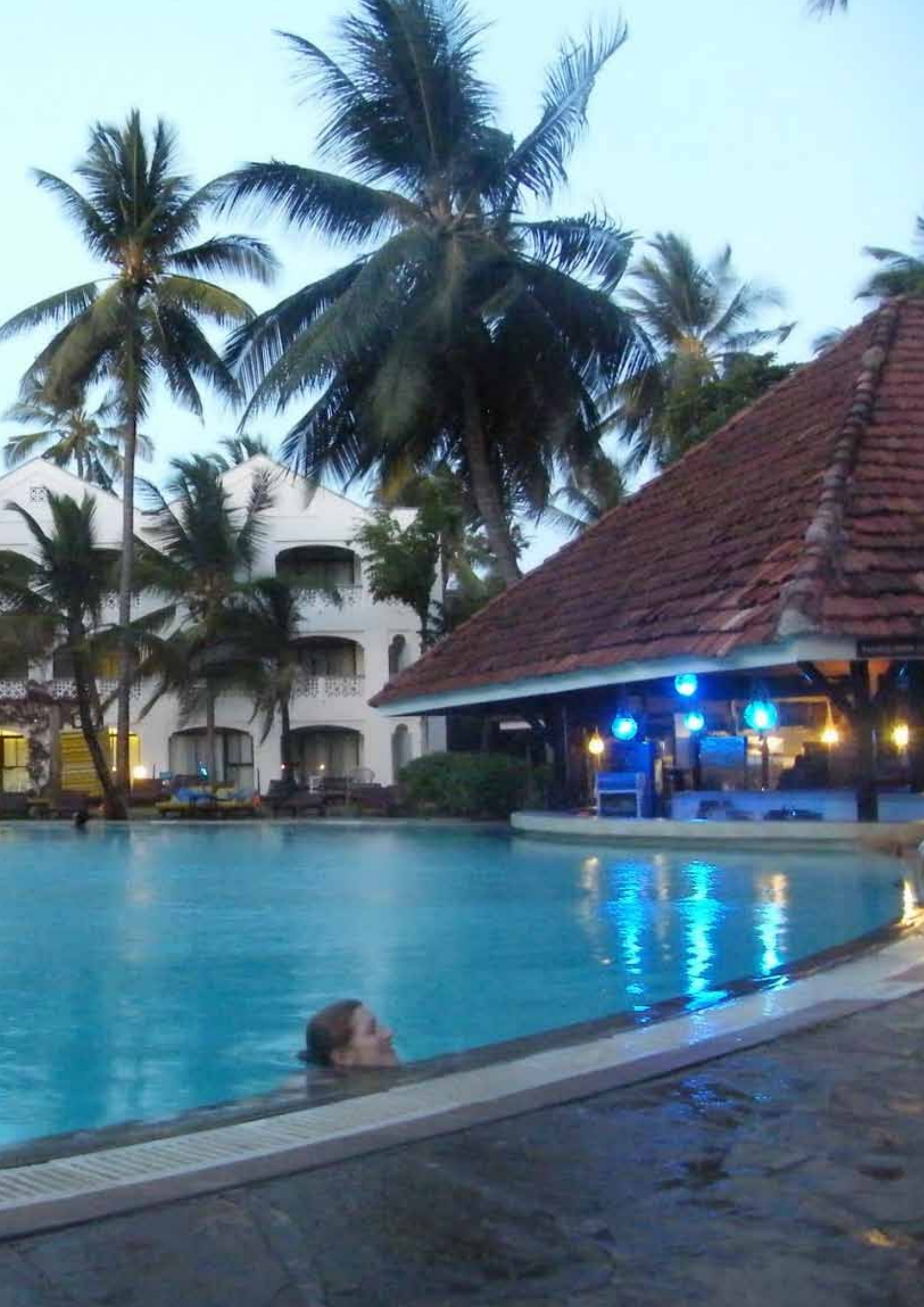
“Wealth Creation through Accessible and Affordable Financial Services”

PROGRAMME

DAY ONE: 11TH AUGUST 2014		
Time	Session	Facilitator
08.30 – 09.00	Welcome, Acknowledgments and Introduction of Principal Guest, Invited Speakers and Delegates	Mr. Stephen Anjichi Executive Director, Kenya Institute of Bankers
09.00 – 09.30	Welcome Remarks by Chairman, KIB	Mr. Rueben M. Mbindu Chairman, Kenya Institute of Bankers
09.30 – 10.00	Key note address and Official Opening of the School	Mr. John Konchellah Cabinet Secretary, Ministry of Devolution and Planning.
10.00 – 10.30	GROUP PHOTOGRAPH	
10.30 – 11.00	HEALTH BREAK	
11.00 – 11.45	Innovation in Financial Services For Wealth Creation	Mr. Tom Ndalo Executive Director and Head, Domestic Banking, Ecobank Kenya
11.45 - 12.30	Group Breakouts to discuss Presentation/ Lessons Learnt and prepare questions	Team Leaders
12.30 – 01.15	Group Feedback and Speaker's Response in Plenary	Team Leaders
01.15 – 02.00	LUNCH BREAK	
02.00 – 02.45	Financial Services for the Un-Banked	Mr. Samuel Kimani Chief Executive Officer, Jamii Bora Bank
02.45 - 03.30	Group Breakouts, Lessons Learnt and Questionnaires	Team Leaders
03.30 - 4.15	Groups Feedback and Speaker's Response	Team Leaders
04.15 – 04.45	HEALTH BREAK AND END OF DAY ONE	

DAY TWO: 12TH AUGUST, 2014		
07.00	All Delegates to assemble outside the Conference Hall, Sarova Whitesands.	
07.30	Busses Depart for Shimba National Park	
09.30	Arrival at Shimba and introductory game drive	
11.00 – 12.30	Team Building and various group activities	
01.00 – 02.00	LUNCH AT SHIMBA LODGE	
02.00 – 04.00	Group Activities and Final Game Drive	
04.00	Return to Mombasa	
END OF DAY TWO		
DAY THREE: 13TH AUGUST, 2014		
07.30	All Delegates assemble at Whitesands.	
08.00	Buses depart for Mombasa Port	
09.00 – 10.30	Lecture/Presentation and Tour of Kilindini Harbour, Mombasa	
11.00 – 01.00	Proceed to Fort Jesus , Education Tour and visit adjacent Old Town	
01.00 – 02.00	LUNCH AT GALAXY CHINESE RESTAURANT, MAMA NGINA DRIVE AND RETURN TO WHITESANDS, MOMBASA.	
04.00 – 06.00	Coffee/Tea, Refreshments and Team Building Exercises	
06.00 – 07.00	Beach Volleyball by Groups	
END OF DAY THREE		
DAY FOUR: 14TH AUGUST, 2014		
Time	Session	Facilitator
09.00 – 09.45	Strategic Selling and Customer Care	Mr. Joseph Iha, Managing Director, Equity Bank, Tanzania Ltd.
09.45 – 10.30	Group Breakouts, Lessons Learnt and Questionnaires	Team Leaders
10.30 – 11.00	HEALTH BREAK	
11.00 – 11.45	Group Feedback and Speaker's Response	Team Leaders
11.45 – 12.30	Taking Full Advantage of ICT in Financial Services	Mr. David Igweta, Head of ICT, NIC Bank.
12.30 – 01.15	Group Breakouts, Lessons Learnt and Questionnaires	Team Leaders
01.15 – 02.00	LUNCH BREAK	
02.00 – 02.45	Group Feedback and Speaker's Response	Team Leaders
02.45 – 03.30	Managing the Competition	Dr. Fred Muhumuza, Senior Manager, KPMG, UGANDA
03.30 – 04.15	Group Breakouts, Lessons Learnt and Questionnaires	Team Leaders

04.15 – 05.00	Group Feedback and Speakers Response	Team Leaders
05.00 – 05.30	HEALTH BREAK AND END OF DAY FOUR	
DAY FIVE: 15TH AUGUST, 2014		
Time	Session	Facilitator
09.00 – 09.45	Optimization of the Human Resource in Financial Services	Mrs. Lyn Mengich, CEO, Nuevo – HR Business Solutions
09.45 – 10.30	Group Breakouts, Lessons Learnt and Questionnaires	Team Leaders
10.30 – 11.00	HEALTH BREAK	
11.00 -11.45	Group Feedback and Speaker's Response	Team Leaders
11.45 – 12.30	Summary and Evaluation of the School.	Team Leaders
12.30 – 01.15	Groups Report on Evaluation and Preparation of Communique by Group Leaders.	Team Leaders and Institute CEOs
01.15 – 02.15	LUNCH AND ADJOURNMENT	
07.00 p.m.	Farewell Dinner, Official Closing and Graduation.	Deputy Governor, CBK, Deputy Chairman, KIB



Fourteenth East African Banking School

11th to 15th August, 2014
(KENYA)

REGISTRATION

Please complete this form in block letters and return accompanied by full payment of US\$ 800.00 by Bankers Cheque or Telegraphic Transfer (latest by 15th July, 2014) to;

The Kenya Institute of Bankers
Lyric House, Kimathi Street
P. O. Box 73530-00200
Telephone: 254 20 2160317, 254 732 864349
/707 339743
Fax: 254 20 316350 E-Mail: thebanker@kib.co.ke
training@kib.co.ke

Payment by Telegraphic Transfer to:
The Kenya Institute of Bankers
Barclays Bank of Kenya Ltd.
P.O. Box 30120 – 00100, Nairobi, Kenya
Branch: Queensway House
Account Number: 022 2027125428
Swift code: BARCKENX

If paying by cheque, please add another US \$ 30.00 for bank charges.

Surname: (Mr/Mrs/Miss/Dr/Prof):

First and Middle Names

Name by which delegate wishes to be called:

Name of Bank/Financial Institution/Building Society, etc

Address

Tel No. (Bus/Office)

Fax No.

E-Mail:

Signature

Designation

THE ALLIANCE OF AFRICAN INSTITUTE OF BANKERS (AAIOB)



1. Botswana Institute of Bankers
2. Egyptian Banking Institute
3. The Chartered Institute of Bankers (Ghana)
4. Kenya Institute of Bankers
5. Institute of Bankers, Malawi
6. Institute of Bankers in Mozambique (Institute de Formacao Bancaria de Mocambique)
7. The Institute of Bankers in Namibia
8. The Chartered Institute of Bankers of Nigeria
9. The Institute of Bankers in South Africa
10. The Tanzania Institute of Bankers
11. Uganda Institute of Banking and Financial Services
12. Zambia Institute of Banking and Financial Services
13. The Institute of Bankers in Zimbabwe

WORKING WITH OUR MEMBER INSTITUTIONS TO CREATE AND SUSTAIN EXCEPTIONAL CORPORATE SUCCESS AND PROFITABILITY

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Email : thebanker@kib.co.ke; training@kib.co.ke

Website : www.kib.co.ke

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