



# International Degrees Ltd

Financial Training Academy Courses

From the Heart of the World's Main Financial Centre

The Financial  
Training  
Academy Ltd

## CerIRB Introduction to Retail Banking

### Course Presenter – Bob Westrip.

Robert has more than 30 years experience of corporate banking, covering a variety of senior managerial positions with Barclays Bank including Head of Corporate Business – Essex, Deputy Risk Management Director – East Anglia, Assistant Director – London and other various roles up to Associate Director – London. Since joining the bank in 1967, he has been involved in every major aspect of corporate banking ranging from funding, restructuring and financing arrangements to the development of management and information systems, leading innovative cultural and structural change programmes and training.

His business experience covers a broad industry base, ranging from SME's to blue chip clients. This included the restructuring of major corporate debts and financing arrangements for Queens Moat Houses PLC which was the largest reconstruction undertaken in the UK at the time with a debt level exceeding £1bn, requiring coordinating 108 different lenders in several countries. Robert also managed other key accounts including British Steel, Hawker Sidley and Pilkington and grew his portfolio from scratch to £5m per annum profit over a five year period

Robert has a very hands-on style and has developed and led focussed management and support teams that have delivered excellent results. He has also been actively involved in the training and development of people through various internal and external initiatives including running strategy –building sessions, coaching relationship offices, lecturing to students and SME's and mentoring under the Princes Trust scheme for young people. He left Barclays in 2000 and is currently involved in a number of different business initiatives.

### An Introduction to Retail Banking

This 5 day (4+1) course will provide an introduction into retail banking and the main types of transaction undertaken to enable new entrants to gain a general understanding of the market, including:

- Liabilities
- Retail Asset Products
- Secured and Unsecured Lending
- An Introduction to Credit Cycle Management
- The Role of Regulatory Authorities
- Acquisition

With the extra day including either:

- Islamic Banking or
- Private Banking & Wealth Management

### Why Attend?

There is an enormous and growing market for retail banking across the world and a need for the skills necessary to manage that process. As more people seek to protect and grow their wealth, that need will show a commensurate growth in retail banking

### Who Should Attend?

New entrants into retail banking  
Suppliers to the retail banking industry

### Course Level

This is an introductory class. While some basic background knowledge of investments would be beneficial, the course will commence with the basic concepts.

## International Degrees Ltd

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### LOCAL CONTACT



**Training Methodology**

The learning format is to adopt a mixture of structured lectures, delegate discussions and practical case studies. The practical case studies will enable the delegates to work with real life examples and appreciate the importance of analysis, risk and control.

**Course Outline**

**DAY 1  
Session 1**

Objective: For participants to understand the basic principles of how retail banks operate and their place in the overall marketplace.

**General Introduction**

- Need for banking.
- What banks achieve.
- Types of business undertaken.
- Services offered.
- Customer Base(s)
- Recording the customer
- Know your customer
- Customer Relationship Management

Case Study: Consider what principles you might lay down if you were to start a Retail Banking operation today.

**Deposit taking**

- Types of product
- What information do you require?
- How can you keep this up to date?
- Client benefit
- Risk
- Money laundering

Case Study: Consideration what questions you might ask and what actions you might take with a new client looking to deposit \$50,000 in cash at a branch.

**Session 2: Sources of deposits**

**Sources of Deposits.**

- Why do you need them?
- Existing Customers
- Corporates
- Money Markets
- Trading

Case Study: Your organisation is keen to expand on its lending book what constraints might there be on this and what action might you be able to take to assist that process?

**DAY 2**

**Session 3: Lending Facilities**

Objective: To enable the course participants to appreciate some of the key issues when looking to lend money.

**Lending principles**

- What do they want the money for?
- Can they afford to pay it back?
- Track record
- Monitoring issues
- Portfolio issues

Case Study: What questions would you ask at an initial meeting with a private client looking to borrow from a branch?

**Types of Product.**

- Personal vs Corporate Product
- Overdrafts
- Mortgages
- Term Finance
- Asset Finance
- Trade Finance

Case Study: An established client has approached you for finance as the business is growing fast and payments need to be made to suppliers before their customers have paid, what type(s) of facility might you look at for this?

**DAY 3**

**Session 4: Structured Lending**

Objective: To enable the course participants to appreciate the purpose and need for properly structured lending to benefit both parties.

**Review of Days 1 & 2**

- Banking needs
- Deposit taking
- Types of facility

**Structured Lending**

- Types of structure
- Fit with previously discussed facilities
- Understanding of cash flow
- Security and collateral
- Guarantees





### Session 5: Capital Requirements & Regulations

Objective: To give participants an overview of the higher level controls that are in place and to which their organisations must pay due attention.

#### The Management of Risk

- What is risk?
- Where should it be?
- Monitoring

Case Study: Thinking back to the warehouse funding, what risks might be involved for the lender, how might they be managed and what monitoring would you look to see?

Case Study: Similarly with the debtor funding in the same session what risks might be involved for the lender, how might they be managed and what monitoring would you look to see?

#### Capital Requirements

- International Agreements
- Cover for deposits
- Cover for lending book
- Capital weighting

#### Regulations

- National rules
- Money laundering
- Audit trails

### DAY 4

#### Session 6: Distribution Channels & Technology

Objective: The purpose of this session is to assist participants in gaining a broader understanding of how they might get to the market and what tools they might use.

#### Distribution Channels

- Branch network
- Other organisations
- Internet

#### Technology

- Importance to marketplace
- Ease of comparison
- Client requirements

### Session 7: Credit Analysis

Objective: Participants should gain knowledge of how they should look at a proposition and what considerations they should have before agreeing to lend.

#### Credit Analysis

- Review the proposal
- Business Plan
- Forecasts
- Track Record
- Sector
- Security
- Risk
- Risk Reward
- 

Case Study: You have been approached by a good and valued client who is looking to take on a major commitment for which he will require your support but before starting he would like to know from you what you require.

### Session 8: Pricing & Required Return

Objective: This session is designed to round off the knowledge gained during the course of the programme and discuss issues around return.

#### Review of Previous Days

- Banking needs
- Deposit taking
- Types of facility
- Structured lending
- Syndicated lending
- Sovereign Debt
- The Management of Risk
- Capital Requirements
- Regulations
- Sources of Deposits
- Distribution Channels & Technology
- Credit Analysis



Optional DAY 5 – Islamic Banking



**Course Description**

This 1-day training event is designed to provide a basic understanding of the principles, nature and form of Islamic Banking as is relevant to those entering the financial services market in the UK and Europe.

**Learning Objective**

Participants will gain the knowledge of and appreciate the purpose and need for the different principles involved in Islamic Banking and how they differ from Western banking models.

**Who Should Attend**

Anyone seeking a basic understanding of the nature and form of Islamic Banking.

**Teaching Methodologies**

Classroom lectures and interactive practical workshop format intended to affirm the learning objectives.

**Learning Pre-requisites**

None.

**Course Outline**

**Session 1: Introduction to Islamic Banking**

- Growth of Islamic Banking & Islamic Retail Products
- Differences between Islamic Banking & conventional alternatives
- Islamic Finance Products
  - Islamic Mortgage & Home Finance.
  - Islamic Auto Finance
- Islamic Wealth Management Products
  - Takaful Savings
  - Islamic Life Insurance & Bank Assurance
- Islamic Bonds (Sukuk)
- Legal issues & potential conflicts

Case Study: Consider lending approaches previously discussed and how they might be dealt with under Islamic Banking rules.

Case Study: Consider how you would deal with deposits taken under Islamic Banking rules



**Optional DAY 5 – Private Banking, Wealth & Portfolio Management**

**Course Description**

This course offers an opportunity for staff starting in private banking / private wealth management to equip themselves with the skills to understand the techniques used to manage their clients' wealth.

**Learning Objectives**

Upon the completion of this training event participants will have gained knowledge of

- The basic elements of private banking, wealth and portfolio management
- Asset allocation and portfolio structuring techniques
- Structured products and solutions for private banking clients
- Risk reduction and return enhancement opportunities and strategies

**Who Should Attend**

- Staff entering Private Banking and Asset Management
- Employees in legal and accountancy practices working with private bankers
- Legal & Trust Staff
- Branch staff and Credit Officers who need to understand the complementary nature of private banking services
- Service Providers

**Teaching Methodologies**

Classroom lectures and interactive practical workshop formats.

**Pre-requisites**

Some knowledge of the financial services industry will be an advantage.



**Course Outline**

**Session 1: General Principles**

- What is private banking?
- What is wealth and portfolio management?
- Who are the market players?
- What is the nature of the products?
- Who are the customers?
- What types of investments are suitable for the private banking client?

**Session 2: Investor Profiling**

- Traditional approaches to profiling private investors
- Understanding what motivates other peoples' investment and financial behaviour
- What private bankers and their clients need to understand about behavioural finance
- Systematic errors and mistakes in investment thinking

**Session 3: Portfolio Planning**

- Introduction to portfolio planning
- How do investors really interpret the behaviour and performance of assets
- Portfolio diversification – the importance of correlation
- Absolute vs relative return objectives and benchmarks
- Benchmarks and benchmarking

**Session 4: Asset Allocation and Portfolio Structuring**

- The minimum acceptable return (MAR)
- The target rate of return and upside potential
- Phases and cycles in asset allocation
- Matching asset classes with wealth levels and income needs
- Factors affecting individual investors' asset allocation decisions
- Determinants of individual investors' asset allocation
- The influence of investors' actions and market outcomes on investor satisfaction

