



## Business Development

BankT&D Consulting can assist you in building, enhancing or repositioning your businesses in Retail, Consumer Finance, SME, Corporate, Wealth Management and Transaction Services. A key element in achieving sustainable and profitable revenue growth is the flawless execution of business strategy. We help you create new products, find new delivery channels, capture new sets of customers, cross-sell to existing ones, build new business franchises and enter new markets. We do this by:

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- Assessing your current business model from end-to-end versus global and regional best practices. We provide both 'quick hit' implementable solutions as well as a strategic roadmap for further enhancing the business (Rapid Scan).
- Providing a detailed implementable framework for building or repositioning the business that will achieve scale and profitability. We also assist in the implementation and execution of the framework with our clients' internal teams making knowledge transfer an integral part of our activities. We also provide post implementation execution support to help fine tune and solve ongoing issues (Market entry or Repositioning).
- Providing and implementing advanced customer management techniques and practices for enhancing the revenue and productivity of the sales and marketing effort (Advanced Customer Management).

Our generic approaches to each of these is depicted in the diagrams below and can be tailor-made to suit specific client needs:

## Rapid Scan

| Building Blocks | Segment Scan  | Sales and Marketing Process Scan   | Risk Model Scan   | Management Process Scan  |
|-----------------|---|--|---|--|
| Methodology     | <ul style="list-style-type: none"> <li>• Customer Profitability Analysis by Segment</li> <li>• Channel Analysis by Segment</li> <li>• Product and Competitive Positioning</li> <li>• Segment Selection Methodology</li> </ul> | <ul style="list-style-type: none"> <li>• Sales Scan</li> <li>• Marketing Scan</li> <li>• Customer Service Model</li> </ul> | <ul style="list-style-type: none"> <li>• Approval / Underwriting Model</li> <li>• Early Warning / Remedial / Collateral / Portfolio Management / Collections</li> </ul> | <ul style="list-style-type: none"> <li>• Reports / Scorecards / Drivers</li> </ul> |
| Output          | <ul style="list-style-type: none"> <li>• Strengths and opportunities heat map</li> <li>• Recommendations (quick wins and strategic)</li> </ul>  |  |   |  |



## Market Entry or Repositioning

| Building Blocks | Situation Analysis  | Competitive Positioning & Entry Strategy   | Operational Design  | Business Plan  | Implementation & Execution |
|-----------------|---|--|---|--|----------------------------|
| Methodology     | <ul style="list-style-type: none"> <li>Internal Analysis</li> <li>External Analysis</li> <li>Initial Market Sizing</li> </ul>   | <ul style="list-style-type: none"> <li>Customer Research</li> <li>Competitive Research</li> <li>Segment Selection and Penetration</li> </ul>   | <ul style="list-style-type: none"> <li>Validation of Parameters</li> <li>Defining Functional Model and Parameters</li> </ul>                | <ul style="list-style-type: none"> <li>Entry Strategy</li> <li>5 year Financial Model</li> <li>Operational &amp; Organisational Design</li> <li>Implementation Plan</li> </ul> |                            |
| Output          | Heat Map identifying: <ul style="list-style-type: none"> <li>Green: Right elements in place</li> <li>Yellow: Non critical elements deficient</li> <li>Red: Critical elements missing</li> </ul> | <ul style="list-style-type: none"> <li>Final segment selection</li> <li>Segment competitive differentiation</li> <li>Positioning and market shares</li> <li>Entry strategy and branding</li> </ul> | <ul style="list-style-type: none"> <li>Final functional model</li> <li>Organization structure</li> <li>Straw man financial model</li> </ul> | <ul style="list-style-type: none"> <li>Business Plan</li> <li>5 year Financial Model</li> </ul>  |                            |

## Advanced Customer Management

| Building Blocks | Situation Analysis  | Competitive Positioning   | Operational Design  | Business Plan  | Implementation & Execution |
|-----------------|---|---|---|--|----------------------------|
| Methodology     | <ul style="list-style-type: none"> <li>Internal Analysis</li> <li>External Analysis</li> <li>High Level Assessment of Existing Customer Management Infrastructure</li> </ul>                    | <ul style="list-style-type: none"> <li>Customer Research</li> <li>Competitive Research</li> <li>Segment Selection and Penetration</li> </ul>                          | <ul style="list-style-type: none"> <li>Advanced Customer Management Model</li> <li>Validation of Key Performance Indicators (KPIs)</li> </ul> | <ul style="list-style-type: none"> <li>Advanced Customer Management Plan</li> <li>Key Performance Indicator Scorecard</li> <li>Operational and Organisational Design</li> <li>Sales Management Training Requirements</li> <li>Implementation Plan</li> </ul> |                            |
| Output          | Heat Map identifying: <ul style="list-style-type: none"> <li>Green: Right elements in place</li> <li>Yellow: Non critical elements deficient</li> <li>Red: Critical elements missing</li> </ul> | <ul style="list-style-type: none"> <li>Assessment of existing segment</li> <li>Recommendation(s) on new segment opportunities</li> <li>Performance metrics</li> </ul> | <ul style="list-style-type: none"> <li>Final functional model</li> <li>Organisation structure</li> <li>Identified KPIs</li> </ul>             | <ul style="list-style-type: none"> <li>Detailed Business Plan</li> <li>Scorecard for KPIs</li> <li>High-Level Financial Review of KPI Improvements</li> </ul>  |                            |

To learn more about how BankT&D Consulting can help your with Business Development efforts, please contact Aslam Aziz at [aslam.aziz@banktandd.com](mailto:aslam.aziz@banktandd.com)