

Banking & Finance

Capability Statement

GBRW



About GBRW

GBRW was established in London in 1995 and has a management team composed of former senior commercial, investment, or development bankers. In addition to our London headquarters, we have a presence in Asia and North America.

“...management team are all former senior financial industry practitioners.”

GBRW's aim has always been to provide emerging market clients with the same standard of high quality, specialised consulting on finance and banking as would be expected in developed markets.

Furthermore, we want to connect the banking, government, investment, and economic development sectors with industry best-practice in financial services and enterprise development, and to help develop and implement practical interventions and outcomes for emerging markets.

GBRW's team has completed contracts in over 60 developing, transition and post-conflict countries. Our clients include governments and government agencies, International Financial Institutions (IFIs), local and regional Development Finance Institutions (DFIs), commercial banks and other financial institutions, and other private sector companies. Regional experience includes the UK and Western Europe, the Middle East, Africa, Central and Eastern Europe, the Caribbean, and Central and South East Asia.

Drawing on extensive practical experience at some of the world's leading banks, IFIs, and regulators, we emphasise implementation, working shoulder-to-shoulder with counterparts to deliver change as well as planning for the future.

GBRW has a deep pool of intellectual capital to share, including policies and procedures, models, methodologies, tools and templates. We have delivered tailored training courses to senior audiences globally, on a wide range of topics, presented in-person or remotely.

We regularly update our website with details of our recent assignments. These can be found here: www.gbrw.com/consulting/assignments.

As former bankers and current financial sector consulting professionals, we have expertise in core commercial banking topics and products including:

- ✓ Corporate Governance
- ✓ Strategy
- ✓ SME Lending
- ✓ Sustainable & Green Finance
- ✓ Project Finance
- ✓ Trade Finance
- ✓ Retail Banking
- ✓ Financial Inclusion & Microfinance
- ✓ Credit, Market & Operational Risk
- ✓ Treasury & Asset / Liability Management
- ✓ Compliance
- ✓ Regulatory Policy & Supervision
- ✓ HR & Performance Management
- ✓ Training & Development

Our Expertise

GBRW Consulting has a 30 year track record of financial sector expertise in Europe, Asia, Africa and the Middle East.

Sustainable & Green Finance

Since its inception in 1995, GBRW has been working in the field of sustainable finance. This includes development finance initiatives to underpin missing economic infrastructure, as well as enhancing access to finance for SMEs and under-served social or economic groups.

While we work with government agencies and regulators at the policy-level, GBRW's strength as banking and finance practitioners really comes into play working with financial sector actors. We can work with banks, development financiers, asset managers, and insurers to transfer the competences, tools, models, and methodologies required for sustainable and green finance. This can be delivered through a mix of training and/or consulting engagements.

Development Finance

GBRW has developed a specific proposition for our Development Finance Institution (DFI), Multilateral Development Bank (MDB), and donor agency clients to meet their distinct needs.

We provide advice to sovereign shareholders and investors on their current and/or potential participation in various DFI initiatives, membership of MDBs, and development spending. This includes training and coaching for senior civil servants on the role of development finance stakeholders, the different types of market participants, and how to align participation with government policy goals. We are also regularly requested to produce research and analysis, and to consult and advise on the development policy options open to government.

SME Banking & Finance

GBRW is a leading specialist in small and medium-sized enterprise (SME) banking, with extensive credentials in both developed and emerging markets in Eastern Europe, the Middle East, Asia, Africa and the Caribbean. We have up-to-date experience of SME financial services across multiple emerging economies, which gives us a clear perspective on the challenges and constraints that SMEs face when seeking to access finance.

Our areas of expertise include portfolio review, SME banking strategy, credit strategy, risk management, marketing and distribution strategy, sales management, training and development, compliance, financial inclusion and development finance.

Treasury, Funding & Asset Liability Management

Successful funding and treasury risk management is key to creating a stable, sustainable financial institution. Asset / Liability Management (ALM) lies at the core of banking. GBRW has a diverse network of treasurers and treasury risk professionals, who can collaborate with you across a range of issues such as FOREX risk, interest rate risk, hedging solutions and are well-versed in designing and implementing sound risk management policies, processes and methodologies gained from our concrete banking experience. We also recognise that funding solutions are essential for any strong and stable financial institution and can assist with debt management and financial planning.



Corporate Governance & ESG

GBRW are experts in Environmental, Social and Corporate Governance (ESG) not only in banking and financial services, but in the private- and public-sector generally, with particular experience of supporting clients in emerging markets.

GBRW can help your institution build a sustainable ESG practice with our extensive repertoire of tools, models and methodologies which include: policy and procedure manuals for all aspects of corporate governance and ESG; sample terms of reference for board-level committees; an ESG progression matrix and sample ESG project plan; and an intuitive combination of financial and non-financial key performance indicators to underpin performance and change management.

Stressed Asset Management

Effective problem loan management is key to preserving an institution's reputation, cost structure and profitability. GBRW's diverse network of problem loan management professionals has first-hand experience of successfully negotiating and managing loan restructurings.

We can help you analyse your portfolio and identify loans requiring special support, and to create a Stressed Asset Management unit to focus exclusively on this segment. This consolidates and leverages the specialist expertise required to deal with problem loans, while freeing up the time of relationship managers and loan officers to focus on generating profitable business. GBRW also works with banks to develop the policies and procedures required to handle non-performing loans effectively and to resolve individual problem loans.

Financial Inclusion

Financial inclusion ensures that both individuals and businesses - regardless of economic or social status - have access to essential financial services. For the types of emerging and developing economies that GBRW works within, inclusivity promotes economic growth by providing people with the opportunity to work, save, invest and insure against risks.

We have experience of promoting inclusive finance with adequate products, microfinance, digitalisation, and the right procedures that ensure gender and social equality. We often operate at the nexus of climate change - identifying what role climate risks play in affecting women and vulnerable groups. We can assist with the implementation of the 2X Criteria and gender-lens investing (GLI) within the lending process.

Strategy, Finance & Change

GBRW's team have all been professional bankers and understand that a beautiful plan is meaningless unless it is practical and achievable. We work with investors looking to establish greenfield financial institutions, and financial institutions seeking to review or change their strategic performance or direction.

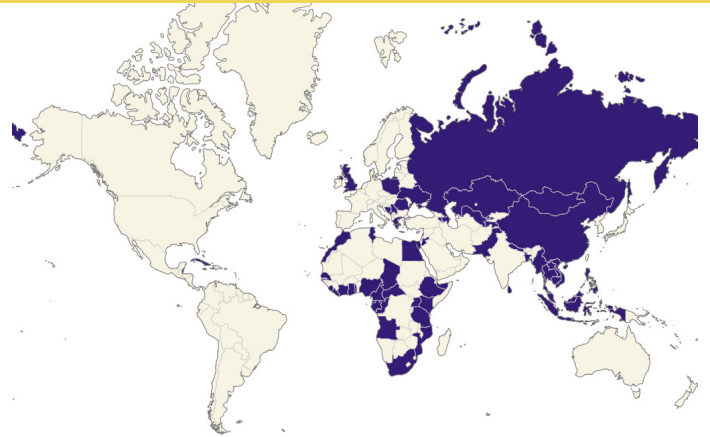
Our strategic approach covers three key stages: formulating the strategy, implementing the strategy, and monitoring strategic performance. We have also developed financial plans, projection, and valuations models for a wide range of different institutions and projects.

Our Clients

GBRW has true global experience, having completed projects in over 60 countries.

We have a wealth of experience working alongside government agencies, international financial institutions, local and regional development finance institutions, commercial banks, regulators and development agencies.

The table below outlines some of the clients we have successfully completed projects with over the last decade:



Multilateral Development Banks

International Finance Corporation, European Investment Bank, African Development Bank, Trade & Development Bank, European Bank for Reconstruction and Development, Banque de Développement des Etats de l'Afrique Centrale, Afreximbank

National Development Banks

Development Bank of Jamaica, Tanzania Agricultural Development Bank, Development Finance Corporation (Belize), BRD (Rwanda), SMEDCO (Zimbabwe), Bank of Industry (Nigeria)

International and Bilateral Development Agencies

British International Investment (UK), Agence Française de Développement (France), Foreign, Commonwealth and Development Office (UK), Deutsche Gesellschaft für Internationale Zusammenarbeit (Germany)

Commercial Institutions

Intuition Publishing (UK), ILX Fund (the Netherlands), Piraeus Bank (Greece), SBM Holding (Mauritius), SeABank (Vietnam), CRDB Bank (Tanzania)

UN and International Donor Organisations

World Resources Institute, Global Green Growth Institute, Alliance for Financial Inclusion

Governments, Regulators, and Industry Associations

UK Department for Business, Energy and Industrial Strategy, Central Bank of Cuba, Central Bank of Sri Lanka, Egyptian Banking Institute, Ministry of Economic Development of Curaçao

Our Team

GBRW is headquartered in the City of London, with a presence in Asia and North America.

Our management team are all former commercial, investment, or development bankers, whose global experience includes significant time spent in roles at British International Investment, Chase Manhattan Bank, Crédit Agricole, EBRD, Federal Reserve Board, HBOS, HSBC, IFC, ING, Inter-American Development Bank, Lloyds Bank, Mizuho, RBS, Rothschilds and Royal Bank of Scotland.

As well as our dedication to banking and finance expertise, GBRW's approach emphasises fellowship, and values honesty and humility. Good interpersonal skills and the pleasure we take in mutual problem-solving comes through in our work, demonstrated by the long-term relationships we have with many of our clients.

Your initial points of contact within the team are:



EMEA:
Philippe Belot
Joint Managing Director



Asia:
Mike Coates
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