

ADVISORY OFFER CATALOG



Africa & Middle East Finance



OUR **EXPERTISE** FOR YOUR
DEVELOPMENT



Africa & Middle East Finance

Our expertise for your development,

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WHO ARE WE ?

We are a Strategy and Management Consulting firm, specializing in the Finance sector and focused on Africa and the Middle East.

Our story begins in 2010, the year AMEF Consulting was founded by its Director-Founder, Mongi Ben Tkhayat.

We support our clients, mainly financial institutions (banks and international development agencies, commercial banks, Islamic banks, microfinance institutions, leasing companies, etc.), in the successful implementation of their strategic, development, and organizational projects, from conception to implementation, ensuring their management and change management component.

We also work with regulatory authorities and public bodies for studies and missions to support the development of the financial sector, the financial inclusion, the access to finance for small and medium enterprises and the sustainable finance (Climate and Green Finance).

We operate mainly within the framework of technical assistance programs funded by international development banks and agencies, and both through missions contracted directly with our client financial institutions and in collaboration with international partners.



OUR CORE BUSINESSES

In response to your needs, AMEF Consulting has developed its activities around 3 complementary areas of expertise: Consulting and Technical Assistance; Project Management Assistance; Training & Coaching.



Consulting and Technical Assistance

We support our clients, primarily financial institutions, in the implementation of their strategic and management projects through different services: Diagnosis, consulting, technical assistance; know how transfer.



Project Management Assistance

Our clients are committed to continuously improving their IT solutions, particularly through the implementation of digital transformation projects. For this purpose, we offer our support in the choice and implementation of relevant IT solutions responding to their needs.



Training and Coaching

As part of consulting missions or in response to your specific requests, we develop professional and certification training in finance-related fields, with the goal of delivering quality skill transfers to enable your teams to succeed in your projects and better master their functions.



OUR EXPERTISE

On the basis of a strategic decision, AMEF Consulting specializes in the field of Development Finance, with the goal of delivering robust expertise to its clients.

Over time, through various engagements and the expertise of our team, AMEF Consulting has cultivated genuine proficiency in the following domains: Retail Banking; Inclusive Finance; Green Finance; Islamic Finance.

Since our inception in 2010, we have effectively executed several consultancy missions and projects in finance and training across several African countries, leveraging our specialized knowledge.

Our consultants and experts have successfully completed over 50 consultancy missions and projects in finance throughout Africa.

These initiatives encompass a wide range of areas, including SME financing, Inclusive Finance, Microfinance, Green Finance, Risk Management, Islamic Finance, and Digital Finance.



Retail Banking and Specialized Financing

Retail banking plays a crucial role in the development of emerging economies by mobilizing savings, developing payment instruments, and financing Micro, Small, and Medium Enterprises (MSMEs). Our experts, equipped with operational and managerial experience within several retail banks, leasing companies, and factoring firms, have conducted numerous support missions for the development of MSME financing, including those promoted or led by women.

We focus on enhancing their commercial efficiency, optimizing their organization, and improving their operational processes.

Inclusive Finance and Microfinance

Inclusive finance and microfinance ensure better access to financial services broadly defined, encompassing credit, savings, payment instruments, or insurance for the underserved or micro-enterprises.

AMEF Consulting has developed genuine expertise in inclusive finance and microfinance through Upscaling and Downscaling missions carried out for microfinance institutions, banks, and public authorities aimed at developing market infrastructure.

Green Finance and Climate Finance

Numerous energy and ecological transition programs are being implemented worldwide to address issues of climate change and pollution.

Financing green projects represents both an irreversible commitment and a growth opportunity for financial institutions, requiring the establishment of specific financial products.

AMEF Consulting has developed expertise in Green Finance / Climate Finance through various missions conducted for financial institutions.

Islamic Finance

Islamic finance has experienced rapid growth since the subprime crisis of 2007-2008, supported by a more favourable regulatory framework.

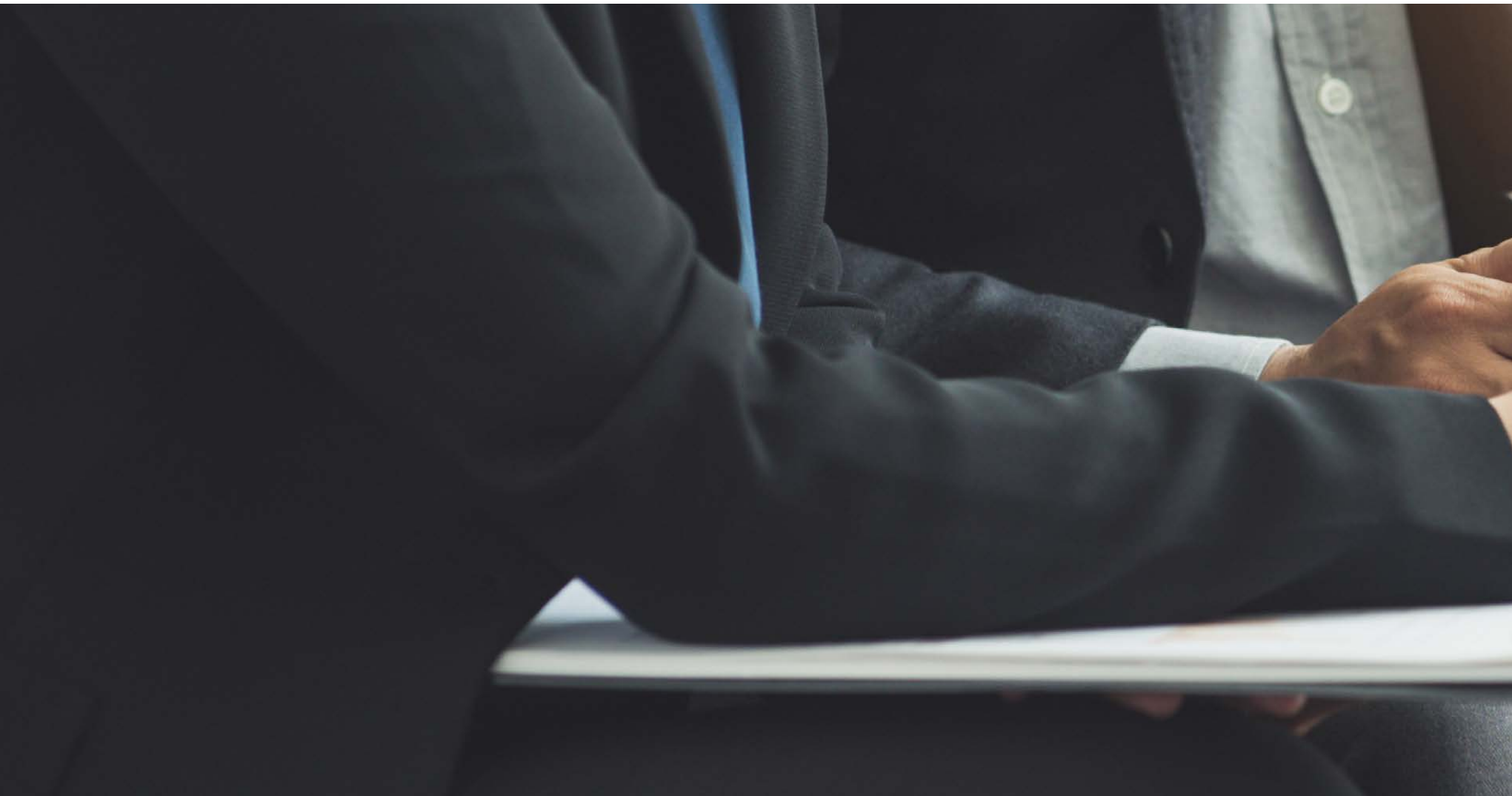
It offers new financial solutions for the development of the real economy and financial inclusion; despite the challenges it still faces.

AMEF Consulting possesses solid expertise in Islamic finance businesses and products, offering tailored services covering a wide spectrum of areas: market research, establishment of Islamic windows, development of Sharia-compliant products, technical capacity building, and training.

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Missions carried out
by our consultants
and experts in Africa







CONSULTING OFFER

STRATEGIC DEVELOPMENT PLAN

Challenges

A financial institution must necessarily define and implement a medium-term development/transformation/digital strategy that aligns with its mission, vision, and strategic objectives.

This development/transformation strategy should undergo periodic evaluation to analyse and explain any variances and identify corrective measures based on changes in both the internal and external environment.

The definition and implementation of a development/transformation strategy require high-level expertise and availability to work continuously and coordinate effectively among various stakeholders in such a complex project.

The success of a strategy largely depends on the success of its implementation, hence the usefulness of engaging external expertise with the necessary experience and perspective to work on all aspects of such a project, including the development of the business plan and its sensitivity analysis.

AMEF Proposal

In response to these challenges and based on your context and needs, AMEF Consulting offers to support you at several levels:

- ▶ **Achievement of a Strategic Diagnosis** through conducting a market study and a multidimensional analysis of the internal and external context of your institution, potentially leading to an evaluation of an already implemented strategy.
- ▶ **Definition/Update of your Development/Transformation Strategy (Digital)**, which involves:
 - Making or revising choices regarding vision, mission, strategic axes, positioning, etc.
 - Defining a portfolio of strategic projects to achieve the set objectives.
 - Developing a Business Plan integrating a sensitivity analysis to quantify impacts in terms of volumes, revenues, and profitability.
- ▶ **Implementation Support for your strategy**, including assistance in realizing the Portfolio of Strategic Projects through appropriate operational planning (Road Map) to achieve strategic objectives.



Main deliverables

- Micro and Macro Environmental Strategic Diagnosis
- Market Study Report
- Mission, Vision, Strategic Objectives
- Portfolio of Strategic Projects
- Business Plan (Balance Sheet and Forecasted Income Statement)
- Digital Transformation Roadmap

This partnership will optimize your development and ensure effective implementation of your strategy, benefiting from the expertise and support needed at each stage of the process.

Approach and Resources

► Our approach is based on:

- Effective mobilization and strong commitment from the governance bodies and top management of the financial institution, along with regular communication and exchanges with relevant stakeholders.
- Utilization of proven methodologies and appropriate tools tailored to the issues at hand (PESTEL analysis, SWOT matrix, Porter's Five Forces, Canvas, etc.).

Our experts possess extensive experience in governance and a deep understanding of our client's businesses. They have also supported various types of financial institutions (banks, leasing companies, microfinance institutions) in developing their development strategies.

AMEF and its Associated Partners References

- Development of the commercial development strategy for a microfinance institution (2023).
- Participation in the development and implementation of the strategic development plan for a Tunisian public bank (2022).
- Development of the development strategy for a Mesofinance institution (2021).
- Assistance to a leasing company in its development strategy in Sub-Saharan Africa (2013).

MARKET RESEARCH

Challenges

In an ever-evolving environment, the launch of a new business line, activity, or product/service by a financial institution often represents a significant challenge considering the investment required.

The processing of data and information gathered must enable appropriate decisions regarding development strategy (targeting, positioning, etc.), which should be formalized and quantified within the framework of a business plan.

Conducting a market study prior to such an investment must therefore, to be effective, follow a multi-step approach aimed at understanding the macro-environment, identifying the market, and defining target segments.

AMEF Proposal

AMEF Consulting offers you an operational market study methodology tailored to your objectives, structured around three components:

- ▶ **Macro-Environment Analysis:** This component aims to highlight the main threats and opportunities within the macro-environment concerning the development of a new activity or product/service.
- ▶ **Demand Analysis:** This component seeks to gather precise information about the nature of needs and expectations within a given market or the demand for a product/service. This information is crucial for making appropriate decisions in response to these needs.
- ▶ **Supply Analysis:** The objective here is to identify various banking and non-banking players capable of meeting the demand of the target market. This includes direct competitors as well as indirect competitors who could potentially substitute your company's product/service.

▶ **The Market Study will be tailored to your needs and budget, offering:**

- Qualitative research based on focus groups and/or individual interviews.
- Quantitative research through field surveys conducted among a representative sample of the studied market.
- Image analysis study.
- Customer satisfaction study.

This approach ensures a comprehensive understanding of the market dynamics and provides valuable insights to guide your decision-making process effectively.



Main deliverables

- Image Assessment Report
- Market Research Report
- Customer Satisfaction Survey Report
- Market Segmentation Study
- Individual Interview Guide and Individual Interview Results Analysis Report
- Competitive Benchmark Analysis Report
- Customer Visit Script and Report

Approach and Resources

- The market study will utilize various strategic analysis tools (SWOT matrix, PESTEL analysis, BCG matrix, etc.) to ensure comprehensive insight.
- AMEF Consulting promotes a participatory approach involving management through suitable techniques such as workshops, focus groups, and individual interviews.
- AMEF Consulting will leverage the expertise of a Marketing Expert along with professionals in various banking fields, supported by several partners for conducting field surveys

AMEF and its Associated Partners References

- Conducting qualitative and quantitative market studies in the microfinance sector in Tunisia.
- Image and customer satisfaction analysis for a microfinance institution in Tunisia.
- Market study on financing for SMEs and micro-enterprises on behalf of a financial institution in Cameroon.
- Conducting sectoral studies in Agriculture and Fisheries for a financial institution in Mauritania.

FINANCIAL INCLUSION

Challenges

Access to and usage of financial services remain low, especially in emerging countries.

However, access to formal financial services significantly contributes to improving living conditions, economic integration, and economic growth.

The importance of a well-defined National Financial Inclusion Strategy (NFIS), developed in coordination with various stakeholders and implemented effectively to optimize its direct and indirect positive impacts, confirmed through appropriate performance indicators.

Financial Inclusion is a collective responsibility, involving not only public entities but also private actors such as microfinance institutions, postal services, and telecommunications operators.

The development and implementation of a Financial Inclusion Strategy is a complex endeavor, requiring a concerted and efficient approach to achieve its objectives.

AMEF Proposal

AMEF Consulting proposes to support you in the development of Financial Inclusion at both macro and microeconomic levels, tailored to your needs and challenges.

Our offering includes the definition, implementation, or evaluation of a National Financial Inclusion Strategy (NFIS).

Based on the approach recommended by the Alliance for Financial Inclusion (AFI), our offering consists of three phases:

► Phase I: Pre-Formulation of the NFIS

- Conducting a comprehensive diagnostic study, including an analysis of the level of financial inclusion.
- Institutional framework and mechanisms for defining and implementing the NFIS.
- Preparation of defining documents.

► Phase II: Formulation of the NFIS

- Strategic measures table for financial inclusion.
- Identification of different target market segments.
- Strategic framework, vision, objectives, priorities in financial inclusion, and key areas of action.
- Implementation plan including indicators and a communication plan.
- Monitoring and evaluation framework.

► Phase III: Implementation

- Implementation of an action plan.
- Continuous monitoring reports.

By following this structured approach, we aim to assist you in developing and implementing an effective Financial Inclusion Strategy that addresses your specific challenges and objectives.



Examples of Deliverables

- Financial Inclusion Status Report
- Definition documents for Financial Inclusion concept
- Facilitation materials for roundtable discussions and workshops
- Financial Inclusion measurement indicators and reporting/dashboard templates
- National Financial Inclusion Strategy with its logical framework
- Periodic project monitoring reports

Approach and Resources

Our approach will be tailored to the scope and objectives of the mission, while referencing the recommendations of the Alliance for Financial Inclusion (AFI). It places great importance on communication, awareness-raising, and stakeholder engagement in such a national or regional project, achieved through the organization of workshops, roundtable discussions, and frequent formalized exchanges.

Our Financial Inclusion Experts possess extensive international experience and seniority, having previously collaborated with public agencies and financial institutions on financial inclusion development at both macro and microeconomic levels.

AMEF and its Associated Partners References

- Technical assistance in supporting financial inclusion sector reforms in Tunisia under an AFD-funded program (2022 – 2023).
- Development of a 5-year strategic development plan for a Tunisian microfinance institution (2022 – 2023).
- Technical support to the microfinance sector in Niger as part of the World Bank-funded rural electrification program (2020).
- Financial Inclusion study in Tunisia and establishment of a National Financial Inclusion Observatory (Micro MED – 2013).

GREEN FINANCE - CLIMATE FINANCE

Challenges

In a global context of climate change, numerous commitments and initiatives are being undertaken to limit greenhouse gas emissions and achieve carbon neutrality by 2050.

This will require a significant mobilization of financial resources for financing green projects aligned with national and international climate adaptation and mitigation strategies.

Governments are encouraged to implement institutional frameworks conducive to Green/Climate Finance, while financial institutions must seize new development opportunities in this field while being mindful of the climate risks to their activities and profitability.

This necessitates a thorough understanding of the related challenges and green project opportunities, as well as the development of an appropriate strategy and roadmap to succeed in the development of Green/Climate Finance activities.

In this perspective, AMEF Consulting can support you in such high-stakes strategic projects.

AMEF Proposal

AMEF Consulting offers to accompany you in the development of your Green Finance / Climate Finance activity in a manner that is appropriate and tailored to your objectives and market, while referencing international best practices.

Our support offering, which integrates both conceptual and operational aspects, is deployed in four phases:

- ▶ Organization of workshops with Top Management to gain a comprehensive understanding of Green Finance and its implications for your institution.
- ▶ Framing of the mission based on your ambition and the diagnosis of the current situation (Baseline).
- ▶ Development of a strategy and roadmap for the development of Green Finance / Climate Finance activity, which may include:
 - Market and regulatory framework analysis.
 - Market positioning choices in terms of activities and target clients.
 - Development of specific financing and service offerings for Green Finance.
 - Definition of a credit policy and specific risk management approach
- ▶ Implementation support for the Green Finance strategy and roadmap:
 - Establishment of Green Finance organizational structures.
 - Team training.
 - Implementation of KPIs and reporting mechanisms.



Main deliverables

- Market study
- Green Finance strategy and roadmap
- Green project analysis tool
- Credit policy for Green Finance
- Training materials
- Workshop facilitation materials

Approach and Resources

Our support approach is based on two important pillars:

- 1. Developing a strong understanding of Green Finance at a high level (Board of Directors and General Management).
- 2. Strong participation from your teams.
This involves organizing seminars and workshops to involve and engage the relevant employees in this mission.

Our experts are highly experienced in this field, having implemented several similar missions funded by international donors.

AMEF and its Associated Partners References

- Assistance to a bank in developing its Green Finance roadmap and designing a financing product for photovoltaic projects for businesses.
- Development of a green project financing strategy for 2 leasing companies.
- Implementation of the SUNREF Tunisia technical assistance program for 4 banks in green project financing.
- Implementation study of a PV project financing mechanism for SMEs.

ISLAMIC FINANCE

Challenges

Islamic finance has quickly gained significant prominence in the international financial landscape. Indeed, over the course of 50 years, Islamic finance has established a specific legislative framework in several financial centres. It has gained recognition from international bodies such as the IMF, World Bank, and rating agencies, and has been supported by a range of organizations in all aspects of finance (CIBAFI, AAOIFI, IFSB, IFAAS, etc.).

Its scope has expanded dramatically to encompass Islamic banks, Islamic insurance companies or «Takaful», Islamic investment funds, and issuers of «Sukuk» (Islamic bonds).

In this context, various economic and financial operators have developed an increased need to develop or seek assistance in developing specific legislative frameworks, Islamic windows, Islamic products, Takaful insurance, investment funds, and Sukuk issuance.

Recognizing the importance of this challenge, AMEF Consulting has established the tools and human resources necessary to support financial institutions in various areas of Islamic finance.

AMEF Proposal

Our Islamic Finance offering caters to all economic and financial operators involved in the development of Islamic finance (Governments, Banks, Microfinance Institutions, etc.).

This offering is adaptable to various needs and stages of development of these operators, covering the following areas:

- ▶ Assistance in Developing a Legislative, Regulatory, and Institutional Framework Adapted to Islamic Finance;
- ▶ Support for Conventional Financial Institutions in Establishing an Islamic Window or Full Conversion to Islamic Finance.

Our support missions will include:

- Strategic studies (regulatory framework, market analysis, risks);
- Development of Islamic finance products;
- Establishment of appropriate governance structures;
- Development of specific procedural manuals;
- Implementation of risk management mechanisms specific to Islamic finance;
- Sukuk issuance;
- Shariah audit;
- Training.



ISLAMIC FINANCE

Main deliverables

- Diagnostic Report
- Business Model
- Product Design
- Business plan
- Implementation program and roadmap
- Sukuk structure (feasibility study, charaique opinion, legal documents ...)
- Islamic Finance (IF) risk management system
- Legislative and regulatory framework governing Islamic Finance

Approach and Resources

AMEF Consulting's approach is based on close collaboration with top management to understand the needs, choices, and strategic orientations, as well as to assess the current situation.

This approach also involves interaction with business operators and members of the Shariah committee to validate orientations, contracts, and processes in accordance with Shariah principles.

To ensure the success of this approach, our firm relies on the managerial and operational experience of its associated partners in the field of Islamic finance.

AMEF and its Associated Partners References

- Assistance in creating an Islamic window for a Libyan bank.
- Development of Islamic finance products for a bank in Mauritania.
- Implementation of an Islamic finance section in a Tunisian bank, including adaptation of information systems, development of financing products, and drafting of charters and procedures.
- Diagnosis of processes, governance systems, and work methods of an Islamic bank in Sudan.
- Conducting over 50 training cycles in the field of Islamic finance in several countries, including Tunisia, Libya, Mauritania, and Niger.

FINANCING OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES)

Challenges

In many countries, particularly emerging economies, Micro and Small and Medium Enterprises (MSMEs) play a significant role in economic growth and job creation.

This market is important for public authorities as well as financial institutions (banks, leasing companies, microfinance institutions, etc.).

It represents a significant growth and profitability opportunity due to its large size (often more than 95% of the business fabric is composed of MSMEs).

However, this market is difficult to penetrate due to its specificity and multiple risks, especially financial risks.

Successful penetration of this market requires a deep understanding, a well-adapted range of products and services, appropriate financing organization and processes, as well as a balanced credit policy.

It is in this context that AMEF Consulting offers its services to assist its clients in defining or revising their development strategy in the MSMEs market, while also supporting them in its implementation.

AMEF Proposal

AMEF Consulting offers to support you in the success of your development in the MSMEs financing market in a personalized manner based on your needs and context. Thus, our offering is modular and organized around four axes:

- ▶ Diagnosis of MSMEs financing activity
- ▶ Qualitative and/or quantitative study of the MSMEs market, with a proposal for suitable segmentation
- ▶ Development of an integrated development strategy in the MSMEs market, covering in particular:
 - Development of a range of financial products based on value propositions by customer segment
 - Definition of non-financial support services
 - Definition of a credit policy integrating an appropriate guarantee and recovery policy
 - Reengineering of the financing process
 - Optimal and efficient organization to be implemented
- ▶ Support for the implementation of the MSMEs financing strategy, which may include:
 - Team training on related topics
 - Train-the-trainer sessions
 - Pilot implementation

Depending on your needs, our offering includes support for MSMEs promoted by women or young entrepreneurs.



Main deliverables

- Market study
- Development strategy for the VSE/SME market
- Product and service sheets
- VSE-SME credit policy
- Training materials

Approach and Resources

Our approach, which will be defined and adapted to the specific needs of each financial institution, may be based on the following elements:

- Listening to the target market (Customer Value Propositions)
- Mobilizing internal teams to facilitate change, if necessary, through the organization of internal workshops
- Proceeding gradually by validating concepts during pilots before generalizing them across the entire network
- Ensuring knowledge transfer through train-the-trainer sessions

Our experts in the field of MSMEs financing have both operational experience and experience in consulting, support, and training.

AMEF and its Associated Partners References

- Assistance provider to 4 banks and 3 leasing companies in developing their MSMEs financing activities
- Support provider to a bank in Mauritania in developing its activity in the MSMEs market, particularly in the areas of agriculture, livestock, and fishing
- Market study of MSMEs in Tunisia for the implementation of a program to support MSMEs financing through a credit line.

BUSINESS EFFICIENCY

Challenges

A financial institution operates in an increasingly competitive and evolving market.

The needs and requirements of its clients are both higher and more sophisticated.

Furthermore, its commercial setup is not only costly but also crucial in the development of its business and the growth of its profitability.

All of this imposes continuous challenges in terms of regularly adapting the commercial setup with the aim of achieving better commercial efficiency, coupled with improved operational efficiency, to strengthen the performance of commercial teams, better satisfy and retain clients, and generate the expected profitability for stakeholders

AMEF Proposal

AMEF Consulting offers to support you in optimizing and strengthening the efficiency of your commercial setup in a specific and tailored manner to your context through a modular offering structured around six components:

- ▶ **Market Segmentation**
- ▶ **Customer Value Propositions and Business Offer**
- ▶ **Distribution Channels and Digitalization**
- ▶ **Organization**
- ▶ **Performance Monitoring and Management**
- ▶ **Training and Coaching of Selling Teams**

Our support can include an initial diagnosis to:

- Assist you in identifying the drivers of commercial efficiency
- Aid in managing change and facilitating your team's adoption of a new organization and work methods.



Main deliverables

- Market research (customers / products / competition / ...)
- Financial products and services sheets
- Organization charts
- Sales outlet network optimization program
- Sales incentive system
- Dashboards and reporting templates
- Training and coaching programs

Approach and Resources

- Our approach relies on a participatory process (workshops, individual interviews...) utilizing a combination of analytical tools (dimensioning standards, skills assessment, benchmarking, field surveys...) and performance indicators (productivity, equipment rate, client relationship intensity, profitability...).
- We have experts with extensive experience in marketing management of financial institutions who have also supported various types of financial institutions (banks, leasing companies, microfinance institutions) in developing commercial effectiveness.

AMEF and its Associated Partners References

- Implementation of a program converting regional units into bank branches.
- Definition of marketing and commercial strategy for a microfinance institution.
- Deployment of a development strategy and commercial organization for a private bank.
- Implementation of the commercial structure for the establishment of a new commercial bank.
- Development of commercial development strategy for a public bank.
- Implementation of a new business line for a private bank serving high net worth clients.
- Definition and implementation of an organization dedicated to high-net-worth individual clients for a private bank.

PROCESS AND PROCEDURE ENGINEERING

Challenges

The development or revision of policies, processes, or procedures within financial institutions is a crucial activity to ensure their smooth operation, compliance with current regulations, and their ability to address the challenges of the modern financial sector.

Indeed, the development or revision of policies and procedures addresses several challenges for a Financial Institution:

Regulatory Compliance: Developing policies and procedures in compliance with laws and standards is essential to avoid sanctions or reputation risks associated with non-compliant practices.

Risk Management: Policies and procedures help identify, assess, and mitigate the risks faced by the financial institutions

Operational Efficiency: Developing clear and well-defined procedures helps optimize internal processes, ensure consistent task execution, and minimize operational errors. This can also lead to cost savings and productivity gains.

The optimization and formalization of processes and procedures must be ensured continuously based on the objectives and organization of the financial institution, as well as in response to regulatory changes.

AMEF Proposal

AMEF Consulting offers to support you in defining your policies of all types, optimizing your processes, and developing and updating your procedures according to your needs and organization.

Our offer is modular and organized around five axes:

- ▶ **Mission Framing:** We propose to start with a framing of the mission to better meet your needs and objectives, based on the results of a diagnosis and an inventory that will allow us to assess the existing situation in relation to your needs and the objectives of the mission, particularly:
 - Verification of process mapping
 - Evaluation of existing policy and procedure notes
- ▶ **Development/Revision of Policies**
- ▶ **Development/Revision of Process and Procedures**
- ▶ **Training and Change Management**
- ▶ **Accompanying the Implementation:** supporting and monitoring the implementation and effective application of the developed or revised policies and procedures.



Main deliverables

- Mission framing report.
- Diagnostic report.
- Policy notes for each selected domain, developed in accordance with the strategies, guidelines, and values of the financial institution.
- Process mapping
- Procedure note/manual for each selected domain, developed according to adopted standards.
- Requirements document for integrating processes and procedures into the information system.

Approach and Resources

Our approach is based on relevant key steps:

- Identification of needs;
- Information gathering;
- Elaboration
- Validation.

It's a participatory approach that engages and involves client resources through the organization of workshops, focus groups, and interviews with relevant individuals.

Finally, we refer to best practices, standards, and current regulations.

For such missions, we deploy both technically experienced experts in procedure development and functional experts in the selected intervention areas.

AMEF and its Associated Partners References

- Development of policies and procedures in the Commercial, Credit, Collection, and Mitigation domains for a leasing company.
- Development of the Collection manual for a bank.
- Development of the Environmental and Social Risk Management manual.

RISK MAPPING

Challenges

A financial institution is required to clearly understand and measure risks in all areas of its activities (financing, compliance, operations, etc.) in order to mitigate them under the best conditions of time, prioritization, and cost.

Risk Mapping is a well-suited tool to facilitate the understanding, measurement, and proactive management of risks in the financial sector.

For the banking sector, this tool is a Basel requirement endorsed by the majority of local regulations, hence the importance for banks to ensure its implementation at all levels and processes of activities.

Beyond its regulatory importance, experience has shown that Risk Mapping has become an essential tool to cope with the increasing complexity and technicality of operations and to initiate risk-based management at all stages of decision-making.

In an unstable environment, the bank needs to periodically review its risk management strategy, hence the need not only to develop risk maps for all processes but also to ensure their periodic revision

AMEF Proposal

Considering the challenges and issues presented by risk management in an ever-changing environment and aware of the complexity of implementing an internal risk mapping, AMEF Consulting offers to assist you in the development and establishment of your risk mapping, particularly operational risk mapping.

Our offer revolves around four essential axes:

- ▶ Framing / Needs Definition
- ▶ Diagnosis and Understanding of the Current Situation
- ▶ Development of Risk Mapping
- ▶ Support for the Operational Exploitation of the Risk Mapping



Main deliverables

- Diagnostic report
- Risk event identification sheets
- Common risk analysis grid including evaluation criteria
- Criticality matrices by type of risk for each activity
- Risk mapping (e.g., operational risks)

Approach and Resources

Our support approach is based on a participatory approach, manifested by:

- Organizing meetings and workshops with stakeholders
- Relying on Basel frameworks and local regulatory instructions
- Knowledge transfer
- Step-by-step validation through interviews with Top Management

CORPORATE SOCIAL & ENVIRONMENTAL RESPONSIBILITY (CSER) AND ENVIRONMENTAL & SOCIAL RISKS MANAGEMENT SYSTEM (ESRMS)

Challenges

Financial institutions operate today in a context marked by multiple climate changes which result in a certain number of issues such as:

- The emergence of new risks impacting their financing activities
- New customer expectations regarding a civic institution
- The requirements of International Donors in terms of ESRMS
- A regulatory framework that is both international and national in terms of CSER

So many elements which now lead these financial institutions to have to adapt via the definition and implementation of:

- A policy on Corporate Social and Environmental Responsibility (CSER)
- An Environmental and Social Risks Management System (ESRMS) which now takes into account the notions of Sustainable Financing and Risk
- Environmental and Social

AMEF Proposal

AMEF Consulting is able to provide you with its expertise in this area according to a methodology articulated in 4 phases:

► Phase I: Diagnosis and Framing of the Mission

- Workshop with Top Management
- Assessment of CSER Maturity and the ESRMS System
- Review of the Commitments Portfolio
- Review of the Financing Process

► Phase II: Definition / Review of the CSER Policy

- Update of the CSER Policy
- Development of the CSER Policy

► Phase III: Development of the ESRMS

- Examination of the Regulatory Framework, Choice of a Framework and Guiding principles
- Definition and Missions of Stakeholders in the Management of an ESRMS
- Exclusion List and Categorization of Projects
- ES and Risk Analysis and Treatment Procedures
- ESMS tools

► Phase IV: Support for Implementation of the ESRMS

- Organization of activities related to the ESRMS (functions, different speakers...)
- Choice of an IT Solution for ESRMS Operation and Implementation of a Pilot
- Team Training and Change Management



Main deliverables

- CSR Maturity Diagnostic Report
- ES Risk Qualification Report for the Commitments Portfolio
- CSR Policy
- ES Risk Analysis and Treatment Procedure
- SGES Manual: Exclusion List, Categorization, ES Risk Analysis Grid, Organization ...
- Training Program

Approach and Resources

Our approach is based on:

- The adoption of an IFS risk management framework environmental and social
- Awareness work for top management and teams operational, combining both pedagogy and pragmatism with regard to the context and the institution's own culture.

We rely on both technical and financial experts with extensive experience in commercial management of different types of financial institutions (banks, leasing companies, microfinance institutions) as well as in terms of implementation of an environmental and social management system

AMEF and its Associated Partners References

- Implementation of an ESRMS as part of the KfW-MSMEs line in favour of 4 banks and 3 leasing companies in Tunisia
- Training in defining a CSER policy and implementing it place of an environmental and social management system in within microfinance institutions.

INTERNAL RATING & CREDIT SCORING

Challenges

In order to meet both the regulatory requirements linked to the Basel system and the need to better manage credit risks and optimize the operational costs of financing activity, the Internal Rating and Credit-Scoring systems constitute an appropriate solution and have already proven themselves in relation to these objectives.

However, these systems are complex to implement and require periodic improvement by capitalizing on the experience acquired as well as the evolution of the economic context and the credit policy of the Financial Institution.

Given the complexity of such systems, their successful implementation requires the support of expert consultants in this field with transfer of skills to the teams of the Financial Institution.

AMEF Proposal

AMEF Consulting offers to support you in setting up or strengthening your Internal Rating/Credit-Scoring system in compliance with Basel requirements and the IFRS9 standard. These Internal Rating and Credit-Scoring systems will be adapted to your target customer segments, with transfer of skills to your teams.

Our offer covers the following work depending on the Context of your project:

- ▶ Review and diagnosis of the existing situation and the customer portfolio
- ▶ Framing the mission and setting up working groups
- ▶ Development of Internal Rating / Credit-Scoring models
- ▶ Model testing and calibration (back-testing)
- ▶ Creation of a pilot
- ▶ Final validation of the Internal Rating / Credit-Scoring system
- ▶ Support for the choice or development of the Internal Rating / Credit-Scoring computer application
- ▶ Training and skills transfer
- ▶ Support for operational implementation



Main deliverables

- Diagnostic report
- Internal Rating Models / Credit Scoring
- Model testing and validation report
- Internal Rating
- Specifications for acquisition or development of a Notation application Internal / Credit Scoring
- Training Support

Approach and Resources

Internal Rating and Credit Scoring systems will preferably be developed based on statistical models and according to your external and internal context.

If necessary, a preliminary phase of compiling the necessary data could be considered.

Our approach emphasizes the transfer of skills to the financial institution's teams can update the Internal Rating and Credit-Scoring system by themselves.

Our team of Experts includes both technical Experts-statisticians and business Experts.

AMEF and its Associated Partners References

- Development of a hybrid Credit-Scoring system for financing of VSE-SME customers (Cameroon)
- Diagnosis and improvement of the Credit Scoring system of a leasing company (Tunisia)

ASSET-LIABILITY MANAGEMENT (ALM)

Challenges

The management of liquidity, rate and exchange risks has become increasingly important for several years, particularly since the Subprime crisis (2007-2008).

With Basel III requirements strengthening supervision in this area, the implementation of the Asset Liability Management (ALM) function is becoming an imperative within financial institutions.

Beyond risks, the ALM function also contributes to the optimization of balance sheet management with the objective of profitability.

It is clear that the ALM function remains limited in several financial institutions and complex to implement in an operational and efficient manner.

It is therefore useful to call on consulting firms to successfully implement or strengthen the ALM function.

AMEF Proposal

AMEF Consulting offers to support you in the implementation or the strengthening of the ALM function according to your needs.

Our modular offer covers the following services:

- ▶ Diagnosis of the ALM function and the liquidity, rate and exchange risk management system
- ▶ Organization of workshops on the challenges and implementation of the ALM function and balance sheet risk management
- ▶ Development of a roadmap for the implementation or strengthening of the ALM function
- ▶ Support for the establishment of an ALM committee (ALCO)
- ▶ Support for the implementation of ALM Management tools and reporting
- ▶ Implementation of Internal Transfer Rate (TCI)
- ▶ Support for choice or application development
- ▶ Team training and change management



Main deliverables

- ALM function diagnostic report
- ALCO committee charter
- ALM reporting model
- Asset-Liability Management application tools
- Specifications for the acquisition or application development IT ALM
- Training materials

Approach and Resources

Our approach is pragmatic which favours the support and participation of the client's teams in such a project.

This is achieved through the organization of workshops and the development of simple and operational tools if necessary to clearly illustrate the concepts of Asset Liability Management and Internal Transfer Rate.

We have both Technical Experts in ALM and Experts professions, which facilitates communication with the client and contributes to the success of our mission.

AMEF and its Associated Partners References

- Support from a Leasing company in setting up the Asset Liability Management function and the ALCO committee.

COMPLIANCE SYSTEM

Challenges

Compliance control has nowadays become an essential function for finance players.

The challenge for any manager of a financial institution is, in this regard, to face a very specific category of risks known as “non-compliance risk”.

These are risks linked to non-compliance with the various regulations governing in particular the protection of customer interests, market abuse; professional ethics; customer knowledge; the prevention of corruption, financial security, the fight against money laundering and the financing of terrorism (AML-TF).

The challenges linked to these issues for financial institutions include, among others, ensuring the implementation and management of a complete remediation plan by developing compliance and AML-TF control systems and devoting the tools and the resources adapted.

As this is a field that sees a lot of innovation, calling on external skills is often recommended.

AMEF Proposal

With our Compliance offer, AMEF Consulting offers to support and assist you in:

- ▶ The establishment or strengthening of the compliance control system and the fight against money laundering and terrorist financing (AML-TF)
- ▶ The acquisition of adapted management tools.

Our flexible offer depending on your specificities (existing system; regulations; size and expansion potential) covers the following four aspects:

- ▶ Diagnosis of the existing situation
- ▶ Support for the implementation / strengthening of the Compliance Control System and related management tools
- ▶ Support for the implementation / strengthening of the AML-TF system and related management tools
- ▶ Training and change management



Main deliverables

- Diagnostic report
- Charter of the compliance body
- Compliance framework / procedures
- Mapping of non-compliance risks
- Organization chart and responsibilities of the LAB-FT structure
- Reporting templates
- KYC / e.KYC forms
- Specifications for the acquisition of LAB-FT risk management tools
- Training materials

Approach and Resources

Our participatory approach is based on the involvement of all stakeholders through the organization of workshops and meetings with compliance and AML-TF function stakeholders.

It takes into account the results of a prior diagnosis and this which does the best in this area (benchmark), while respecting applicable regulations.

AMEF consulting will mobilize business experts who have of long practice in this field and Trainers of high level recognized in change management within companies.

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