

# Strategy & Business Model Advisory Services

IFC Financial Institutions Group provides long-term advisory services to banks to help them better serve the SME sector. The team offers technical expertise on SME banking and risk management to clients from defining strategy to building the business model and risk appetite. By combining best practices with tailored programs, designed to the specific needs of banks, IFC develops innovative solutions to the SME funding gap.

## What we offer

- Comprehensive SME diagnostic assessments using IFC's SME Banking Competency Framework
- Market and competitor analysis
- Research design and focus group moderation
- Strategy development and strategic goal setting
- Business model design
- Organizational structure design
- Segmentation and client migration model design
- Data analytics
- Customer value proposition development
- Coverage and operating model design
- Business case development and financial modeling
- Branding, marketing and campaign management
- Change management
- Developing strategic partnerships

## Why focus on the SME Segment?

SME banking can be one of the most profitable business segments for commercial banks. We help our clients develop or strengthen their SME banking capabilities while enabling them to meet competitiveness and profitability goals. Advantages of focusing on the SME segment include:

- Deposit growth and new annuity transactional banking revenue streams
- Diversification of revenue sources beyond Retail and Corporate Banking
- Leverage the bank's existing corporate/commercial client base
- The ability to bank ecosystems and value chains

## Why IFC?

We are the largest global development institution focused on the private sector, operating in over 100 countries and offering:

- More than 60 years' experience unlocking private investment, creating markets & opportunities where they are needed most
- Successful implementation of 150 comprehensive SME Advisory projects for local, regional & multi-national banks
- Team of senior SME Specialists with technical expertise and global industry experience
- Local resident advisors to support client banks with implementation & execution
- Strong partnership with the World Bank to build financial infrastructure, shape policy and design regulation to facilitate access to markets and finance for SMEs
- Products include risk-sharing facilities under the Small Loan Guarantee Program and senior loans with rebates for women-owned enterprises
- Comprehensive reports on SME finance trends across developing markets to facilitate knowledge sharing, a greater understanding of the SME credit gap and inform our work with partners to scale SME finance models