

Topic	Indicative content
1. The range of influences on the sustainability strategy of banks.	<ul style="list-style-type: none">• The interrelationship of the triple planetary crisis of climate change, biodiversity loss and pollution and its influence on bank strategy.• Societal and Governmental drivers that reflect the need to change human consumption patterns.• Intergovernmental initiatives intended to reduce human impact on the planet.• The concept of just transition.• The role of banking in supporting the sustainability needs of global society.• How sustainability is articulated in bank strategy.• The potential impacts of bank portfolio strategy on business and commercial customer segments.
2. The UN Principles for Responsible Banking and the Sustainable Development Goals and their effect on how banks serve customers.	<ul style="list-style-type: none">• The Principles for Responsible Banking in overview.• The Sustainable Development Goals in overview.• The interrelated nature of the PRB and delivering on SDGs and the Paris climate goals.• Identifying potential challenges to PRB and SDG implementation from a banking and customer relationship perspective.
3. The role of relationship management in a responsible banking context, with a specific focus on supporting business customers implementing sustainability and personal customers seeking sustainable choices.	<ul style="list-style-type: none">• Identifying finance needs for business and corporate customers using a responsible banking perspective.• Steps within the client engagement process (assess, develop action plan, financing solutions, monitoring progress).• Examples of responsible and sustainable financial solutions implemented for businesses operating in socio-economic systems:<ul style="list-style-type: none">- Food, land and ocean- Infrastructure and the built environment- Energy and extractives• Engaging clients on climate transition plans.• Working with sensitive sectors with high environmental or social impact.• Retail customers and the sustainability agenda.

Clients and Customers

Course content (continued)

Topic

Indicative content

4. The range of practical models, tools and techniques bankers can use, or recommend, to support their clients in achieving their goals and objectives and how this client activity is recorded in bank portfolios.

- Types of strategy tools and their usage (e.g. Five Forces, 3C's, SWOT, PESTLE, BCG).
- Preparing questionnaires that assist customers in assessing their impact and social governance.
- How to prepare a client engagement plan and how to monitor the transition of the client.
- Developing criteria to support onboarding or declining new clients.
- The employment of push factors – e.g. finance conditional on ESG factors
- Case studies to illustrate application of tools.
- The concept of double materiality –taking an “inside-out” to “outside-in” perspective and how dynamic materiality adds a complementary perspective.
- Bank customer portfolios from an impact, risk and reporting perspective.

5. A dialogue based approach to better understand a client's business, build trust, and identify their funding needs.

- Sources of information to prepare for customer interactions.
- Conducting preliminary analysis of a business or business sector.
- Considering and positioning questions to encourage sharing of information.
- Framing a dialogic conversation to develop an action plan to become aligned with sustainability targets.
- Developing financing solutions and structured funding.
- Monitoring progress of clients' performance

6. Recommending appropriate options to support client needs.

- How different types of banking services, activities, products and services meet customer needs while supporting Sustainable Development Goals.
- Case studies to develop synthesis of knowledge and skills.