

2024

BATTLE

**OF
THE**

BANKS

AFRICA

**INFORMATION
BOOKLET**



Brought to you by **ICAP** | **ANDILE**

TRAINING SOLUTIONS

THE CHALLENGE



TO BE CROWNED
“AFRICA’S BEST
YOUNG
BANKERS 2024”

DEAR PARTICIPANT,

WELCOME TO THE BATTLE OF THE BANKS AFRICA 2024 CHALLENGE.

The concept of immersing oneself in a simulated environment, where one must grapple with the complexities of running an entire organisation and making critical decisions, is a truly remarkable approach to foster learning, personal growth, and capacity development.

1. The Battle of the Banks Africa is a platform that celebrates the dynamism and resilience of the banking industry in Africa. Over the next few weeks, you will be challenged to showcase your bank management capabilities, navigate through complex scenarios, and make critical decisions that will shape the future of your virtual banks.
2. The Battle of the Banks Africa is an opportunity to gain real-time experiences, learn from industry experts, and forge lasting connections with like-minded professionals. The banking landscape has faced unprecedented challenges, especially in the wake of the global pandemic. Through this competition, you will gain invaluable insights into the realities faced by bank executives, both during and after the COVID-19 era.
3. The Battle of the Banks Africa is about personal growth, knowledge acquisition, and the development of your skills as future leaders in the banking industry. Embrace the challenges that lie ahead, collaborate with your teammates, and seize every opportunity to learn and excel. This is an opportunity to prove yourselves as the banking giants of Africa, to rise above the competition, and to gain a competitive edge in your career.

This gamified training program has been meticulously designed to equip you with a comprehensive understanding of managing a commercial bank within a competitive and highly regulated environment. You and your team are entrusted with the task of operating a full-service bank. Each team is staffed with four (4) members, and you compete vigorously against other teams to optimise market share and stock prices. You will encounter familiar regulatory constraints, including limitations on deposit pricing, capital adequacy, and reserve requirements.

We have assembled a concise user guideline pack below that elucidates the program, the competition dynamics, and the expectations from each participant. We encourage you to acquaint yourself with the information provided.

We wish you the best of luck in this year's challenge, where you will not only compete but also gain invaluable insights into the intricacies of Bank Risk Management.

KIND REGARDS



YONATAN ROM
CEO: ICAP TRAINING SOLUTIONS

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THE BATTLE

OVERVIEW

The Africa 2024 Final of The Battle of the Banks is **restricted to 12 teams** who will advance from two qualifying events conducted throughout the year. Each event is **capped at 60 teams**.



Event 1 runs from *27 March - 15 May 2024, Event 2 runs from *14 August - 2 October 2024. The Final Battle will be held in *November 2024.

QUALIFYING EVENTS

Each event involves two elimination rounds.

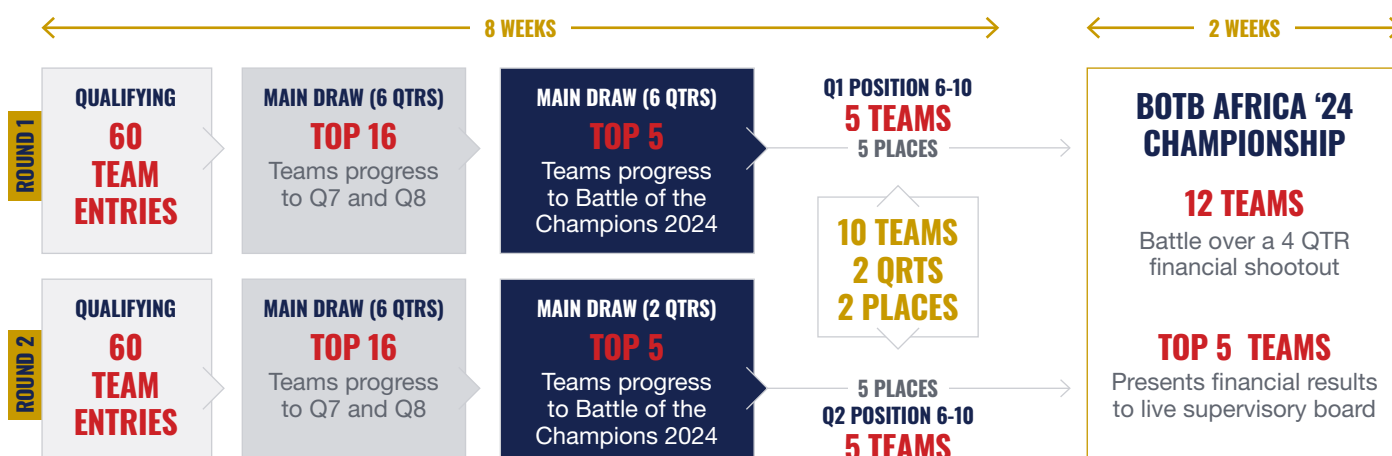
- In Round 1, the game divides into 5 or 6 “mirror image” markets (depending on the total number of teams entered), with a minimum of 10 teams randomly assigned to each market. Over 8 weeks, these teams simulate 6 financial quarters, where the top 16 teams advance to elimination Round 2.
- Round 2 pits these 16 teams against each other for a further 2 simulated financial quarters (Q7 and Q8). The top 5 performing teams will secure automatic entry into the Final Battle, scheduled for November, for the ultimate prize of “Africa’s Best Young Bankers for 2024”.

THE FINAL BATTLE

The Final Battle showcases the top 12 teams from the 2 qualifying events.

- Automatic entry is granted to the top 5 teams from each Qualifying event.
- The remaining 2 places are determined through a 2-Quarter financial performance shootout between the teams finishing in positions 6-10 in Round 2 of each Qualifying event. i.e. 10 teams will play 2 financial quarters for the final places in the Final Battle.

BATTLE SCHEMATIC



THE PROGRAM

Our program is truly distinctive, creating an environment where Africa's Young Bankers are not just passive learners but active participants. The interactive online training tools, engaging webinars, and the competitive element combine to encourage active involvement. This journey allows participants to learn from these resources, collaborate with peers in their pursuit of knowledge, and strive to claim the coveted title of Africa's Best Young Bankers.



The Battle of the Banks program transformed my approach to banking. The insights gained were priceless and have given me a competitive edge in my career.

- 2023 PARTICIPANT

The program seamlessly combines three fundamental pillars of learning, which have demonstrated effectiveness in improving knowledge retention. All these resources are conveniently accessible through ICAP's Online Training Academy at www.icapts.com. This centralised online hub serves as the go-to space for up-to-date information, course materials, webinar invitations and recordings, and weekly exercises.

PILLARS OF LEARNING

01 CONCEPTUAL LEARNING AND UNDERSTANDING OF TOPICS

Participants will have the opportunity to learn from industry experts on various subjects during the 8 live webinars. Additionally, participants will have access to two supplementary training programs: An Introduction to Basel, and An Introduction to Asset and Liability Management.

02 PRACTICAL SIMULATION LEARNING

Throughout the program, participants will engage in completing various weekly assignments using a banking simulation, fostering hands-on learning experiences.

03 COMPETITIVE ENVIRONMENT

Teams will engage in a highly regulated and competitive setting, testing their strategies against other teams to optimise market share and stock prices. This competitive environment will challenge participants to apply their knowledge and skills effectively. The team's performance is measured against other teams on several metrics including. Market Value, Discount Window Advances, Net Income, ROA, ROE, RWA, and Tier 1 Capital.



TESTIMONIALS FROM 2023 PARTICIPANTS

The simulation is priceless, a lifetime experience, I feel I have run a bank for 20years after just the 8 competitive quarters, I lacked sleep thinking about the next day simulation as if I was an MD to a real commercial bank. Simulations has equipped me with the knowledge that one day I will go back to ICAP and say, THANK YOU FOR MAKING MY CAREER.

I gained...the highest-level banking skills and experience in short period something that it would have taken years to achieve, a comprehensive understanding of banking wider operations and relevant decisions and how the streamline down to KPI deliverables.

The program mirrors a real banking environment which requires a participant to appreciate/understand key concepts and banking principles. This has enhanced my appreciation of AML & Basel requirements.

A day of simulations is worth 10 years of experience.

It was incredibly enjoyable because we are able to apply what we learn using the simulation, as well as getting an experience of an executive influence in banking decision making.

By going through this gamified training program, I gained the highest-level banking skills and experience in short period, something that would have taken years to achieve and now have a comprehensive understanding of banking wider operations and relevant decisions and how the streamline down to KPI deliverables. The Expertise of the Facilitators and guest speakers were World First Class.

Gamified learning ensured that I remembered what I learned well.

I enjoyed it very much as it gave me a complete view on how different departments of the bank inter correlate to each other for the performance of the bank balance sheet.

The experience has been enjoyable! Learning in a fun environment and the presence of diversified participants. I totally enjoyed the spirit of competition as well!

The simulation makes learning very addictive and creates a sense of achievement and satisfaction.

I found the simulations extremely valuable. My interest in this course was much higher than in any other more traditional education course. I learn just as much, but in a much more fun and exciting way.

- 2023 PARTICIPANTS

THE COMPETITION

ELIMINATION ROUND 1



The game divides into 5 or 6 “mirror image” markets (depending on the total number of teams entered), with a minimum of 10 teams randomly assigned to each market. Teams simulate 6 financial quarters in a highly competitive and regulated environment.

Our Central Bank will issue a quarterly economic and forecast reports, offering insights into its perspectives. Teams are tasked with analysing this report and making decisions based on their interpretation of this information.

NEW FEATURE

THE INCENTIVE SCHEME PROGRAM (ISP)

We have now introduced an Incentive Scheme Program (ISP). This program allows teams to undertake additional tasks within the simulation, granting them the advantage of gaining a sneak preview of crucial Quarterly Central Bank rates such as JIBAR rate, Loan Loss ratios, Bond rates, and more. This sneak preview provides teams with valuable insights for making informed decisions within the simulation.

**Please take note of
ROUND 1 DECISION
DEADLINES on page 10**

**THE TOP 16 TEAMS FROM
THIS PHASE ADVANCE TO
THE FINAL 2-QUARTER
ELIMINATION ROUND.**

FINAL ELIMINATION ROUND



Top 16 performing teams, will perform a further 2 financial quarters simulation shootout (with no ISP)

**Please take note of
ROUND 2 DECISION
DEADLINES on page 10**

**THE TOP 5 TEAMS GAIN
AUTOMATIC ENTRY TO THE
FINAL BATTLE.**

LIVE WEBINAR SCHEDULE AND OUTLINES

You will find each LIVE webinar invitation embedded in the ICAP Academy. Please make sure you attend all the LIVE events during the program.

PLEASE NOTE STARTING TIME OF LIVE WEBINARS ARE DENOTED IN SOUTH AFRICAN TIME

1
27
March 2024
9am SAT

FINANCIAL INTERMEDIATION & COMMERCIAL BANKS

- Welcome by Yonatan Rom – CEO ICAP Training Solutions
- Introduction to the Battle
- ICAP Academy and ProBanker sign-in problems
- Dr Anoop Rai - overview of ProBanker in USA (video recording)
- Facilitator Introduction
- Run through Assignment 1 or similar in class.

2
03
April 2024
9am SAT

INTEREST RATE RISK MANAGEMENT & CAPITAL REQUIREMENTS

- Key take aways
- Guest speaker (TBC) / Facilitator topic choice
- Introducing the practice round (2 financial quarters)

3
10
April 2024
9am SAT

LIQUIDITY & CREDIT RISK MANAGEMENT

- Going through Q0 – Q1 Practice round (Q and A session for participants)
- Complete Q2

4
17
April 2024
9am SAT

TRIAL RUN / COMPETITION: QUARTER 1 & 2 DECISIONS

- Going through practice round (Q and A session for participants)
- Key take aways
- Guest speaker (TBC) / Facilitator topic choice
- Introducing the competition and opening
- Reminder of scoring system.

5
24
April 2024
9am SAT

QUARTER 1 & 2 REVIEW / QUARTER 3 & 4 DECISIONS

- Team reviews and insights
- Key take aways
- Guest speaker (TBC) / Facilitator topic choice
- Preparation for next 2 financial quarters

6
01
May 2024
9am SAT

QUARTER 3 & 4 REVIEW / QUARTER 5 & 6 DECISIONS

- 4 Qtr. team reviews and insights
- Key take aways
- Guest speaker / Facilitator topic choice
- Preparation for final 2 financial quarters

7
08
May 2024
9am SAT

QUARTER 1 & 2 REVIEW / QUARTER 3 & 4 DECISIONS

- Reviews and results.
- Take aways.
- Performance report due from all teams

8
15
May 2024
9am SAT

QUARTER 7 & 8 REVIEW / ANNOUNCEMENT OF TOP 10 TEAMS

(5 gain automatic entry to the Final Battle, and 5 will progress to a Qualifying Shootout for 1 place in the final.

SIMULATION DECISION DEADLINES

Please take note of the following input decision deadlines for the various simulations throughout the program.



BATTLE OF THE BANKS AFRICA 2024 CHAMPIONSHIP FINAL

The Final Battle is limited to the top 12 teams from the qualifying events. The top 5 teams from each event will automatically progress to the final showdown, while the 2 final places are available for the teams finishing between 6th – 10th place in each of the events, which will be determined by a 2-QTR bank performance shootout by these 10 teams. (*dates to be announced)

The Final Championship Battle will be a 4-QTR simulation game between these 12 teams, culminating in the top 5 performing teams presenting their Bank's overall financial performance in front of a live Supervisory Board for the right to be crowned Africa's Best young Bankers for 2024.



*Top 5 ranked teams must prepare a performance report to be presented in front of a live Supervisory Board

ENROLMENT FEES FOR 2024

1 TEAM ENTRY **\$2,996**
(4 Members) (\$749 per Member)

2 TEAM ENTRIES **\$5,394**
(8 Members) (Save \$598)

3 TEAM ENTRIES **\$7,639**
(12 Members) (Save \$1,349)

GAME RULES:

1. NUMBER OF TEAMS

- a. Limited to the first **60 team entries**.

2. PARTICIPANTS

- a. Up to a maximum of 4 (four) members per team is allowed.
- b. Institutions can enter a **maximum of 3 teams**.
- c. The competition is open to any employee within the institution.
- d. It is advisable to select participants from various departments within the Institution i.e., Risk, Treasury, Finance, Audit etc...
- e. Senior Executives can only participate as a mentor to their representatives, but not in the competition itself.

TEAM ENROLMENT FORM

To register your team(s) please complete this form and email it to:
Yonatan.rom@icaps.com / academy@icaps.com

| VIRTUAL SESSIONS WITH LIVE FINALS (VENUE TO BE ANNOUNCED) | STARTS | # OF TEAMS |
|---|----------------------|------------|
| SECURE YOUR TEAM(S) PARTICIPATION NOW FOR 2024 | 27 MARCH 2024 | |

Company Name:

Company Address:

Country:

| TEAM MEMBER | TEAM 1 - MEMBER DETAILS | |
|-------------|-------------------------|----------------|
| | TEAM 1 NAME: | |
| 1 | Full name: | Position: |
| | Department: | Email: |
| | Telephone number: | Mobile number: |
| 2 | Full name: | Position: |
| | Department: | Email: |
| | Telephone number: | Mobile number: |
| 3 | Full name: | Position: |
| | Department: | Email: |
| | Telephone number: | Mobile number: |
| 4 | Full name: | Position: |
| | Department: | Email: |
| | Telephone number: | Mobile number: |

| TEAM MEMBER | | TEAM 2 - MEMBER DETAILS | |
|--------------------|-------------------|--------------------------------|--|
| | | TEAM 2 NAME: | |
| 1 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 2 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 3 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 4 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number | Mobile number: | |

| TEAM MEMBER | | TEAM 3 - MEMBER DETAILS | |
|--------------------|-------------------|--------------------------------|--|
| | | TEAM 3 NAME: | |
| 1 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 2 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 3 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number: | Mobile number: | |
| 4 | Full name: | Position: | |
| | Department: | Email: | |
| | Telephone number | Mobile number: | |

CHOOSE PAYMENT OPTION

BANK TRANSFER

PAYPAL *a fee of 5% will be charged*

ACKNOWLEDGEMENT

I, the undersigned, acknowledge that I am duly authorized to sign on behalf of _____
Bank / Organisation for the delegates named above to register for The Battle of the Banks Africa 2024.

My signature below and the accompanying official stamp / PO Number is an acceptance and acknowledgement that we have read, understood, and accept the license terms and conditions.

Signature: _____ Date: _____

| | |
|---|----------------------------|
| STAMP / PO NUMBER / APPROVAL | Name & Surname: |
| | Position: |