



## KWF Group at a glance

Grevenmacher (Lux) / Frankfurt am Main (D)

- 01 Business Mission**
- 02 Owner and Management
- 03 Services and Clients
- 04 Group's Development
- 05 Contact

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## Business Mission

- Our consulting success is based on decades of industry experience – we apply it daily, in every team and on every project
- We not only develop strategies and concepts – we also look forward to the implementation and the verification of the originated benefit
- Added value is the goal – based on creativity, expertise and experience we provide innovative, feasible and consistent solutions
- Teamwork is the secret of our success – Customers and consultants achieve effective results only by working together

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# The shareholder and group structure of KWF confirms its focus strongly

## Shareholder and Group Structure



**Jörg Wieneke**



**Christian Kistler**



**Michael G. Möller**



**Markus O. Weiss**



**KWF Business Consultants S.A. – established in 2005**  
Grevenmacher, Luxembourg



**KWF Business Consultants GmbH – established in 2007**  
Frankfurt am Main, Germany

## Management



**Jörg Wieneke** (Born in 1962) / Managing Partner, KWF Business Consultants S.A.

Jörg Wieneke has been consultant in one of the biggest German consulting firms for long time, before he became division manager of a direct bank in Germany. Subsequent Jörg Wieneke accompanied the foundation of an online bank in Italy as Managing Director. Previous to the foundation of KWF Business Consultants he was managing director of a fund broker in Luxembourg.



**Christian Kistler** (Born in 1963) / Managing Partner, KWF Business Consultants S.A.

Christian Kistler has got more than 15 years of consulting experience for financial service companies in Germany, Austria, Switzerland, Italy and Luxembourg. For many years he was director and partner at Steria Mummert Consulting and Managing Director of medium-sized management consultancy. Moreover he spent some years in a leading position in controlling at a federal state bank in Germany.



**Michael G. Möller** (Born in 1960) / Managing Partner, KWF Business Consultants GmbH

Michael G. Möller has got many years of consulting experience amongst others in the divisions strategy, customer relationship management and balanced scorecard. Besides several leading positions in reputable consulting firms, before his entry at KWF as manager he worked for a leading monetary transactions service provider in the toll environment.



**Markus Oliver Weiss** (Born in 1968) / Managing Partner, KWF Business Consultants GmbH

Markus Oliver Weiss is working for more than ten years in a leading position in the consulting industry, specialized on the advice of banks, pharmaceutical and telecommunication companies. Amongst others he formed part of the management of the strategy consulting firm CONSULTING PARTNER as well as the management-advisory Dr. Göhring & Partner. Previous to this he worked in the client relationship for international major enterprises and in the in-house consulting of a federal state bank.

- 01 Business Mission
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- 05 Contact

# The range of services by the KWF Group comprises Business Consulting, Value Added Consulting and Interim Management



## Services

### Business Consulting

- The KWF Group advises financial service companies in strategic, organizational and business process related problems.
- With tried-and-tested methods based on decades of experience in line, staff or consultancy positions, our consultants work as generators of new ideas, analysts, project managers and process consultants.

### Value Added Consulting

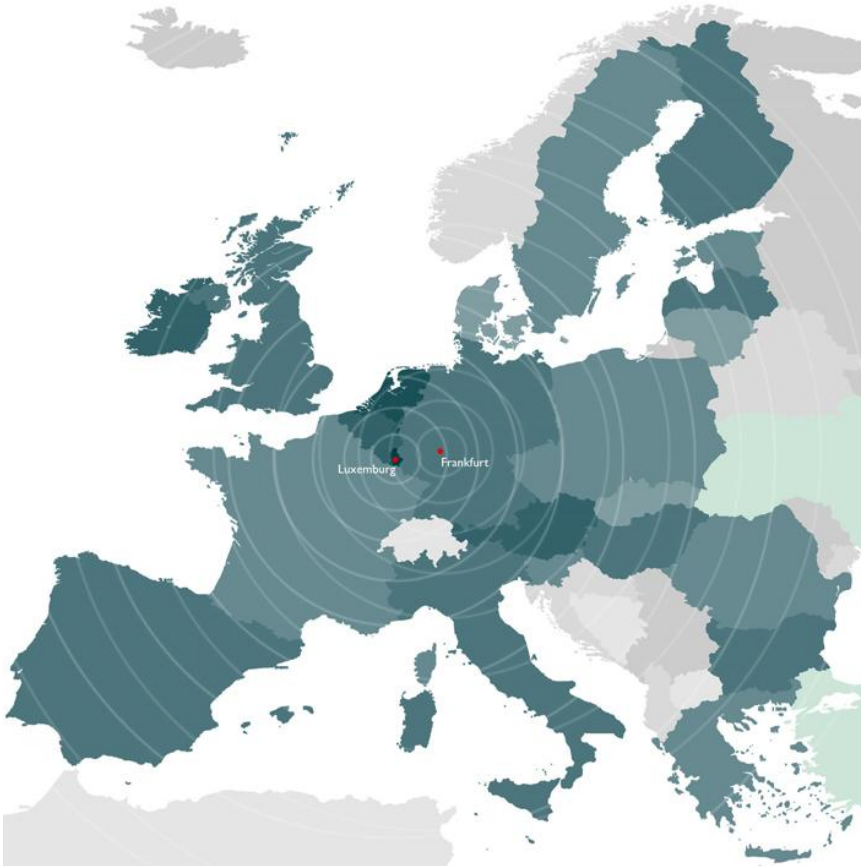
- KWF Business Consultants has fully developed and partly standardized consulting products, which efficiently analyze on a branch-wide basis existing problem areas for respective customers and rectify them using concrete measures.
- Based on the experience of completed projects, modular consulting services are offered at a fixed price, which can be supplemented for the respective contracts according to individual result types.
- Examples of value added consulting are Banking Service Factory and Corporate Web.

### Interim Management

- If required the KWF Group offers experienced consultants for pending interim management missions for a fixed term.
- The KWF consultants have business experience, are multilingual, flexible and possess in particular the qualifications for functions required by regulatory authorities (e.g. BAFin, CSSF). They are experienced in dealing with supervisory authorities, committees, audits, chartered accountants, trade unions and owners.
- Typical operational areas are the implementation of strategies and entrenchment of results in the organization as well as the fast attachment and integration of projects of high priority.

# Clients of KWF are spread throughout Europe and served out of two of the main locations for financial industry in Europe

## Target Clients



## Our clients are

- Retail Banks
  - Wholesale Banks
  - Special Credit Institution
  - Transaction Banks
  - Capital Investment Companies
  - Investment Banks
  - Brokers
  - Stock Exchanges
- throughout Europe

# Clients of KWF are spread throughout Europe and served out of two of the main locations for financial industry in Europe

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## Selected Clients

- Banque LBLux S.A., Luxembourg (LUX)
- COMIT AG, Zürich (CH)
- DKB Deutsche Kreditbank AG, Berlin (D)
- DZ BANK AG, Frankfurt am Main (D)
- DZ BANK AG, Milan Branch, Milano (I)
- DZ Privatbank (Schweiz) AG, Zürich (CH)
- Hauck & Aufhäuser Banquiers Luxembourg S.A., Luxembourg (LUX)
- HSH Nordbank Private Banking S.A., Luxembourg (LUX)
- IKB Industriegreditbank AG, Düsseldorf (D)
- OnVista Bank by Boursorama, Frankfurt am Main (D)
- Wüstenrot & Württembergische AG, Stuttgart (D)
- Wüstenrot Bank AG Pfandbriefbank, Ludwigsburg (D)

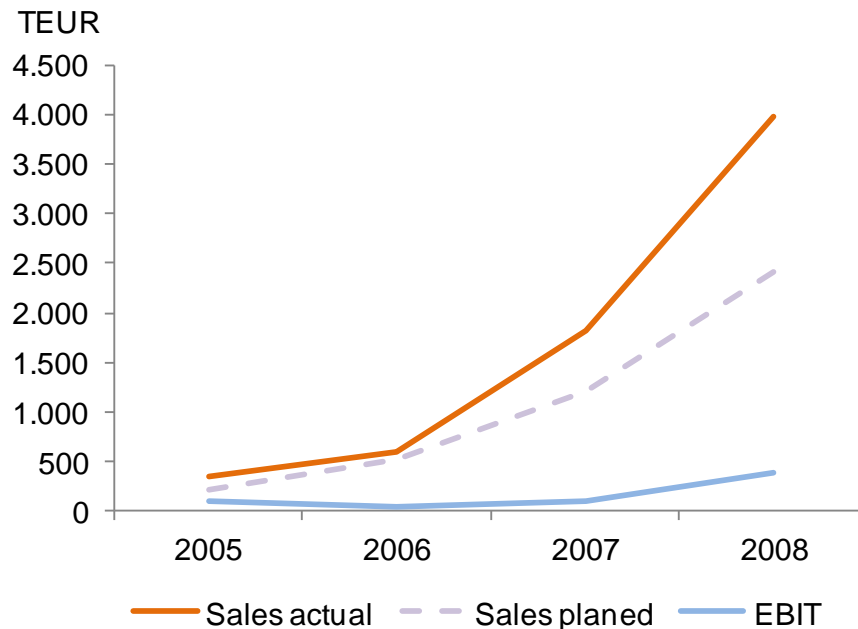
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# The KWF Group constantly features positive annual output since its foundation in 2005



## Development of Sales and Earnings

2005 till 2008



## Description

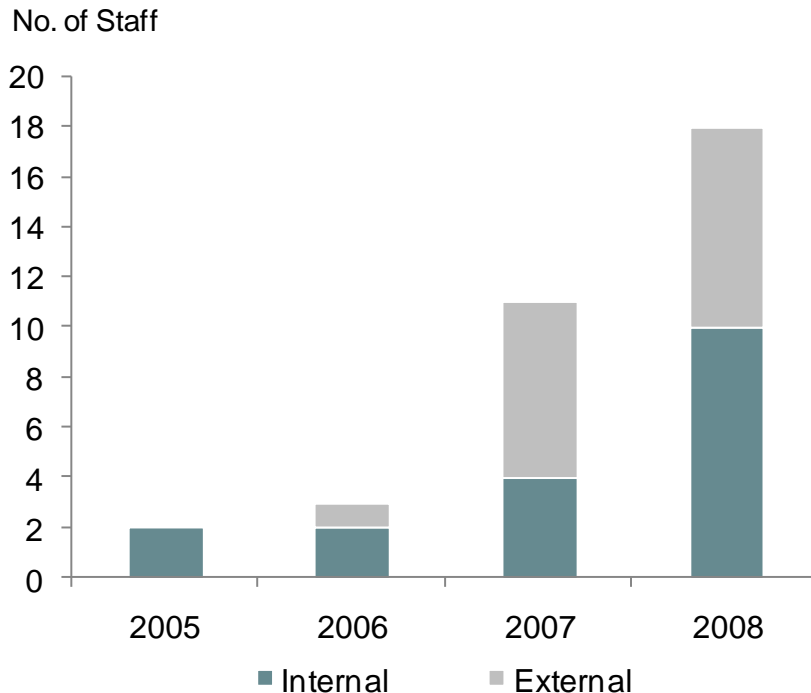
- The development of sales lays above average since 2007 due to
  - increased demand for advice in current clients' projects
  - acquisition of additional client-mandates
  - flexible and short-term project filling by proven and tested Partner-Network (Senior Associates, freelancers)
- Since its foundation the KWF Group was able to constantly generate positive Earnings
  - Efficient management of personnel expenditures by optimized project filling with KWF Senior Associates, proper KWF consultants and other freelancers
  - Because of their existing expertise new KWF-consultants could be appointed into projects without delay and billed from the beginning

# A cost efficient growth has been reached by an optimized mix of hired staff and KWF Senior Associates



## Personnel Development

2005 till 2008



## Description

- To keep the fixed cost pool manageable and minimize risks the KWF Group consciously focused on a moderate growth and at the same time salaried consultants
- Additional expertise for the hired staff was provided by the well directed recruitment of Senior Associates
  - Until now Senior Associates were exclusively recruited from personal networks (assurance of the consultants' quality, more stable commitment)
  - In the previous projects Senior Associates worked amongst others as experts and managers and moreover were responsible for the essential know-how-transfer to the salaried staff

- 01 Business Mission
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# Best Practice.

"I'm more interested in the future  
than in the past,  
as it's in the future that I intend to live."

Albert Einstein

