



# KWF Business Consultants at a Glance

© 2012 L-Grevenmacher / D-Frankfurt am Main

**01 Business Mission**

02 Management

03 Services and Clients

04 Group's Development

05 Contact Details

---

## Business Mission

Our business mission is

# Best Practice.

**Industry Experience:** To be able to fulfill this standard, our consulting services are based on decades of experience in the banking sector – in every team and in every project.

**Value adding contribution:** Besides developing strategies and concepts – we look forward to implementing them and to proving the generated benefits. These benefits add a valuable contribution to our client's company.

**Creativity, competence and experience:** Our innovative, practicable, and consistent solutions are developed on the basis of creativity, competence and experience.

**Teamwork:** The secret of our success is teamwork – staff members of our clients' company and consultants produce only jointly successful results.

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

# The KWF Group is managed in partnership by the Managing Partners from Luxembourg and Germany



## Management



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

Christian Kistler calls on more than 15 years of consulting experience in the financial services industry in Germany, Austria, Switzerland, Italy and Luxembourg. He was director and partner at Steria Mummert Consulting and managing director of a medium-sized management consultancy for many years. Moreover, he spent several years in a leading position in the controlling division of a federal state bank in Germany.



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

Jörg Wieneke had been consultant in one of the largest German consulting companies for a long time, before he became division manager of a direct bank in Germany. Subsequently, Jörg Wieneke participated in the foundation of an online bank in Italy as Managing Director. Prior to the foundation of KWF Business Consultants he held the position of managing director of a fund broker in Luxembourg.



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

Michael G. Möller has many years of consulting experience in the divisions strategy, customer relationship management, balanced scorecard and others. He held several leadership positions in well-known consulting firms. Before starting to work for KWF as manager he had 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 has been working for more than ten years in leading positions in the consulting industry. He is specialized on the advisory of banks, pharmaceutical and telecommunication companies. He was member of the management at the strategy consulting company CONSULTING PARTNER as well as at the management advisory company Dr. Göhring & Partner. Prior to this he worked in customer relationship management for major international enterprises and as in-house consultant of a federal state bank.

# The management is being supported by Senior Associates

## Management



- KWF Senior Associates are managers with outstanding careers in the financial services industry, personality and know-how.
- They are responsible for consulting projects, which they conduct together with the consultants. They take on tasks in the field of interim management and actively take over responsible positions, e.g. in supervisory, administrative or advisory boards.
- KWF provides a cooperation platform for the exchange of ideas, knowledge and transfer of know-how. The company supports Senior Associates with necessary back-office services.

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

## Services

### Business Consulting

- The KWF Group advises financial service companies in strategic, organizational and business process related topics.
- 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.

### Project Examples

- Development and introduction of B2B/B2C market data application including the respective market information for a large German finance group.
- Preparation of a concept study and project management for the development and implementation of the first umbrella brand for derivative investment products for the German retail market.
- Overall project management for the migration and extension of the customer data base for a large financial services group with 6m customers and preparation of the basis for a customer value oriented sales management.
- Design and implementation of an in-line banking strategy for a large financial services group with the purpose of the consistent development of the direct banking activities via internet as well as the development of attractive online banking products.
- Evaluation of the legal requirements for a German banking license for the German subsidiary of a French Bank.
- Conceptual design and implementation support within a global approach to legally compliant handling of personal data in a bancassurance group.

## Services

### Value Added Consulting

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

### Project Examples

- Decision support for the selection of a campaign management tool as well as a business concept for customizing, implementation and monitoring of a change process.
- Evaluation of Swiss bank application avaloq for MiFID conformity as well as monitoring of the system optimization especially in respect to country-specific securities transactions.
- Development of a market study for the content, distribution and application of quality labels, tests, and awards in the German retail banking market as well as recommendations for the possibility of their use in the context of the market entry of a bank from India.

## Services

### Interim Management

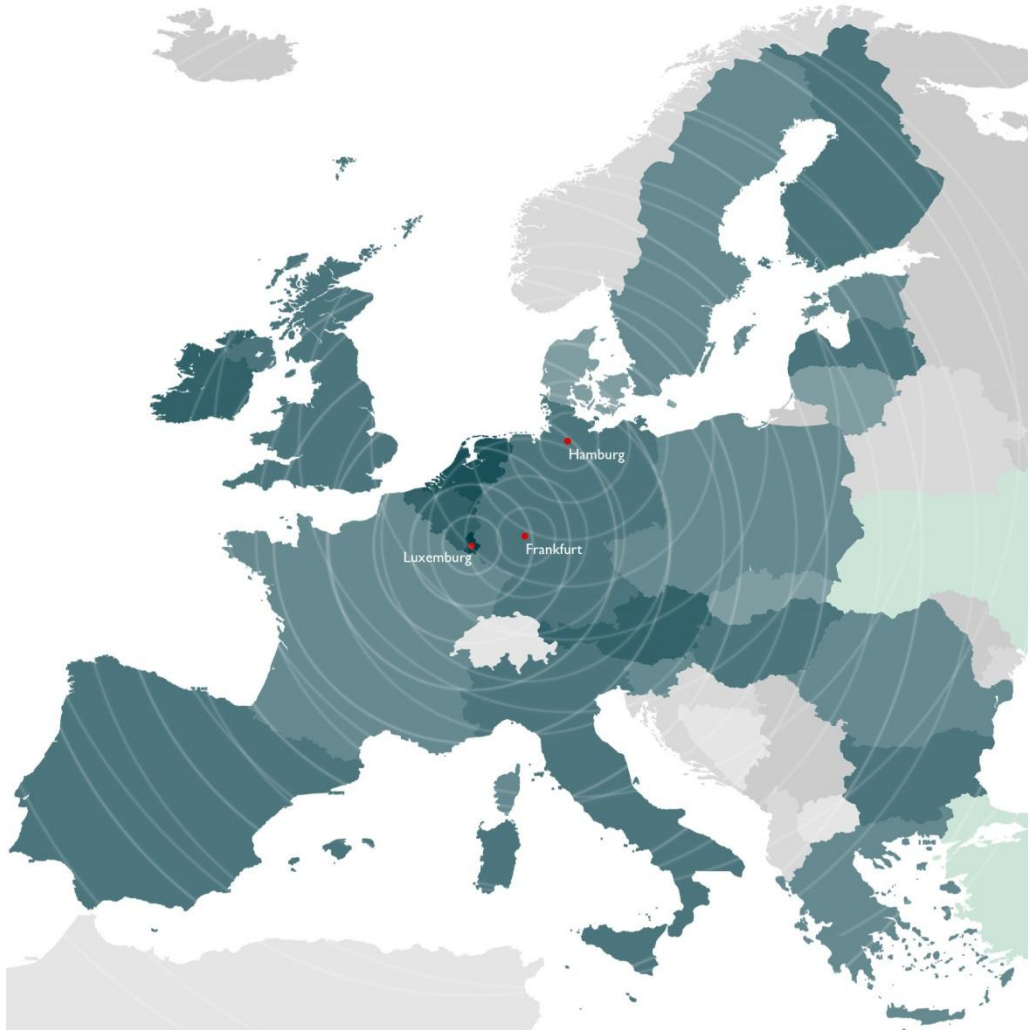
- If required, the KWF Group offers experienced consultants for pending interim management missions for a fixed term.
- KWF consultants have business experience, are multilingual, flexible and particularly possess the qualifications for functions required by regulatory authorities (e.g. BaFin, CSSF).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

### Project Examples

- Conception and project management for the establishment and development of a branch in Milan for a German bank. Specific consideration of outsourcing possibilities and their implementation. Continuous monitoring of the branch by functioning as an intermediary between the German parent company and the Italian branch as well as taking over the management of operations.
- Project Management for the start of the business activities of a distribution company in Italy for a German Chemical group after the take-over, implementation of all necessary back-office processes as well as interim management

# KWF's clients are spread throughout Europe

## Target Clients



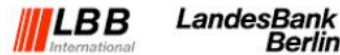
Our clients are

- Retail Banks
- Wholesale Banks
- Special Credit Institutions
- Transaction Banks
- Investment Companies
- Investment Banks
- Brokers
- Associations
- Stock Exchanges
- Insurances
- Sales Organizations

throughout Europe.

In addition, we advise IT and other service companies in bank-specific topics.

## Selected Clients

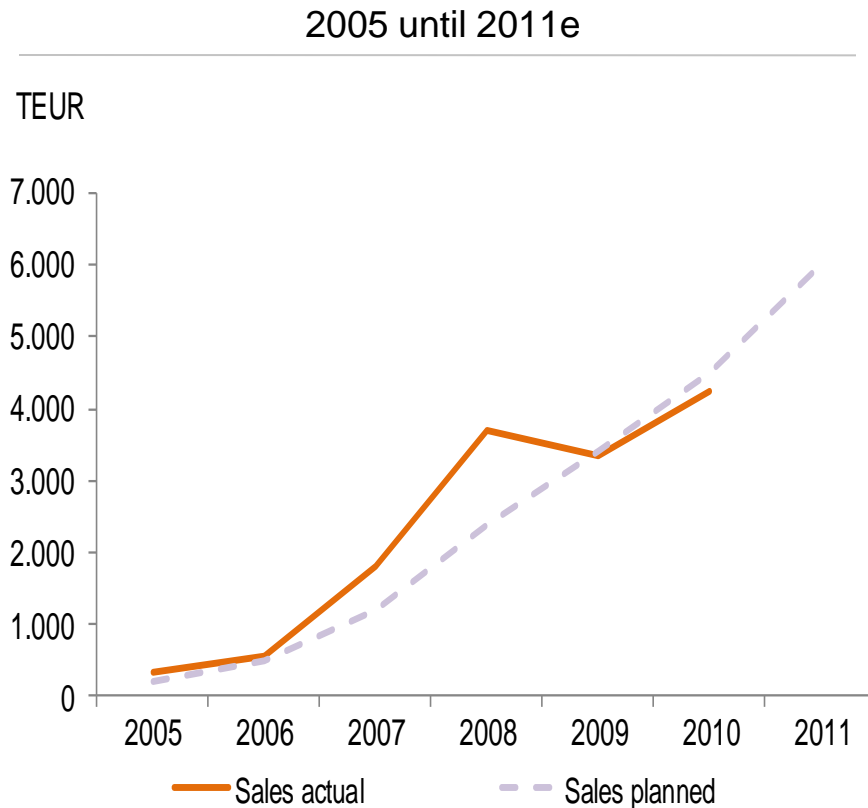


- 01 Business Mission
- 02 Management
- 03 Services and Clients
- 04 Group's Development**
- 05 Contact Details

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



## Development of Revenues and Earnings



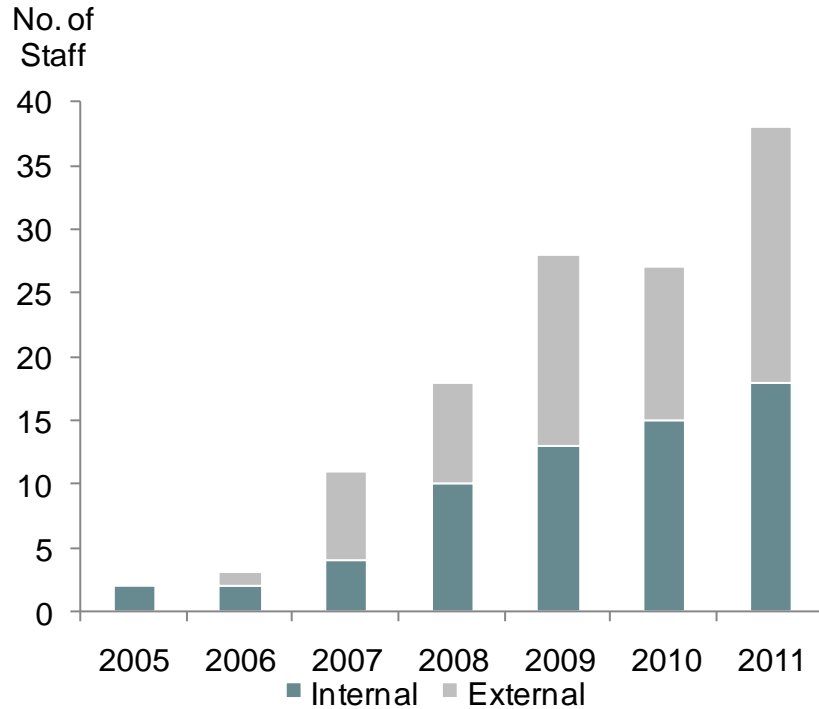
## Description

- The development of sales lays above average since 2006. This is due to
  - increased demand for consulting in current clients' projects,
  - acquisition of additional client-mandates.
- In the crises year 2009 revenues remained almost constant – but the demand increased in Q4 again. For 2011, a growth to at least 6.000 TEUR of revenues is expected.
- Since its foundation the KWF Group has been able to constantly generate positive earnings:
  - efficient management of personnel expenditures by optimized project filling with KWF Senior Associates, employed KWF consultants and other freelancers;
  - new KWF consultants have been appointed directly into client projects because of their expertise. Their work could be billed without delay;
  - efficient cost management.

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

## Personnel Development

2005 until 2011e



## Description

- To keep the fixed costs manageable and to minimize risks KWF intentionally focused on a moderate growth of employed consultants within the first years after starting the company.
- Additional expertise for the hired staff was provided by the specific recruitment of Senior Associates:
  - Senior Associates work continuously with KWF on the basis of a sustainably established partnership;
  - Up until now, Senior Associates were exclusively recruited from personal networks (warranty for the consultants' work quality, more stable commitment);
  - In previous projects Senior Associates worked as experts and managers and moreover were responsible for the essential transfer of know-how to the employed staff.

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

### **KWF Business Consultants S.A.**

Contact Persons: Christian Kistler, Managing Partner  
Jörg Wieneke, Managing Partner

Address: 31, op der Heckmill  
L-6783 Grevenmacher  
Luxembourg

Phone: +352 / 26350 333

Fax: +352 / 26350 433

Internet: [www.kwf.lu](http://www.kwf.lu)

E-mail: [info@kwf.lu](mailto:info@kwf.lu)

### **KWF Business Consultants GmbH**

Contact Persons: Michael G. Möller, Managing Partner  
Markus Oliver Weiss, Managing Partner

Address: Savignystraße 34  
D-60325 Frankfurt am Main  
Germany

Phone: +49 / 69 407685 600

Fax: +49 / 69 407685 610

Internet: [www.kwf-consultants.de](http://www.kwf-consultants.de)

E-mail: [info@kwf-consultants.de](mailto:info@kwf-consultants.de)

#### **Hamburg Branch Office:**

Address: Poststraße 33  
D-20354 Hamburg  
Germany

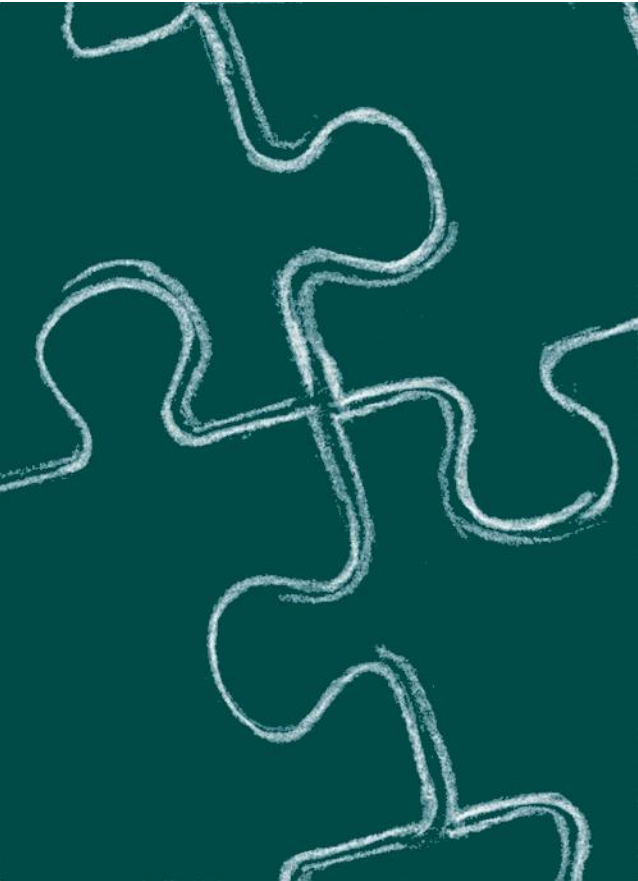
Phone: +49 / 40 350 85 937

Fax: +49 / 40 350 85 938

---

© 2012 by KWF Business Consultants, L-Grevenmacher/D-Frankfurt am Main

This document is protected by copyright. No part of it may be reproduced in any form (photocopy, microfilm or by any other procedure), processed using electronic systems, duplicated or distributed without written consent from KWF Business Consultants including for purposes of teaching. Quotations and reproductions, in whole or in part, are permitted only with express permission and by quoting source references.



Best Practice.