

CLOSING SPEECH BY THE CHIEF EXECUTIVE OFFICER, SADC DFRC, AT THE CUSTOMER RELATIONS COURSE, 5TH OCTOBER 2012, LANSMORE HOTEL, GABORONE, BOTSWANA,

THE DFRC IS DELIGHTED TO HAVE HAD THE OPPORTUNITY TO HOST THIS WORKSHOP ON CUSTOMER RELATIONS AND SKILLS AND MANAGEMENT IN BOTSWANA AS A REGIONAL TRAINING PROGRAMME FOR ALL OUR DFIS WITH AFELT NEED IN THIS AREA;

OUR DECISION TO HOST THIS PROGRAMME IN BOTSWANA IS A REFLECTION OF OUR DESIRE TO EXTEND OUR REGIONAL TRAINING PROGRAMMES TO ALL MEMBER STATES OF SADC WHILE RESPONDING TO THE SPECIAL NEEDS OF OUR HOST COUNTRIES;

WE ALSO WISH TO ENGAGE TO CONTINUE PROVIDING AN OPPORTUNITY FOR ALL OUR DFIS TO CONTINUE INTERACTING WITH EXPERTS IN SELECTED FIELDS, AND EXCHANGING VIEWS AND EXPERIENCES, AND LEARNING FROM EACH OTHER, IN A BID TO PROMOTE BEST PRACTICE, AND ENHANCE SERVICE DELIVERY BY THE DFIS IN THE REGION;

THE CUSTOMER SERVICE IS REGARDED AS A SOFT SKILL, AND PERHAPS NOT WORTHY OF ENGAGEMENT AND THE SUBJECT OF REGIONAL CAPACITY BUILDING PROGRAMMES, OVER AND ABOVE THE SO-CALLED 'HARD AREAS' SUCH AS RISK MANAGEMENT, INVESTMENT APPRAISAL ETC;

HOWEVER, YOU WILL HAVE LEARNT FROM GOING THOUGH THIS PROGRAMME, AND EVEN YOUR PRIOR EXPERIENCE ELSEWHERE THAT THE POOR CUSTOMER RELATIONS CAN HAVE DELETERIOUS LONG TERM EFFECTS ON THE FINANCIAL HEALTH OF THE ORGANISATION AND THE FULFILMENT OF ITS MANDATE;

THERE IS INCREASINGLY A WIDER VARIETY OF DEVELOPMENT FINANCE OR SIMILAR INSTITUTIONS EVEN WITHIN THE COUNTRIES OFFERING SERVICES WHICH MAY OVERLAP - AND THE EXTENT TO WHICH THEY DEMONSTRATE RESPONSIVENESS AND SENSITIVITY TO THEIR CUSTOMERS WILL INFLUENCE THEIR PERFORMANCE AND STANDING IN THE COMMUNITY;

IN SOME COUNTRIES, COMPETITION IN FINANCIAL SERVICES HAS LED TO THE MORE AGGRESSIVE COMMERCIAL BANKS EXPLORING THE SME MARKET AND OTHER TRADITIONAL MARKETS OF DFIS RAISING THE CHALLENGES AND STAKES FOR THE DFIS FROM INTENSIFIED COMPETITION IN THE MARKETPLACE;

THE NON-GOVERNMENTAL ORGANISATIONS, AND EVEN SMALLER MICROFINANCE INSTITUTIONS HAVE ALSO PROVIDED LENDING SERVICES, AND THEIR SECTORAL INDIVIDUALISED FOCUS ENABLES

THEM TO DEAL WITH THE SPECIAL NEEDS OF THOSE IN NEED OF THESE SERVICES, AND AGAIN PAUSE MARKET CHALLENGES FOR YOUR DFIs.

HOWEVER, BEYOND THE INTENSIFIED MARKET COMPETITION, AND ITS FINANCIAL IMPLICATIONS, WE MUST TAKE NOTE THAT THE DFIs ARE NATIONAL INSTITUTIONS WITH A DEVELOPMENT MANDATE, AND THEREFORE HAVE A WIDE RANGE OF STAKEHOLDERS.

BUILDING GOOD CUSTOMER RELATIONS AND SUSTAINING CUSTOMER LOYALTY NOT ONLY STRENGTHENS AND BUILDS THE BALANCE SHEET, BUT ALSO ENHANCES PUBLIC CREDIBILITY, CONFIDENCE AND RESPECT, AND ENGENDERS THE SUPPORT FROM KEY STAKEHOLDERS INTERESTED IN PUSHING THE DEVELOPMENT AGENDA.

THIS MAY BE VITAL FOR THE INSTITUTIONS LONG TERM SUSTAINABILITY THROUGH A CONDUCTIVE POLICY ENVIRONMENT AND INFUSION OF PUBLIC RESOURCES TO SUPPORT THESE INSTITUTIONS.

I AM CONFIDENT THAT SID COHN AND JEANNIE HARNING, OUR FACILITATORS, HAVE TAKEN YOU THROUGH THE LECTURES, CASE STUDIES AND GROUP EXERCISES TO LOOK AT ISSUES OF SERVICE DELIVERY, AND MAINTAINING CONSISTENCY AND EFFECTIVENESS, PLANNING CUSTOMER RELATIONSHIPS AND DEVELOPING AN APPROPRIATE STRATEGY, AS WELL AS MANAGING EXPECTATIONS AND PERCEPTIONS AND GUIDING THEIR OVERALL SERVICE EXPERIENCE;

IT IS PARTICULARLY TO ME THAT THE COURSE IS BASED ON INTERVIEWS OF CUSTOMER EXPERIENCES FROM AT LEAST THREE OF OUR PARTICIPATING MEMBER INSTITUTIONS, IMPLYING THAT WE HAVE BEEN DEALING WITH REAL LIFE CURRENT PROBLEMS ON WHICH OUR DFIs SHOULD BE FOCUSING THEIR ATTENTION. THIS MAKES YOU MORE PREPARED TO ENGAGE WITH YOUR FELLOW MEMBERS OF STAFF ON THESE ISSUES, AND ALSO TO HAVE A NEW PERSPECTIVE AS YOU ENGAGE WITH CUSTOMERS AGAIN;

FOR THOSE INSTITUTIONS THAT HAVE PARTICIPATED IN THE INTERVIEW SET, A REPORT WILL BE MADE AVAILABLE REPORTING AND ANALYSING THE EXPERIENCES OF YOUR CUSTOMERS AND THE PROBLEMS THEY FACE WITH RESPECT TO SERVICE FROM THEIR INSTITUTIONS. THIS UNDERSCORES THAT WE ARE NOT ONLY PROVIDING TRAINING, BUT WE WOULD LIKE TO PROVIDE YOU THE TOOLS TO ADDRESS THE PROBLEMS IDENTIFIED AND DIAGNOSED, FOR BETTER LONG TERM SOLUTIONS.

I CONGRATULATE ALL PARTICIPANTS ON GOING THROUGH THIS PROGRAMME, AND CERTAINLY HOPE THAT YOU HAVE HAD A PRODUCTIVE AND ENJOYABLE THREE-DAYS. AS YOU RETURN HOME AND TO YOUR OFFICES, YOU WILL FACE YOUR **MOMENT OF TRUTH** IN DELIVERING TO YOUR INTERNAL AND EXTERNAL CUSTOMERS, AND SPREADING THE GOSPEL OF CUSTOMER CARE AND

CUSTOMER RELATIONS. THE PROMOTION OF A CULTURE OF SERVICE IN OUR SUB-REGION TRANSCENDS THE DFIs, AND IS AN IMPERATIVE IN IMPROVING THE QUALITY OF SERVICE RENDERED, THE ENJOYMENT OF THE PRODUCTS PROVIDED, AND GENERALLY IMPROVING THE QUALITY OF LIFE FOR ALL.

I ECHO WHAT MS LERATO MORAPEDI, CEO OF NDB, SAID AT THE OPENING THAT CUSTOMER SERVICE SHOULD BE A PASSION! WE MUST BE DRIVEN TO MAKE A DIFFERENCE IN THE LIVES OF OUR CUSTOMERS, AND BE PROUD OF THE MONUMENTS THAT STAND AS A TESTIMONY TO OUR HARD WORK AS INDIVIDUALS AND AS INSTITUTIONS;

FOR THE DFRC , WE HAVE FACED OUR MOMENT OF TRUTH WITH YOU BY PACKAGING AND DELIVERING THIS TRAINING THROUGH BRINGING TOGETHER THE FACILITATORS, TRAINING MATERIALS AND SUPPORT IN THIS NEW HOTEL IN GABORONE'S NEW CENTRAL BUSINESS DISTRICT AND VENUE, AND PROVIDING THE ENVIRONMENT FOR YOU TO INTERACT AND EXCHANGE IDEAS OVER THE LAST THREE DAYS. WE HOPE WE HAVE ADDED VALUE TO YOUR FUTURE EFFORTS FOR OUR DFIs.

I AM GRATEFUL TO SID COHN AND JEANNIE HARMING FOR COMING THROUGH ON THIS PROGRAMME, AND DELIVERING ON ISSUES, WHICH ARE OFT – NEGLECTED, BUT A VITAL INGREDIENT TO OUR EFFORTS. WE LOOK FORWARD TO FUTURE ENGAGEMENT AND COOPERATION AS WE REALISE THE SIGNIFICANCE AND VALUE OF THESE AREAS.

I THANK YOU ALL FOR YOUR ATTENTION, AND NOW DECLARE THE WORKSHOP OFFICIALLY CLOSED