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SmartLessons

real experiences, real development

What Goes Around Comes Around: Designing Innovative Learning Events to Improve Relationships and Program Results in the Philippines SEF Program

Since its launch in 2009, the Sustainable Energy Finance (SEF) Program in the Philippines has worked with four partner banks—Bank of the Philippine Islands (BPI), BDO Unibank, Inc. (BDO), China Banking Corp. (Chinabank), and BPI Globe BankKO (BanKO)—to help them identify and develop nearly 300 energy efficiency/renewable energy (EE/RE) projects. These banks have directly loaned \$439 million to finance 118 of these projects, resulting in an annual savings of nearly 115,000 megawatt hours of electricity and annual generation of 951,613 megawatt hours of clean energy. The annual reduction of greenhouse gas emissions reached about 1 million metric tons a year as of December 2013. The project received an award under the financing for climate-friendly investments pillar by the Momentum for Change 2013 Lighthouse Activities, an initiative of the United Nations Framework Convention on Climate Change in partnership with the World Economic Forum. Underlying these achievements is SEF's devotion to helping bank staff understand energy efficiency and renewable energy, and how financing these projects benefit both the banks and their clients. Over the years, we've learned a lot ourselves about creating learning events for bank staff and how to make these training events more appealing, more enjoyable, and ultimately more effective.

Background

It's important that a client bank's relationship managers and account officers appreciate the added value of SEF, since they are on the front lines, playing a key role in promoting and selling EE and RE financing to potential borrowers. Therefore, educating bank staff has always been crucial in SEF's efforts to boost sustainable energy in the Philippines.

Since our program launch, our learning events have evolved—from traditional, to creative, to interactive—with our events now reflecting four years of close coordination and relationship building with our clients. The experiences gathered enabled us to craft sessions that bank staff eagerly anticipate and subsequently learn from, helping them continuously improve the way they do business. This SmartLesson identifies the

innovations we've made and tells the story of how putting clients first allowed us to deliver services which not only improved the way we do business but also delighted our clients.

Lesson 1: Learning goes both ways: Seek continuous improvement through expanded feedback forms.

Following our early training events for bank employees, SEF used a basic feedback form featuring questions designed to help us accomplish the prescribed results measurement indicators for internal IFC purposes, such as "How many participants reported they were satisfied/very satisfied with workshops, training, seminars, and conferences?"

Although these forms let us know how well



Bankers visit a 1-megawatt solar photovoltaic plant in southern Philippines for the first SEF Study Tour.

participants liked a training session, we were also eager to know how we could improve the sessions and our delivery. Hence, we tweaked the feedback form to include open-ended questions about the audience's interests, and to solicit suggestions for improving future sessions. Their thoughts encouraged us to innovate in the delivery of our training and knowledge sharing to meet their expressed needs and interests. When our clients told us that they wanted to see real projects, more visuals and examples, and they wanted training that was less static and more interactive (with fewer classroom-type lecture sessions), we put our thinking caps on and gladly designed a different mode of training.

Lesson 2: Seeing the world: Enhance learning by getting client learners out of the classroom.

When we say "training" in IFC or in a bank setting, it often means going to a classroom to listen to several rounds of lecture sessions using PowerPoint slides. While this type of training can provide bankers the definitions of energy efficiency and renewable energy and their benefits, many are eager to see actual projects and to learn from those who have already implemented one—specifically, how to make a deal and what was learned in the project. Hence, we brought our clients alternative learning opportunities, such as SEF Tours and our own SEF "Boot Camp."

In 2010, we organized a Philippine study tour for key officials/representatives of client banks (at that time, BPI and BDO) to visit real energy efficiency and renewable energy projects. (Check out the blog here: <https://spark.worldbank.org/blogs/sefpilipinas/2012/01/23/bankers-take-a-hike-the-first-sustainable-energy-study-tour>.) Participant response was quite positive. "The tour was very informative and helpful in understanding the operation and inherent risks," said Bea Marie de Guzman, Assistant Vice President of BPI. "These are important when evaluating projects and when speaking with developers, suppliers, and service providers. We can now be on the same page; it also added to the enthusiasm, as we saw the social impact on local communities."

The SEF Boot Camp was designed as a two-day intensive, interactive training for selected bank staff held at a bank-financed "green resort." Classroom trainings are complemented by education-entertainment strategies (a challenging SEF game show and a "scavenger hunt" for sustainable energy opportunities), experiential learning (an actual walk-through audit with technical experts), and role-playing sessions to simulate client marketing and presentations. Small group learning and plenary sessions provide participants a conducive environment for getting engaged and asking questions. Another success factor is the presence of a vibrant and creative training team—with strong technical expertise—who exude passion for their work, which in turn "infects" the attendees, maximizing their learning experience.

Lesson 3: Mixing it up: Use training videos to combine the best of experiential and classroom learning.

Inevitably, the SEF Tours and the Boot Camp are time- and resource-intensive, but the visuals and experiences they offer are invaluable. This prompted the team to produce a set of training videos that can bring the experience closer to bank staff/officials who are constrained from joining the study visits.

The videos feature real projects and offer "virtual visits" to energy efficient (as well as less efficient) commercial buildings, renewable energy (mini-hydro and solar power) plants, a rice mill with a state-of-the-art milling process, a power-generation plant using biomass, and many more. There is also a segment featuring an old commercial building where the bank staff can help spot upgrade opportunities. Equally important is video footage of client bank senior officials (SEF champions) talking about how their respective banks have taken stock of SEF and benefited from it. Similarly, video clips of bank clients themselves sharing their success stories make the SEF narrative even more compelling and powerful.

Lesson 4: Getting to know you: Create networking opportunities to facilitate discussion and healthy competition among clients.

As part of post-event feedback following one of our intra-bank events, one senior executive of a client bank suggested including social activities for the participants, especially with those from other banks, adding, "It will foster camaraderie among banks and strengthen business relationships." This feedback served as the impetus for SEF Philippines to launch "SEF Talks," a formal platform for knowledge sharing and networking among partner banks and energy stakeholders (both from the private and public sectors). As the SEF Talks have gained traction, we have found that, despite tough competition within the banking industry, senior bankers find it worthwhile and enriching to have opportunities where they can share information and lessons learned with each other.

The primary audience for SEF Talks is the SEF Advisory

Services client banks—at present, BPI, BDO, Chinabank, and BanKO—and in some sessions, potential client banks, who are invited to send participants. Colleagues from IFC are also invited to participate. To encourage a high degree of engagement, the Philippines SEF (or PSEF) team limits participation to 15 to 20 people per session.

Box 1: Topics for the four SEF Talks held to date

- SEF global experience
- Energy efficiency in lighting
- Green buildings and mortgages
- Net metering and open access

Topics for SEF Talks are determined through consultations with the client banks during regular coordination meetings, and based on feedback from non-partner/potential partner banks (see Box 1). PSEF also takes advantage of visiting IFC staff/specialists on mission to the Philippines who can share their global experience with what is now called the “SEF Network.” SEF Talks also provide friendly “peer pressure” to banks, as participating banks are motivated to exert more effort to keep pace with their fellow banks, while any leading bank continuously sets the bar higher to differentiate itself. At one time, we also conducted “SEF Talks—Reverse,” where the partner banks made a pitch about SEF to industry stakeholders, primarily EE/RE developers and vendors.

At the outset of SEF Talks, the IFC team was a bit concerned about the sensitivities of having staff from several competing banks in one room and how best to bring them into fruitful discussion. But much to our surprise, after introductions and niceties were out of the way, the bankers pursued open discussions among themselves! Providing a platform for knowledge sharing among partner banks allowed them to learn from each other in implementing their respective SEF programs—from inception to full program implementation, including the associated birth pains. SEF Talks have also served as a support network for the bank SEF core team members that have extended beyond the sessions themselves. We understand, for example, that one of our partner banks, Chinabank, may actually have chosen to participate in the SEF Program at the encouragement and advice of other SEF banks. Additionally, their participation in these events made the financial institutions known in the energy industry, which prevented, or at least minimized, cases of potential borrowers going from one bank to another to “sell” EE or RE to them. SEF Talks provides a one-stop shop for valuable industry updates and trends that affect EE/RE financing.

Lesson 5: What’s in it for me: Be attentive to clients’ personal and professional needs.

It’s important to listen to our clients and encourage an atmosphere of openness and teamwork. This facilitates their “ownership” of the program, thereby making coordination with them easier. Organizing learning events

means finding common schedules for everybody: the IFC team, the FI partners and non-partners, and the industry expert resource/s. It was a challenge to schedule the first and second SEF Talks when the program had just been launched, but now, clients look forward to these events, and it’s much easier for the PSEF to coordinate everyone’s schedules, as clients want to attend.

It’s also important to be aware of clients’ professional goals. In designing a training, therefore, it’s always smart to highlight the benefits that clients will gain from it—benefits not only for the company but also for the individual. While it’s good for clients to know the advantages of working with IFC, they need to appreciate what good it brings to them individually as well. We endeavor to have clients understand that SEF can help them increase their portfolio, expand their client base, and add “stickiness” to their relationships with their respective clients, not to mention gaining energy-saving tips that they can make use of as homeowners themselves.

Lesson 6: Doing it all again: Provide support to ensure sustainability and encourage replication.

Training, learning, building relationships, and receiving feedback should not stop at the end of an SEF Tour, Boot Camp, or Talk. These models are highly replicable and



A group photo at an SEF Talk with representatives from our client banks. (Photo courtesy of IFC)



The SEF Boot Camp is a two-day intensive and highly interactive and dynamic training for bank staff.

scalable, and the SEF team makes a point of being available for our bank clients when they have any subsequent questions about the things they learned at the knowledge events or if they want to cascade information across their respective firms.

To date, one bank has committed to making the SEF Boot Camp part of their regular training and incentive programs for SEF, and some partner banks have already replicated the SEF Talks model within their companies as a way to encourage buy-in for SEF. The IFC SEF team sees to it that we provide them with the necessary support so they can organize similar events within their respective banks.

Conclusion

Clients value IFC Advisory Services because of the rich store of global knowledge we bring to help them improve the way they do business. The lessons we learn locally, however—through interchanges with and even among clients—are as just as valuable as that global knowledge. It's important to keep up a healthy flow in both directions, sharing knowledge and best practices to further

enrich our advisory offerings. Putting our clients first and taking their feedback to heart have helped the team innovate our approach to training and knowledge sharing; in 2013 alone, we've offered 16 learning events for more than 300 bank participants. The care we've taken to build this open relationship with our clients has reaped great benefits in a strong pipeline of more than 300 SEF deals—and has also led our clients to put SEF and IFC first! We strongly believe that this approach of listening to clients and building open relationships for feedback is applicable across all business lines. The outputs, of course, will differ, since IFC responses should be tailored to fit client preferences.

This coming calendar year, the IFC SEF team plans to hold at least four training events a month at the request and expense of our clients. We're also gearing up for a cross-country SEF learning event—"SEF Talks Regional"—in which we'll expand the interaction to include our counterparts from SEF-East Asia and the Pacific to exchange knowledge and strategies with the Philippine team and our clients.



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