Today, tomorrow, together.

ABSA BANK: CASH AND RECORDS OPERATIONS EMBARKING ON A TRANSFORMATION JOURNEY

SNAPSHOT

ORGANISATIONAL DETAILS:

Absa Bank Ltd. (Absa), listed on the JSE, is one of South Africa's largest financial services groups.

Absa's Cash and Records Operations (C&RO). secures, processes and transports physical cash and documents. 1500 employees with costs of R452 million.

Date of study: January to December 2008

KEY CHALLENGES:

Embark on a transformation journey.

Improve employee morale.

Reduce operational costs without impacting quality/ service.

SOLUTION STRATEGY:

Use FranklinCovey's 4 Imperatives of Great Leaders and *4 Disciplines of Execution*.

Implement and embed a Lean Manufacturing culture.

Measure performance using FranklinCovey's xQ (Execution Quotient) Organisation Assessment.

HIGH LEVEL RESULTS:

Staff morale up from 59% to 74%

Execution culture up from 51 to 69

Sustainable cost savings of R30 million per year (nearly 7% of total annual operating costs)

Process improvements resulting in:

- Cash recycling improved by 60% and inventory required reduced by 25%
- Bond validation and Generic Banking Products cycle time reduced by 83%.
- Turn-around-time for retrieval of various documents reduced by up to 94%.

Introduction

Absa Bank Limited (Absa) offers a complete range of investment, commercial and retail banking products and services to the full spectrum of the South African customer base. Absa became a subsidiary of Barclays Bank PLC on 27 July 2005, when Barclays acquired a controlling stake in the Absa Group. Absa's business is conducted primarily in South Africa. Absa employs a customer-centric business model with business units serving specific customer segments. The Group interacts with its customers through a combination of physical and electronic channels.

Absa has a market capitalisation of over R60 billion (approximately US$7 billion). It is the biggest retail bank in South Africa with approximately 800 retail branches and 10,000 ATM cash points. It is one of four major banks in the local market and employs approximately 40,000 people.

Cash and Records Operations (C&RO) is responsible for the processing, transporting and safe keeping of physical cash and documents for the bank. The Records Operations function essentially processes, retains and archives; in both physical and electronic format, all bank records, i.e. records ranging from customer information to bank securities. Records Operations, in service at 800 branches, consists of:

- FICA Centre (Know Your Client)
- National Securities Centre (NSC).

The Cash Operations function essentially processes and transports cash, and loads ATMs with physical cash. Cash Operations consists of 13 Cash Centres located throughout South Africa that service 3300 off-site ATMs and over 300 branches.

Support provided to the Cash Operations includes Change Management (including a Business Impact Manager and Change Analyst), Financial Management, Internal Communications, Risk Management and Human Resources.

The Problem to Solve

Hendrik Oppermann, head of Absa Operations, had a vision: namely, for Operations to be an industry pioneer in executing or fulfilling financial transactions. This meant embarking on a transformation journey for the entire division. In general, operations within the financial industry had followed a strategy of standardisation, centralisation and automation to drive economies of scale and scalability of business. Operations, however, wanted to revise this type of strategy to standardise by activity rather than by product and to aggregate task by capability rather that by business line.

Hendrik and his executive team were also aware that overall employee morale was low owing to an entrenched, autocratic leadership style that had existed for a long time. There was also a lack of clear strategic direction that created continuous shifting of priorities. Managers experienced a culture of "learnt helplessness" as most operational problems were escalated by employees to their managers. Performance measures and documented workflows were lacking, which resulted in favouritism and management only being alerted to "bad news" at the last minute.

Towards the end of 2007, Caesar Mtetwa was appointed to lead C&RO. One of the challenges in Cash Operations, also headed up by a new appointee, Hamilton Melane, is that physical cash attracts criminals, and owing to high crime levels in the country, the unit is considered a high risk environment in which to work. This makes attracting and retaining talent a key challenge, resulting in deficits in technical know-how as well as leadership without sufficient maturity. The cash industry was is over-invested in cash processing capacity and is characterised by few cash transporting companies, which makes both service and price less competitive.

Specific Challenges

In 2007, the management of total cash inventory within the bank was decentralized, i.e. cash management at retail branches and cash centres was managed separately, which resulted in a high and costly cash inventory. Turnaround times were also too long and transportation costs too high.

The bulk cash deposits at retail branches imposed high security risk and impacted negatively on branch efficiencies as manifested by long queues. Management information systems were non-existent, which made management of operations very difficult.

Too much attention was previously paid on reducing ATM cash outs (service), which pushed operating costs up significantly. The bank needed a more healthy balance between client service and cost-effective processes.

Measures were only being reported on a monthly basis, after the fact, and there were no day-to-day measures.

The processing time of records at Records Operations centres was too long. The documents could not be tracked or traced easily and had high chances of being lost in the process of transportation. The retrieval time of documents when requested by customers was not consistent and sometimes did not comply with the service agreement.

People-related challenges were, unfortunately, plentiful:

- leadership styles were autocratic, and micromanagement was common
- employees did as they were told but no more
- trust was lacking
- a "silo mentality" played out on a regular basis between interdependent teams
- operations employees felt that they could not speak openly with their direct managers
- a paradigm of "things stay the same always" even if the economic realities around you say otherwise
- an "us and them" situation between permanent and temporary employees, with permanent employees receiving preferential treatment.

Given these many challenges, the bank felt an urgent need to solve issues quickly to improve service levels lest the negative perceptions of the Records Operations teams multiply and the bad reputation inside Absa Group be reinforced. Simultaneously, there was pressure from Absa Group to get the cost/income ratio below 50 percent. With process inefficiencies and fixed cost overheads, daily volumes remained unpredictable but steadily increasing. With little or no line of sight from within and weak capacity planning, there were, as one might expect, differences in opinion on the definition of "crucial." In the FICA environment, it was taking as long as 10 days to process a document, a problem complicated by having two buildings from which to operate.

Transformation Plan and Related Interventions

By the end of 2007 Caesar Mtetwa had assembled a strong team with diverse experience. The group was a balance between conventional banking experience (those that understood the "rules of the bank") and factory operations experience (engineers who challenged the "rules of the bank").

To ensure the execution of strategy aligned to the new vision of Hendrik Oppermann, the transformation plan, developed and monitored by Change Management (Karen Morkel) was embedded within the leadership and execution framework. The transformation plan included:

- Setting the case for change (rationale)
- Effective stakeholder management (buy-in and sponsorship)
- Driving employee line-of-sight
- Ensuring employee engagement
- Leadership development
- Culture setting and instilling specific behaviours
- Communication – constant review of strategy, highlights, etc.
- Performance management
- Talent development.

The plan was to be monitored closely with measurements in place to ensure success.

To discourage bogus team commitment and "cloning," a theme of "Before a Team there is an Individual" was chosen. Team commitments were reinforced with team members that chose to stay, while those who could not identify with the team opted out. Senior members intentionally created a culture of inclusivity.

The newly formed C&RO team, leveraging its newly acquired engineering specialisations, put together a three year strategy with strict annual milestones to take on the challenges C&RO were facing. The strategy focused on four themes which were referred to as "Must Win Battles":

1. Make cash operations effective and efficient through reduction of cost and process improvement
2. Pioneer effective capacity utilization in the cash industry
3. Deliver a customer excellence program

4. Make document handling world-class through conversion of paper records to electronic records (imaging), thus improving processing efficiency and reducing records operational costs.

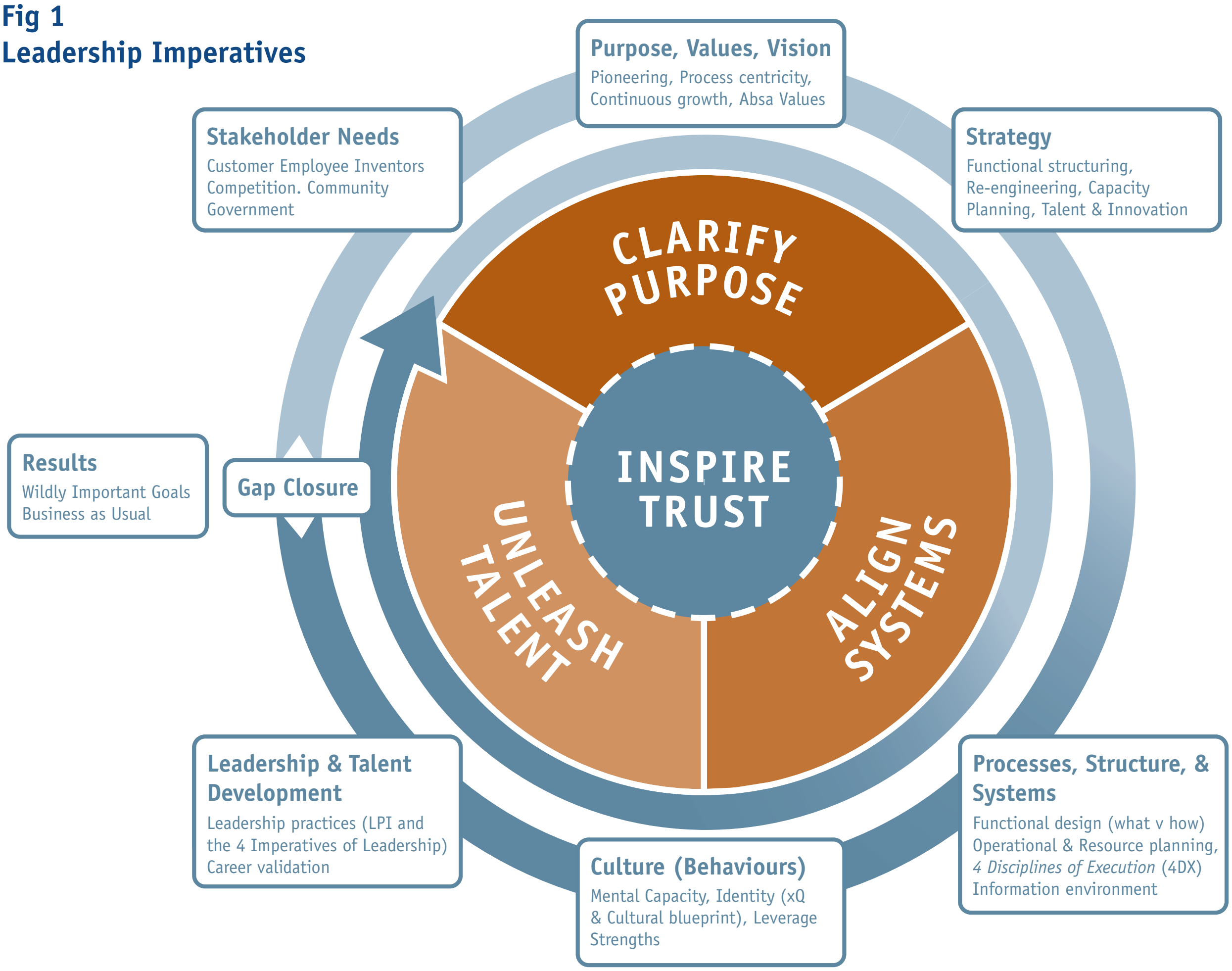
To support the organisational and individual transformations, the following FranklinCovey methodologies were used:

- *xQ (Execution Quotient) Organisation Survey* to provide hard measures on execution improvements
- *Leadership: Great Leaders, Great Teams, Great Results* and its leadership framework (The 4 Imperatives of Great Leaders) to enable the leadership community in implementing the significant changes through people, and
- The *4 Disciplines of Execution* as the execution methodology.
- The *Speed of Trust* concepts to create confidence among the leadership.

"Lean," a business continuous improvement methodology, was introduced and integrated with FranklinCovey's leadership development and execution methodologies.

In preparation for the new financial year in late 2007, the *xQ Survey* was completed. This baseline survey gave insight into C&RO's culture of execution at the time. This information was shared with everyone, highlighting their strengths and weaknesses, by execution driver (the 6 execution drivers are Clarity, Commitment, Translation, Enabling, Synergy and Accountability) and

Fig 1
Leadership Imperatives



levels of execution (individual, intact team and organisational). This information provided "hard data" to senior management on which action steps were needed for the transformational journey that lay ahead.

Adapted 4 Imperatives of Great Leaders

A key step in the transformation was the adoption and adaptation of The 4 Imperatives of Great Leaders model. Each imperative was further enhanced and explained (see outer of leadership model on previous page), providing management with greater clarity as to what the role looked like when practiced in the Operations environment. The leadership framework was used by individuals and teams as a roadmap to support the key activities, behaviours, and outcomes required of leadership during this challenging time. During times of change, it is very tempting to remain "stuck in the whirlwind" of the day-to-day priorities and challenges. The framework provided support and guidance to help identify activities that are important, but not urgent.

The leadership group participated in FranklinCovey's *Leadership: Great Leaders, Great Teams, Great Results* programme. The programme was delivered in a manner that integrated individual development with what was asked of individuals in the planning phase for the new financial year.

Imperative 1, Inspire Trust: Build trust in challenging circumstances using Stephen M R Covey's thirteen high trust behaviours. Particular focus was placed on management displaying the thirteen high trust behaviours. These behaviours were re-enforced and supported at every opportunity by Karen Morkel and also by Caesar Mtetwa and Hendrik Oppermann. These behaviours, as well as the "whole person paradigm," were measured and re-measured via quarterly, anonymous climate surveys. Once management understood what these behaviours looked like, each person was held accountable to ensure he or she was living the behaviours. This was essential for the sustainability of the culture and the leadership change process.

In the FICA environment, headed up by Winston Mangaru, the thirteen high trust behaviours supported the uncovering of blind spots amongst some of the management team. The high trust behaviours remain today a key focus for Winston's management team.

Imperative 2, Clarify Purpose: Create clarity and buy-in with the various intact teams on the Job to be Done, Strategic Links, Money Making Model and Team Purpose. This was key both before and in the early part of the new financial year. Deliberating and agreeing on team purpose, strategy, and plans for the new year was an inclusive affair taking the best from operations and the best from the support functions as well as the best from unique individuals. "I was allowed, no encouraged, to be different. Even though I was part of Finance I felt part of the team and as a result I worried about a lot more than just my role. There was strong alignment to a common purpose," says Siyabonga Nduli, Finance Manager.

Imperative 3, Align Systems: Within this imperative, particular attention was paid to The *4 Disciplines of Execution* both before and in the early part of the new financial year. Similar to the Leadership development programmes, the *4 Disciplines of Execution* training was integrated with the annual planning process for the 2008 financial year and the individual performance management process. The *4 Disciplines of Execution* was the "vehicle" within which a balance between day-o-day whirlwind activities and the future state of C&RO was created.

Imperative 4, Unleash Talent: This would remain a key focus area for the entire year and as it turned out, into 2009 as well.

National Securities Centre (NSC)

For the NSC specifically, the challenge for Thato Matolong, NSC Manager, and his management team was to somehow simultaneously address the pressure from the outside as well as the pressure from the inside. Five high level issues had been identified through facilitated sessions with his employees that cut across all intact teams. These included inter alia, victimisation of employees, lack of appropriate reward and recognition, lack of mutual trust and respect between teams and their team leaders and lack of line-of-sight.

The approach taken was an integrated one, whereby the relationship between the external and internal pressures was "lifted up" so to speak, for everyone to see. A "whole person" approach was adopted by management whereby the external pressures were dealt with through the operations employees. The performance management process and reward and recognition structure, in particular, required attention. Performance management training was provided to everyone.

Change Management (Karen Morkel) was key in obtaining people-related themes and trends and then providing feedback to management that the issues could be addressed in a timely way by management. Again, the 4 Imperatives leadership framework and Lean supported the embedding of the new behaviours. Morale levels were measured quarterly and in certain instances monthly. Different departments had different scores at different times indicating the pressures at the time. These measurements unearthed the fact that the real issue for operations employees was not the volume of work (as previously thought) but rather how they felt about the work they did and the environment they worked in. Through the initiative of operations employees' anonymous "Glads, Bads and Mads" management was kept further in tune with what was happening on the shop floor.

Development sessions for the management team were also introduced, facilitated by Karen Morkel. These sessions provided the opportunity for the management team to deal more effectively with their team dynamics and fully understand their ways of working and areas for improvement. Once this was established, it was easier to focus on the key leadership behaviours required and the impact thereof on the bottom line. By involving everyone as "whole persons" and creating a more trusting environment, management was able to better understand what people do and how they do it before making the much needed changes to processes.

Implementation of the Execution Methodology

While the adapted FranklinCovey leadership framework provided support on how a leader should be, the 4 Disciplines of Execution provided support as to what intact teams should do.

As part of **Discipline 1, Focus on the Wildly Important**, the Must Win Battles were translated into WIGs for the year. This was not a straight-forward activity because new operational designs were to be implemented that challenged the "rules of the bank." Governance could not be overlooked either while the "voice of the customer" was always top of mind. Once these WIGs were agreed they were then shared with all employees. Creation of "line-of-sight" was a critical objective and quickly became a new buzz word. By creating line-of-sight, it was expected that team planning would significantly improve.

Discipline 2, Act on the Lead Measures, proved hardest to implement because identifying the 20 percent of behaviours that will drive 80 percent of the results in a "sea of change" was a big ask for operations employees. This discipline took hold only later in the year through the development of scoreboards (see Discipline 3), creation of a rhythm or cadence of accountability (see Discipline 4) and the implementation of Lean (see below).

Discipline 3, Keep a Compelling Scoreboard: C&RO leadership knew that they could not improve what they could not measure. With the development of scoreboards in every operational space, managers, tellers and clerks were reminded daily of the WIGs and how they were doing against each one. "The scoreboards provide information such that people can't hide; people understand, they question and even challenge management on the current way of doing things," says Caesar Mtetwa. The key performance areas, related behaviours and measures identified for the environment were summarised as "PCDQCRMI". It took a while for "PCDQRMI" to emerge at the operational level, but when it did it stuck:

P	Productivity
C	Cost
D	Delivery (of customer service)
Q	Quality
R	Risk
M	Morale (employee)
I	Innovation

Discipline 4, Create a Cadence of Accountability: Institutionalising this rhythm of accountability proved a challenge. The rhythm of accountability and reporting on progress of WIGs was first created at the management level via a number of forums/ meetings:

- Weekly Change Team meetings (Change and Engineers)
- Monthly Manco meetings for R&CM, a full 1-day review mechanism, whereby line of sight was improved with R&CM - both vertical and horizontal. These sessions focused on implementation initiatives, quality of outputs, costs incurred and later cost savings. These sessions became significant learning opportunities for members and helped strengthen the team because of the strong, inclusive team approach mentioned previously.

The process allowed for constructive negotiations between the "engineers" and the "operators." While WIGs were primarily driven top down, operational measures were driven bottom up. Operations staff were given the freedom within the parameters of the WIGs and support from management to figure out what to measure and how to measure and to create the scoreboards. Summarised scoreboards became the basis on which reports were prepared for monthly management meetings. It was also in these weekly and monthly forums that Dieter Halfar, acting as an internal *4 Disciplines of Execution* coach was able to support fellow managers, re-enforcing the training they had previously attended.

Lean, a business continuous improvement methodology, was introduced into the C&RO environment in parallel with FranklinCovey's leadership development and execution methodology. Lean defines all activities in an organization as either being value-adding or non-value adding from the customer's perspective. The purpose of Lean is to empower people to continuously identify and eliminate the non-value adding activities that exist in the organization in order to improve and deliver higher value to customers. Lean is defined as a continuous improvement culture where all people actively contribute to waste elimination in order to increase value to the customer. C&RO's drive from the start of 2008 was to embed and sustain Lean thinking and waste elimination principles within the culture.

Cash Operations Challenges and Results

One of the WIGs identified to address the various inefficiencies was the implementation of a "hub and spoke" process design. Instead of the various retail branches and cash centres obtaining the necessary funding from the South African Reserve Bank (SARB) independently of each other, branches agreed to direct their cash inventory requests to the central cash centre (hence the name "hub and spoke") and then the cash centre would do the necessary calculations to determine the overall inventory needs for the branches and ATMs as a whole and place the necessary cash inventory order from SARB as required. This redesign resulted in various efficiencies being created within the system as has been detailed in the "Results" section below. The Ormonde Cash Centre was used as the pilot site. Thereafter "hub and spoke" was rolled out nationally based on the results and learnings from the pilot site.

To achieve a goal they had never achieved before (the implementation of hub and spoke) they had to do things they had never done before:

1. Stretch goals were introduced for the first time, keeping no more than a certain percentage of every R1 received (an optimum level of cash required balancing cost with service).
2. Information on supply and demand, which was always in the system, had to be found and transformed by teams into knowledge.
3. The Treasury team introduced daily planning sessions to determine how much money would be needed from SARB – how much would they receive from Tellers and Branches (supply) and how much demand there would be from their clients: RASC, ATM solutions and All Pay.
4. Weekly teleconference calls (weekly planning) for the thirteen Cash Centre Managers around the country was introduced. Results were monitored, the managers being held accountable for their

Fig 2
Results

Description	From (2007)	To (2008)	% Improvement	Comments
Cash Centre Inventory	R514 Million	R387 Million	25% ↓	R12.6 Million cost saving
ATM Inventory	Factor of 2.11	Factor of 1.8	15% ↓	R2.2 Million cost saving
Cash Recycling (productivity)	50%	80%	60% ↓	R4.4 Million cost saving
Cash Availalbility (service)	98.59%	98.86%	Service Maintained	
Cash Outs	0.06	0.08	Service Maintained	
People (Internal Employee Opinion Survey)	59%*	74%	25% ↑	
People (xQ)	51*	69	35% ↑	Global Average of 62
Risk	For the year under review, except for risks associated with change, risk levels were maintained at acceptable levels.			

*comparison score for prior year includes additional, related operating units (restructuring took place shortly after baseline data was obtained).

results. The teleconference calls and related information also provided benchmarking and best practice sharing opportunities. At first, many managers felt as though there was an attempt to catch them out, but over time, particularly with the support provided by Lean, managers became more comfortable with the transparent accountability process.

5. Solid walls were gradually broken down to be replaced with a strong interdependent culture and a strong sense of purpose as demonstrated by the new abilities to willingly share information with each other at the right time.

Karen Morkel reflects, "In cases where cash centre management was not progressive towards this new leadership approach, we had to be more stringent and be quite firm with certain unacceptable behaviours. It was a partnering effort of reflecting back to business what their leadership styles were like and the impact thereof on their teams and then ensuring the support in re-enforcing the high trust behaviours. This process was one of great discomfort and did not sit well with a number of management team members. However, there were many who rose to the challenge and were willing to change."

Change champions were nominated by operations employees. These champions were provided with training and were mandated within each cash centre to ensure they monitored the pulse of the people and kept lines of communication open between the operations employees and management.

Hamilton Melane says "People now better understand the impact of their behaviours on the bigger picture thanks to creation and maintenance of "line-of-sight." The creation and development of scoreboards resulted in improved morale - employees became more motivated and committed to continuous improvement." Leadership development, the practice of mutual accountability and the embedding of Lean as a culture remains as a WIG for 2009.

Record Management Challenges and Results

WIGs were first agreed and aligned to the Must Win Battles. Progress on WIGs was measured in percentage terms with "hard facts" to back up the percentage achieved to date. Measures were specifically time, quality and costs incurred, and later costs to be saved. Feedback created an opportunity to always ask the question as to whether the team was effectively balancing progress on initiatives (that made up the WIGs) with client needs. Both the NSC and FICA management meetings took place monthly with Manager, Heads of Department, Supervisors and invited Team Leaders present. Scoreboards were developed and put in place in the operations environment, updated weekly and discussed daily. The management teams used the scoreboards that operations employees developed to consistently monitor productivity levels. The departmental scoreboards are aggregated and form the report on which Thato Matolong, NSC Manager and Winston Mangaru, FICA Manager, report back to Caesar Mtetwa on a monthly basis. Fifteen minute daily meetings take place in the operations environment for Team Leaders and their employees. From the development of WIGs for intact teams, individual performance contracting and regular performance reviews became more meaningful and easier.

The weekly and daily meetings became the forum in which WIGs, related measures, and lead behaviours were developed together. Over time, a safe environment was created where people became more comfortable saying "You have not delivered. What do you intend to do about it?" These questions were asked of peers and direct reports but also of direct managers whose role became more of "clearing the path" (versus the previous micromanagement and autocratic leadership styles). A rhythm of accountability was practiced and role modelled by senior management and later junior management.

The introduction of Lean and the WIGs created discomfort as certain functions needed to be

Fig 3
More Results

Productivity and Customer Service	From (2007)	To (2008)	% Improvement
NSC Bond validation cycle time	6 Days	1 Day	83%
NSC Generic Banking Products cycle time	24 hours	4 hours	83%
NSC Homeloan retrievals turn-around-time	40 hours	2.4 hours	94%
NSC Generic Banking Products retrievals turn-around-time	24 hours	6 hours	75%
FICA turn-around-time for the retrieval of documents	10 days	1 day	90%
FICA cycle time	10 days	7 days maximum	30%

Costs	From (2007)	To (2008)	% Improvement
Interest claims	R494,000	R157,000	68%
Document Replacement	R1.5 Million	R0.9 Million	Nearly 40%
Annualised cost saving as follows:			
Docufile system replacement and head count reduction of 50 (FICA)			R3.7 Million
Lean implementation and head count reduction of 27 (NSC)			R3.5 Million
Merger of two FICA buildings into one			R2.5 Million
Total (versus an annual target of R8.5 Million)			R9.7 Million

Risk and People	From (2007)	To (2008)	% Improvement
Risk Management: reduced number of securities (title deeds and bonds) lost	962	359	62%
People: (Emopoyee Opinione Survey)	59%*	74%	25%
People: (xQ)	51*	69	35%

*comparison score for prior year includes additional, related operating units (restructuring took place shortly after baseline data was obtained).

Unnecessary NSC roles identified and employees redeployed. While volume of work has increased by 2.5 times, number of employees required in FICA has been reduced (there are 26 million documents in storage).

Although not tracked specifically a clear reduction of escalation of problems by employees and also the development of the ability to educate a client on the process, thereby reducing errors at source.

integrated and others split. Process Engineers and Team Leaders acted as one voice to drive the operations team forward. The message was "Get involved and drive change." Some Team Leaders took to these changes while others did not. This discomfort lasted for about two to three months while individuals and intact teams grappled with their new challenges. Ownership of the challenges by Team Leaders and their teams was fundamental.

In the FICA environment, similar to the NSC, line-of-sight was achieved through clarification of purpose and development of WIGs. Regular, monthly communication forums for operations employees followed, creating the opportunity to clarify and discuss purpose, WIGs and related challenges. Slowly, employees began to own the process and issues began to be brought to the fore. Lean culture was introduced in May and results became evident two months later.

Conclusion

In summary, an attempt to highlight critical success factors has produced the following (in no

particular order):

- Right people on the team – create a team of strong, unique contributors
- Embedding a transformation plan within an adapted, holistic leadership model (including the execution methodology) to create and execute strategy
- Clarify team purpose and strategy – create clear, consistent and simple communications thereon
- Create line-of-sight - WIGS provide focus, structure and stretch – limiting your focus to the essential few really works!
- The acid test of the effectiveness of WIGs being cascaded top-down is the development, implementation and development of scoreboards bottom-up by operational employees.
- Visible executive support of change initiatives.
- An inclusive, integrated team - support functions ARE part of the team
- Strong, internal expertise of the methodologies and frameworks being used – this includes both a coach to support line management AND knowledge of the methodology by the line managers themselves
- A co-ordinated approach to daily, weekly and monthly meetings (still inconsistent and still requires significant management energy) creating a rhythm of accountability.

While trust and transparency on deadlines and deliverables played a major role during the year, it remains a focus area for operations employees and management to give and receive honest feedback. Operations must be held accountable predominantly for operations results while management must be held accountable for clearing the path for operations employees. Operations employees have experienced more respect from management in comparison to the past. There are still gaps within the management teams – some people embraced the change a lot quicker, whilst others are still trapped in their old behavioural thinking patterns. While some teams took quickly to the support tools and resources offered, others did not, with the difference being clearly evident.

The year was characterised by much self-development amidst the organisational change. While the company made significant breaks from the past and achieved significant results, it was also aware of the mistakes made along the way. For example, amidst the excitement of doing things differently, some leaders realized that they needed to have been more deliberate with more regular stops to reflect and create building blocks from which to take the next step. In certain instances, the leadership team also over-committed, either not truly understanding the size of the challenge, or not involving certain stakeholders early enough.

While the company is proud of its results, it is aware that the greatest work still lies ahead. Now that the basics have been put in place, there is a big need for focusing on the development and movement of people. An area for focus going forward is to "Unleash Talent", which is a WIG for 2009.■

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