

SAMPLE · MTW-P04

General Management Challenges — sample pages

For consultants and facilitators: challenge cards, two-part 101-case decks and an operations transformation kit.



SAMPLE · MARKED ON EVERY PAGE

WHAT IS INSIDE

11 real pages from 2 current titles

SHARE SHOWN

Up to 10% of each title (11 of 346 pages)

FORMATS

Full titles: PDF and PPTX

CONTACT

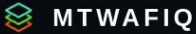
contact@mtwafiq.com

11 of 346 pages (3%) from the titles below — every page is real and marked SAMPLE

TITLE	PAGES SHOWN	PAGES IN TITLE	SHARE
Islamic Banking Operations Challenge Cards — Player Edition	7	124	6%
101 Cases & Challenges for the Saudi Bank CEO and C-Suite — Player Edition	4	222	2%

- How a session works, the twelve characters and a few real cards and cases.
- Player Editions only: keys, model answers and scoring stay in the Facilitator Editions.
- Set in fictional banks; figures are illustrative.

Islamic Banking Operations Challenge Cards — Player Edition



Structured Thinking · Integrated Transformation · Clear Decisions

09 · LEARNING BY EXAMPLES · ISLAMIC BANKING

Islamic Banking Operations Challenge Cards

101 cross-functional challenges for Shariah-compliant banks, played in character by The Team

MTWAFIQ GAMIFICATION · ISLAMIC BANKING EDITION · PLAYER · ANSWER KEYS HELD BY FACILITATOR

PLAYERS	CARDS	CHARACTERS	SESSION
Teams of four from different bank functions	101 across ten Islamic banking lines	Twelve personas from The Team	Five to six cards, about 90 minutes

MTWAFIQ_GAME_IBANKOPS_Player_v1.0



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متوافق

THE IDEA

Play the character, not yourself.

Every player wears one of twelve characters from The Team and borrows that working style for the round. Nobody defends their own personality, seniority or habits, so a junior can challenge, a senior can listen, and the debate stays about the banking case.

IN THIS DECK

- 

How a session works
- 

Mask rules
- 

The Team
- 

Scoring
- 

101 challenge cards
- 

Answers with facilitator

Islamic Banking Operations Challenge Cards — Player Edition

HOW A SESSION WORKS

One card, one character each, one team of four, then a debrief

A round takes 10–15 minutes; a session plays five to six cards in about 90 minutes



01

Draw a card
Read the case, the task and the win condition aloud. Two minutes.



02

Take your character
Each seat plays the character printed on the card, never their own style.



03

Play
6–12 minutes by card type. The hot-seat function leads; all stay in character.



04

Debrief
Step out of character. The facilitator reveals the answer key and scores.

Four seats at every table



Operations
Process, cut-offs, exceptions and rework



Risk · Compliance · Shariah
Limits, policy, regulation and control fit



Business · Relationship
Customer need, pricing and the pitch



Wildcard
IT, Finance, HR, Audit, Legal or Care: the fresh angle

Card types Sprint 6 min · Puzzle 8 min · Decision 10 min · Detective 8 min · Role-play 10 min · Fix-It 12 min

Islamic Banking Operations Challenge Cards — Player Edition

THE TEAM · CHARACTERS 1-6

Twelve characters, twelve ways to run the same table

Colleagues whose working style follows the meaning of their Arabic name



Shadeed

شديد

Dominance

Name means "strong, intense"

Decide fast, press for the bottom line, challenge weak assumptions.



Fareedah

فريده

Influence

Name means "unique, peerless"

Lift the energy, float a bold idea, keep the table talking.



Rasheedah

رشيدة

Steadiness

Name means "rightly guided, wise"

Slow the pace, ask who is affected, build agreement first.



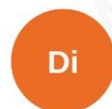
Yazeed

يزيد

Conscientiousness

Name means "one who grows and increases"

Ask for the data, check the policy line by line, never guess.



Raed

رائد

Dominance + Influence

Name means "pioneer, scout"

Move first, set the direction, bring the others along.



Salmah

سلمى

Dominance + Conscientiousness

Name means "peace, safety"

Move quickly, but only after every control check has passed.



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Gamification · Islamic Banking Operations · Player Edition

05

Islamic Banking Operations Challenge Cards — Player Edition

LINE A · RETAIL FINANCING · CARD R01

R01 · Personal Finance Speed Deal

DECISION · 10 MIN

Can Al-Qimma say yes to Nora today, and if not, what can it offer?

THE CASE

ILLUSTRATIVE DATA

Nora, a government employee, asks for a Tawarruq personal finance to renovate her home. Bank policy caps the debt-burden ratio (DBR) at 33.33% of salary.

Net monthly salary	SAR 18,000 (transferred to Al-Qimma)
Existing car instalment	SAR 2,200 / month
Credit card	Limit SAR 12,000 (policy counts 5% of limit = SAR 600)
Requested amount	SAR 250,000 over 60 months
Pricing	4.0% flat profit per year
SIMAH record	Clean, no late payments

YOUR TASK

Calculate the new instalment and total DBR. Decide approve, decline or counter, and state the counter-offer.

WIN CONDITION

Correct instalment, DBR and maximum amount; decision within policy.

CAST

Hot seat: Credit

Operations

Shadeed شدييد

Risk · Compliance · Shariah

Al Sheikh الشيخ

Business · Relationship

Maarroof معروف

Wildcard

Yazeed يزيد



ANSWER KEY HELD BY THE FACILITATOR

Write your answer on the team sheet before time is called. The facilitator reveals the expected answer at debrief.

SCORE Accuracy 3 · Control 3 · Customer 2 · Speed 1 · Shariah and regulatory 1



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Gamification · Islamic Banking Operations · Player Edition

Islamic Banking Operations Challenge Cards — Player Edition

LINE B · CORPORATE & SME FINANCING · CARD C11

C11 · Credit Assessment Blitz

Rate Al-Waha Trading and decide on its SAR 5m request.

DECISION · 10 MIN

THE CASE

Al-Waha Trading, a food distributor, requests a new SAR 5m working-capital line (profit 7% per year). Rating grid (illustrative): DSCR ≥ 1.25x; Debt/EBITDA ≤ 3.5x; current ratio ≥ 1.2x.

ILLUSTRATIVE DATA

Revenue	SAR 40m
EBITDA	SAR 4.0m
Total debt	SAR 12m
Annual debt service	SAR 3.2m
Current assets / liabilities	SAR 14m / SAR 10m
Receivables	SAR 6m, mostly large supermarkets

YOUR TASK

Compute the three ratios before and after the new line. Decide and state a counter-offer.

WIN CONDITION

Ratios correct and a decision the grid supports.

CAST

Hot seat: Credit

- Operations **Rasheedah** رشيدة
- Risk · Compliance · Shariah **Yazeed** يزيد
- Business · Relationship **Raed** رائد
- Wildcard **Fayzah** فايضة



ANSWER KEY HELD BY THE FACILITATOR

Write your answer on the team sheet before time is called. The facilitator reveals the expected answer at debrief.

SCORE Accuracy 3 · Control 3 · Customer 2 · Speed 1 · Shariah and regulatory 1

Islamic Banking Operations Challenge Cards — Player Edition

LINE D · PAYMENTS & CASH OPERATIONS · CARD P32

P32 · Cut-off Crunch

Twelve payments, time for eight. Choose the four to slip.

SPRINT · 6 MIN

THE CASE

25 minutes to cut-off. The team can release only eight payments today.

ILLUSTRATIVE DATA

#	Payment	Cost if late
1	Payroll file, 3,000 employees	Wage-protection breach
2	Supplier SAR 1.2m	Penalty SAR 1,200/day
3	Customs duty SAR 400k	Demurrage SAR 8,000/day
4	Internal transfer SAR 5m	None
5	Home-purchase disbursement	Deal fails at notary
6	Charity donation SAR 20k	None
7	VAT payment SAR 900k due today	Penalty SAR 45,000
8	Intercompany funding SAR 2m	None (next day fine)
9	Supplier SAR 60k, due in 10 days	None
10	FX settlement SAR 50m, value today	Settlement fail
11	University fee SAR 30k, deadline today	Enrolment lost
12	Rent SAR 150k	Late fee SAR 3,000

YOUR TASK

List the four to slip and the value at risk.

WIN CONDITION

Least value at risk.

CAST

Hot seat: **Operations**

Operations

CD Baseer بصير

Risk · Compliance · Shariah

Di Raed رائد

Business · Relationship

is Fayzah فايضة

Wildcard

S Rasheedah رشيدة

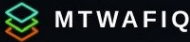


ANSWER KEY HELD BY THE FACILITATOR

Write your answer on the team sheet before time is called. The facilitator reveals the expected answer at debrief.

SCORE Accuracy 3 · Control 3 · Customer 2 · Speed 1 · Shariah and regulatory 1

101 Cases & Challenges for the Saudi Bank CEO and C-Suite — Player Edition



Structured Thinking · Integrated Transformation · Clear Decisions

EMBA · LEARNING BY EXAMPLES · CEO & C-SUITE



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متوافق

101 Cases & Challenges for the Saudi Bank CEO and C-Suite

The hottest decisions facing a Saudi bank's leadership: strategy, capital, profitability, risk, technology, governance, growth, people, crisis and deals. Each case has full information, numbers to calculate, candidate decisions and a model answer.

MTWAFIQ APPLIED EXECUTIVE MBA · LEARNING BY EXAMPLES · PLAYER EDITION · ANSWERS HELD BY THE FACILITATOR

FICTIONAL BANK	COVERAGE	FORMAT	USE
Al-Qimma Bank, a fictional mid-sized Saudi bank; all figures illustrative.	Ten lines of ten cases plus a capstone: the full agenda of a bank CEO and executive committee.	Part 1: the case, data, task, cast and candidate decisions. Part 2: reasoning, model answer, recommendation, benefits, risks and implementation.	EMBA modules, executive committee offsites, board readiness and leadership assessment.

MTWAFIQ_EMBA_101_CEO · v1.0 · September 2026

ORIENTATION

How the cases work

Two slides per case. Four executive seats argue from their role; the hot seat leads the answer.



Part 1 · The case

Situation, problem, current state, symptoms, constraints, evidence, data, the task and four candidate decisions.



Part 2 · The answer

Reasoning with numbers, model answer, recommendation, benefits, risks and implementation. Player edition: team worksheet.



Four seats

Chair · CEO · CFO · Numbers · CRO · Risk · Compliance · Business · Customer. Seats are played by The Team characters.



Scoring: 10 points

Numbers 3 · judgement and risk 3 · stakeholder and customer outcome 2 · speed 1 · clarity 1.



Timing

15 to 30 minutes per case; capstone 40 minutes. Debrief 10 minutes.



CEO arithmetic

RoE, CET1, LCR, NSFR, RAROC, payback, expected loss and NPV appear throughout; see the calculation sheet.



Golden rule

Never trade a regulatory, Shariah or customer-protection obligation for short-term profit.



Programme

One line per EMBA module week, or one line per executive offsite; the capstone closes the programme.



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MTWAFIQ EMBA · 101 Cases & Challenges for the Saudi Bank CEO and C-Suite · Player Edition

003



CASE 001 · LINE A · STRATEGY AND COMPETITIVE POSITION

CASE 001 · PART 1 · 25 MIN

Digital banks target your savings book

Price where relationships are at stake, not everywhere.

THE CASE

ILLUSTRATIVE DATA · AL-QIMMA BANK (FICTIONAL)

Licensed digital banks pay 4.5% on savings; Al-Qimma Bank pays 3.0% on SAR 20bn of savings balances. Treasury expects 15% of balances to leave within a year if nothing changes.

CURRENT PROCESS

Savings rates set once a year by ALCO; no segmentation; digital savings journey weak.

SYMPTOMS

Outflows rising among salaried customers who also hold cards and financing.

CONSTRAINTS

Margin pressure; no price war the board has not approved.

AVAILABLE EVIDENCE

Outflow analysis: leavers are mostly primary-relationship customers.

PROCESS DATA	
Savings balances / our rate	SAR 20bn / 3.0%
Digital banks' rate	4.5%
Outflow if no action	15% (SAR 3bn, ≈ 60,000 customers)
Replacement funding cost	5.5%
Lost cross-sell per departing customer	SAR 2,500 a year
Targeted offer	+1.0% on top-tier SAR 14bn; outflow falls to 5%

YOUR TASK

Compute the annual cost of doing nothing, matching 4.5% for everyone, and a targeted offer. Recommend.

WIN CONDITION

Numbers right, decision defended with evidence, no mandatory control weakened.

CAST

Hot seat: Chair · CEO

Chair · CEO

Fayzah فائزة iS

CFO · Numbers

Rasheedah رشيدة S

CRO · Risk · Compliance

Yazeed يزيد C

Business · Customer

Raed رائد Di

CANDIDATE DECISIONS · CHOOSE ONE AND DEFEND IT WITH NUMBERS

1. Do nothing

2. Match 4.5% on all savings

3. Targeted +1.0% for top-tier relationships plus a better digital savings journey

4. Launch a digital sub-brand with a teaser rate

101 Cases & Challenges for the Saudi Bank CEO and C-Suite — Player Edition

CASE 001 · LINE A · STRATEGY AND COMPETITIVE POSITION

CASE 001 · PART 2 · WORKSHEET

Case 001: team worksheet

Work the numbers, choose a decision, name the risks. The facilitator reveals the model answer at debrief.

YOUR CALCULATIONS

YOUR DECISION AND WHY

RISKS YOU SEE

HOW YOU WOULD IMPLEMENT



MODEL ANSWER HELD BY THE FACILITATOR · REVEAL AT DEBRIEF

Scoring: accuracy of numbers 3 · control and risk reasoning 3 · customer and business outcome 2 · speed 1 · clarity of the recommendation 1. Ten points per challenge.



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MTWAFIQ EMBA · 101 Cases & Challenges for the Saudi Bank CEO and C-Suite · Player Edition

009



This sample shows real pages. The full titles come with a proposal — and five library titles are yours free when you register.



P01

Applied Executive MBA



P02

Professional Knowledge Library



P03

Certified by MTWAFIQ (MCC)



P04

General Management Challenges



P05

Banking Accelerator · Lite Simulation



P06

Operations Transformation · Bespoke Simulation

1 · Ask for a proposal

Tell us who it is for, how many people and by when — we reply with the title list and a proposal.

2 · Take the five-minute checklist

Tick what is true today; we send real pages matched to your answers.

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contact@mtwafiq.com

ABOUT MTWAFIQ

Between consulting, executive education and professional information design.

MTWAFIQ is a content design house for business transformation and executive learning.

We turn complex business, industry, technology and transformation subjects into structured, practical, visually clear knowledge products — so executives, professionals and organizations understand faster, decide better, and build stronger capabilities.

The work spans executive advisory, professional training, transformation programs and awareness campaigns. The common thread is not content creation. It is the design of decision-ready and learning-ready business content, connecting strategy, operating models, process, technology, risk, finance and organizational capability.

THE FOUR QUESTIONS THE PORTFOLIO ANSWERS

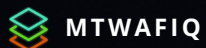
- 01 What industry am I operating in?
- 02 How does the organization actually work?
- 03 What can we learn from what has already happened?
- 04 How do we build the people who must make the change happen?



MTWAFIQ does not begin with a presentation format. It begins with the question the audience needs answered.

THE METHOD

- Understand the context
- Structure the knowledge
- Make relationships visible
- Translate insight into action



Structured Thinking · Integrated Transformation · Clear Decisions

For Executive Support · Transformation Programs · Training & Awareness

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