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Strategic Management

Q should Fola and Tayo continue to Diversify or Focus growth?

Ans Fola Adeola and Tayo Aderinokun face a critical decision about whether to continue expanding Guaranty Trust Bank (GTB) or to pause and focus on consolidation - their vision. This decision must consider GTB's rapid growth, its founding principles and the challenges associated with sustaining its culture and operational excellence.

Pausing Growth Arguments:

- (1) Rapid expansion risks diluting the strong culture and shared vision that has driven GTB's success. Employees and customers are beginning to notice signs of bureaucracy and a weakening sense of belonging.
- (2) Growth has introduced inefficiencies such as slower credit approval which could harm customer satisfaction and bank's reputation.
- (3) GTB's acquisition of Magnum Trust Bank presents integration challenges. Consolidating the new entity would align its culture with GTB's vision, ensuring long-term success.
- (4) Industry experts advise controlled expansion to safeguard GTB's financial performance and avoid its resources.

Continuing Growth Arguments:

- (1) The competitive landscape in Nigeria is evolving and delaying expansion could allow rivals to catch up.
- (2) With limited foreign investment and an uncertain political climate, GTB has an opportunity to cement its position before external competition intensifies.
- (3) GTB's strong financial performance provides the resources needed to capitalise on new opportunities without immediate financial strain.

Kavya Chandrika Guide Himalaya

Harish Kapadia



Kavya Chandrika Guide Himalaya:

International Books in Print, 1995 Barbara Hopkinson,[Anonymus AC01401231],1995 *Accessions List, South Asia* Library of Congress. Library of Congress Office, New Delhi,1984-11 Records publications acquired from Afghanistan Bangladesh Bhutan India Maldives Nepal Pakistan and Sri Lanka by the U S Library of Congress Offices in New Delhi India and Karachi Pakistan The National Union Catalog, Pre-1956 Imprints ,1979 **The Trekker's Guide to the Himalaya and Karakoram** Hugh Swift,Rodney Jackson,1982 **Trekking in the Himalaya** Kev Reynolds,2013-11-08 An inspirational larger format book providing an overview of 20 memorable treks in the Himalaya A stunning collection of all the best trekking ideas throughout the Himalayan range they include such well known classics as the treks to Everest K2 and Kangchenjunga base camps and the Annapurna and Manaslu Circuits The ultra long Lunana Snowman Trek and a kora around sacred Mount Kailash in Tibet are also included There are epic glacier treks like that to Pakistan s Snow Lake following in the footsteps of Shipton and Tilman towards Nanda Devi and the approach to Gangkar Punsum the world s highest unclimbed peak located in remote Bhutan Unlike a conventional guidebook detailed route descriptions are not included the book is however an excellent planning resource for those who wish to venture into the Himalayas It looks at each route in turn and provides a snapshot of what makes the trek special helping you choose the best routes to walk Perfect either for planning or for the armchair explorer **Trekking in the Himalayas** Harish Kapadia,2016 **Insight Guide** Insight,Insight Guides Staff,Ansight Guides,Joyce L. Vedral,1993 *Indian Himalaya Handbook* Alex Baker,Vanessa Betts,Annie Dare,2010 Travel guide to Indian Himalaya **Meeting the Mountains** Harish Kapadia,2009 Writings on the expeditions and treks undertaken by the author Hiking in the Garhwal Himalaya Neha Mangalwadi,Shruti Khare,Rachel Kriss,1998-01-01

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