

Leading Creatively

16 – 20 November 2026
Malaga (Spain)

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Introduction

The Leading Creatively course is designed to strengthen the ability to lead teams, decisions, and improvement efforts with a more creative and practical mindset. In retail credit environments, leadership requires more than applying policies, reviewing cases, and maintaining control. It also requires the ability to rethink recurring challenges, guide teams through complex situations, and create better solutions while protecting risk discipline, governance, and consistency.

This five-day course focuses on creative leadership as a structured approach to problem-solving, decision improvement, team development, and sustainable performance. It helps participants identify routine thinking patterns, challenge assumptions professionally, encourage useful ideas from the team, and convert complex credit-related issues into improvement opportunities.

The program progresses from creative leadership mindset and disciplined innovation to problem-solving, decision quality, team engagement, process improvement, and sustainable leadership action planning. The content is aligned with the course title Leading Creatively and the required focus on leading with creativity in a controlled business environment.

Course Objectives

By the end of this course, participants will be able to:

- Understand the role of creative leadership in improving team performance and decision quality.
- Apply creative thinking to complex operational and credit-related challenges.
- Balance innovation with policy requirements, governance, and risk awareness.
- Identify routine thinking patterns that limit better outcomes.
- Encourage team members to challenge assumptions and suggest improvements.
- Use structured problem-solving methods to address repeated issues.
- Improve decision-making by exploring alternatives before selecting actions.
- Lead discussions that turn challenges into practical improvement opportunities.
- Build a team environment that supports ownership, learning, and accountability.
- Manage resistance to new ideas or different ways of working.
- Translate creative ideas into realistic actions and measurable improvements.
- Prepare a practical roadmap for sustaining creative leadership and better execution.

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A graphic of a chessboard with several chess pieces (a king, a queen, a rook, and a pawn) positioned on it. The board is white and black, and the pieces are gold and silver. The graphic is located in the bottom right corner of the page.

Course Outlines

Day 1: Creative Leadership Mindset in Controlled Environments.

- Understanding what creative leadership means in a structured business setting.
- Differentiating between unstructured creativity and disciplined innovation.
- Linking creative leadership with risk awareness, customer outcomes, and performance.
- Recognizing how routine thinking affects judgment and decision quality.
- Identifying situations where new thinking is needed without weakening controls.
- Building confidence to question existing approaches professionally.
- Using curiosity, observation, and structured questioning to improve analysis.
- Creating a safe environment for team members to raise ideas and concerns.

Day 2: Creative Problem-Solving for Complex Credit Challenges.

- Using structured creative thinking to analyze recurring problems.
- Moving from quick fixes to root-cause understanding.
- Reframing problems before choosing solutions.
- Exploring several options before deciding on the best course of action.
- Balancing speed, accuracy, policy compliance, and business impact.
- Using evidence, data, and team input to test possible solutions.
- Avoiding decision traps such as relying only on past practices.
- Turning exceptions and repeated issues into process improvement opportunities.

Day 3: Leading Teams to Think Differently and Act Responsibly.

- Encouraging team members to contribute ideas without losing discipline.
- Leading conversations that challenge assumptions without creating defensiveness.
- Helping team members think beyond task completion.
- Building ownership for outcomes, not only procedure execution.
- Managing different thinking styles within the team.
- Handling resistance when new approaches are introduced.
- Using coaching questions to strengthen judgment and accountability.
- Creating learning moments from cases, exceptions, and repeated mistakes.

Day 4: Innovation Within Credit Processes and Governance Boundaries.

- Identifying where creativity can improve process flow, review quality, and turnaround time.
- Understanding the difference between improving a process and bypassing a control.
- Reviewing approval workflows and identifying unnecessary friction points.
- Using small improvements to reduce delays and rework.
- Testing new approaches through controlled pilots before wider implementation.
- Communicating process improvement ideas with clear logic and risk consideration.
- Aligning creative solutions with compliance, documentation, and governance needs.
- Building stakeholder support for practical changes.

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Day 5: Sustaining Creative Leadership and Performance Improvement.

- Translating creative ideas into practical improvement plans.
- Prioritizing improvement actions based on impact, risk, feasibility, and urgency.
- Creating follow-up routines to monitor results and learning points.
- Measuring improvement through quality, consistency, turnaround time, and team engagement.
- Building a team culture that supports continuous improvement.
- Communicating creative solutions clearly to stakeholders and decision-makers.
- Maintaining creativity without losing control, accuracy, or accountability.
- Building a personal leadership action plan for creative performance.

Why Attend This Course: Wins & Losses!

- Strengthen the ability to lead creatively in structured and controlled environments.
- Improve problem-solving for repeated operational and credit-related challenges.
- Encourage better team thinking while maintaining governance and control.
- Build confidence in exploring alternatives before making decisions.
- Improve the quality of discussions around complex cases and exceptions.
- Reduce reliance on routine solutions that no longer deliver the best results.
- Develop a more engaged team culture based on ideas, ownership, and learning.
- Turn creative thinking into practical and measurable improvements.
- Improve communication of new ideas to stakeholders and decision-makers.
- Support a stronger balance between innovation, risk discipline, and execution.
- Build a leadership approach that encourages continuous improvement.
- Develop a practical roadmap for sustaining creative performance.

Conclusion

The Leading Creatively course provides a practical framework for applying creative leadership in environments that require accuracy, control, and disciplined decision-making.

The course helps participants move beyond routine approaches by using structured creativity to improve judgment, solve recurring problems, and guide teams through complex situations. It does not position creativity as uncontrolled experimentation. Instead, it treats creative leadership as a disciplined way to improve decisions, strengthen team thinking, and create better solutions within clear governance boundaries.

Across five days, the program moves from creative mindset development to structured problem-solving, team engagement, process improvement, and sustainable performance planning.

By the end of the course, participants will be better prepared to lead creatively, encourage practical innovation, improve decision quality, and guide teams toward stronger performance while maintaining the control and discipline required in sensitive business environments.

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