



The Small Business Banking Executive Programme 2014

9-10 April, Dubai

Making Small Businesses a Cornerstone of the Banking Industry

- A comprehensive training programme designed to sharpen the skills and instincts of senior executives on the SME Banking business
- Latest thinking and global developments on credit, deposits, marketing and all tactical areas of the business
- An overview of how supply chains are evolving at the level of different business industries
- World-class faculty and subject matter experts as trainers



The Asian Banker is proud to launch the region's first and most comprehensive training programme on Small Business Banking.

Anchored by two of America's leading trainers in serving small business customers, the training is designed to up-date senior bankers in the Middle East and North Africa with leading edge thinking in the areas of credit, marketing, product development and the balance sheet of the business.

Small businesses are the veins and arteries of the economy. Millions of imaginative, hardworking and self motivated individuals respond creatively to the demands of the economy in the respective countries we come from.

But serving the community requires considerable and specific skills, as well as an instinct for this business. It also requires an understanding of how technology and innovation can be used to succeed in this fierce competition for the business of the small customer.

In the Middle East, there is an increasing awareness that small businesses are rapidly becoming a pillar of the economy. Many foreigners who are making the Middle East their home are starting up small businesses and providing creative input and playing a part in introducing a whole range of innovations that were previously not thought viable for the region. The rising middle class and growth in population are making the small business banking proposition a reality. In order to understand and capitalize on this new phenomenon, banks have to strategize quickly.

This training is designed to answer all of the above areas of concerns. This is the premier training event of its kind for the banks, insurance companies and other financial service providers that are serious about succeeding with this customer base.

THE OBJECTIVES

- To capture product innovation and trends in small business banking
- To sharpen the instincts for the balance sheet of small business customers.
- To keep up with the new trends, technologies and innovations in global supply chain that are shaping this customer base
- To speak with small businesses themselves in focus group settings

WHO SHOULD ATTEND?

This training programme is designed for practitioners wanting to constantly improve their small business banking products and services in highly competitive markets:

- CEOs of banks with a renewed focus on small business banking
- Senior executives of small business banking
- Senior executives of retail banking tasked with overseeing small business customers
- Senior executives of wealth management tasked with overseeing small business customers
- Senior executives of corporate banking tasked with overseeing small business customers
- Senior strategic planning tasked with building a small business banking
- Senior credit managers tasked with building a credit management capability for small businesses
- Senior product managers.

This programme does not require accounting training, but all business owners should have the instincts for managing details.

"Small business banking is about financing communities, supply chains, people and ideas that hold the entire economy together."



We are very proud that the faculty for this programme is made up of two of the most experienced bankers serving as teachers, facilitators and mentors as well as the subject matter experts from the U.S. Both trainers have over 65 years of collective experience providing consulting and financial management training to staff members of financial institutions and business owners in every state in the United States and abroad. They have served as bank officers as well as bank, credit union, and business financial consultants. In addition, they have owned and operated several of their own businesses and been involved in a number of corporate finance and business acquisition consulting exercises.



JAMES R. DEVINE

**Faculty at Stonier Graduate School of Banking
Former VP, Seattle First National Bank**

Devine spent over 10 years with Seattle First National Bank and Bank of America where he served as VP and manager of both Trust Business Management Services and Business Advisory Services. He served as the EVP and manager of acquisitions for DLW Enterprises, CEO of Monitor, and a national institutional furniture manufacturing business. Devine was a senior consultant with Management Advisory Services, which merged into Moss Adams where he consulted to hundreds of banks and has trained thousands of lending officers and business owners throughout the world. He has testified as an expert witness regarding business financial management and valuation issues in both state and federal courts. For the last 15 years, Devine has facilitated the Managing Business Banking curriculum at the Stonier Graduate School of Banking.



ROBERT J. HOGAN

**Faculty Chair California Bankers Association Commercial Lending School
Former VP, Seattle First National Bank**

Formerly a banker with Seattle First National Bank and Bank of America, Hogan served 10 years as the national training manager with Management Advisory Services, a nationally known training and consulting firm with bank and business clients located throughout the world. He designed educational curriculums, consulted to banks, and trained thousands of lending officers, business owners and accountants throughout Asia, Africa, the Middle East, Eastern Europe, and the US. Hogan has co-authored two books on small business management, and has developed/designed and serves as a lead facilitator for numerous state banking schools. He is a frequent speaker at national trade conventions and serves on the faculty for numerous corporate training schools for dealer networks.

Testimonials

"Double shots espresso."

Team Head,
SME Understanding &
Partnership Management,
TMB Public Company Limited

*"Useful especially for
bankers with limited
banking experiences."*

Head,
Commercial Banking,
Marketing Department,
TMB Public Company Limited

*"Very insightful and many
learning that we can share,
guide and advise the team
to ensure we grant credit
responsibly. Very useful."*

Regional Head,
SME Banking,
Maybank Berhad

*"Fantastic, learn a lot and
gain a wider perspective
from bankers from
different countries."*

Team Head,
Risk Analyst Unit,
Bank Ekonomi Raharja

The rich two-day programme is designed to be both intensive and highly participatory, designed specifically to cater to the highly interactive and demanding practitioner.

Day 1 - Wednesday, 9 April 2014			
09:00-10:30	<p>A review of emerging global best practices in small business banking</p> <p>The opening session keynotes will feature and review successful small business banks and initiatives from around the world. The session will be anchored by the core faculty members, and feature a presentation from the Asian Banker Research reviewing case studies and critical success factors of successful small business finance initiatives from around the world.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
10:30-11:00	Coffee Break		
11:00-12:30	<p>Focus group session with small business owners</p> <p>“How can banks and other financial service provider serve us better”</p> <p>The faculty will conduct a no-bars-held interview with exceptional small business owners selected from different countries in the Middle East region. The faculty will draw out how these businesses grew and how financial services were important in the process. They will also share their insights into how banks, insurance companies and others can serve them better. The session will set the tone for the rest of the training in a way to reflect real life better examples.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
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16:00-17:00	<p>Closing dialogue: Understanding the stages of business life</p> <p>Every SME will go through different stages throughout its life. To effectively market to SMEs you need to understand where the business is in its life cycle. This workshop will list the characteristics, challenges and needs of businesses as they grow over time. Discover when they need credit, when they need cash management services and when they need other fee-based services. Learn where a company is most volatile, where it is considered fundable by financial institutions and where maximum value occurs in a SME. To design a strategic approach to capture the SME market; financial institutions need to design products/services that address different SME needs throughout its life cycle. By capturing and maintaining a SME’s business you can begin to make small business banking the cornerstone of banking.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
17:00-18:00	<p>Faculty interaction cocktails</p> <p>An opportunity for the faculty, speakers and delegates to interact with each other and complete unfinished conversations from the rich contents covered during the day.</p>		
End of Day 1			

**Please note that the attendees are in various stages of invitation and confirmation. An updated list of participants will be provided as these are available.*

Day 2- Thursday, 10 April 2014			
09:00-10:00	<p>Working with government incentive schemes</p> <p>In this opening session of the second day, we will discuss the work of government agencies in different countries and debate loopholes and implementation issues in government schemes designed to facilitate small businesses.. The session is designed to discuss the limits of such schemes that financial institutions can help bridge. It helps financial services providers to think about their own role in achieving government policies.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
10:00-10:30	Tea/Coffee Break		
10:30-11:30	<p>Reading the balance sheets of small business by types of businesses</p> <p>The inferences that can be made from the balance sheet of small businesses is perhaps the most important skill that a financial services provider can have. Continuing from the previous day's session on reading the transaction account as well as credit risk management, this session will explore the elements of assessing small businesses by types of businesses and industry categories. Balance sheets tell us a lot about cash flows, assets and the long term sustainability of a business. To run a successful small business banking business, financial institutions have to take the skills up to an industrial level where they are able to assess thousands of accounts safely.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
11:30-12:30	<p>Breakouts designed to cover a wide range of tactical areas – each breakout will be anchored by one of the two faculty members.</p> <table border="0"> <tr> <td> <p>Understanding asset financing patterns</p> <p>Businesses will develop a need for three dominant types of assets which create a different financing pattern. To properly bank SMEs, bankers need to understand the different asset financing patterns and how to properly structure their financing. Discover the consequences of mis-financed balance sheets and discuss what are some the alternative sources of funds available to SMEs.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank </td> <td> <p>Mobile banking</p> <p>Mobile banking is becoming a game changer in delivering customer satisfaction and ensuring customer retention. What are some of the best practices that we can identify from existing mobile-based services available today? What more can be done? What are some of the trends in mobile technology that financial services players should take into account in mapping their own technology direction?</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank </td> </tr> </table>	<p>Understanding asset financing patterns</p> <p>Businesses will develop a need for three dominant types of assets which create a different financing pattern. To properly bank SMEs, bankers need to understand the different asset financing patterns and how to properly structure their financing. Discover the consequences of mis-financed balance sheets and discuss what are some the alternative sources of funds available to SMEs.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank 	<p>Mobile banking</p> <p>Mobile banking is becoming a game changer in delivering customer satisfaction and ensuring customer retention. What are some of the best practices that we can identify from existing mobile-based services available today? What more can be done? What are some of the trends in mobile technology that financial services players should take into account in mapping their own technology direction?</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank
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16:00-17:00	<p>Capturing the imagination of small businesses today</p> <p>In this closing session, we let our imaginations fly. How should your bank be optimally organized to serve the small business customer today? Behind all branding efforts is the importance of having in place the necessary risk functions, product focus and customer targeting that will enhance a believable branding in this industry. While focusing on how the financial institution projects outwards, the session brings together all the elements covered in the two days.</p> <p>Facilitated by:</p> <ul style="list-style-type: none"> • James R. Devine, Faculty at Stonier Graduate School of Banking; Former VP, Seattle First National Bank • Robert J. Hogan, Faculty Chair California Bankers Association Commercial Lending School; Former VP, Seattle First National Bank 		
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Code: E-brochure

REGISTRATION FORM

9-10 April 2014, Dubai

(ONE FORM PER DELEGATE)

PLEASE FAX COMPLETED FORM TO +65 6236-6530 or email to rfathi@theasianbanker.com

Yes, I am registering for the The Small Business Banking Executive Programme 2014: (Please tick)

Full Rate

US\$3,800

I understand that I will receive:

- All required reading material.
- Conference facilities include all breakfasts and lunches during the workshop.
- A participation certificate issued by The Asian Banker.

I agree that all travel and accommodation costs will be on my own account, and separate from the fees above, even if these arranged for me by The Asian Banker or any third party. I also understand that as space is limited to a **maximum of 30 delegates per session**, only full payment must be made to guarantee my place.

*Group discount is applicable for 3 person and above from the same organisation, please contact Rachid Fathi at rfathi@theasianbanker.com or 971 4430 8575.

Salutation		Family Name		First Name	
Job Title & Dept:					
Organisation:					
Address:					
Postal Code:		Country:			
Telephone:		Fax:		E-mail:	
Secretary's name:				Secretary's tel. & e-mail :	

METHODS OF PAYMENT

By Credit Card:
Please debit my MasterCard Visa Amex

(All credit card charges will be made in UAE Dirham at the exchange rate of US\$1.00 = AED 3.68)

Cardholder's name:

Card Number.:

Expiry Date(MM/YY):

Authorised Signature(as in credit card, if applicable):

By Bank Cheque:
Made payable to "T.A.B. International Pte Ltd", in Singapore dollars (SGD), or US dollar (USD) equivalent

By Bank Transfer:
DBS Bank
Marina Bay Financial Centre Branch, Tower 3, 3rd Floor,
12 Marina Boulevard, Singapore 018982
Account no.: 074-001420-8
Account name: T.A.B. International Pte Ltd
(Please indicate "T.SBB2014" and the participant's name as reference.)

By Invoice:
Payment must be made within 5 working days on receipt of invoice

ACKNOWLEDGEMENT

TERMS AND CONDITIONS: Payment Terms The Registration fee includes admission to Training sessions & Exhibition (where applicable), refreshments and lunches during the training and training kit. It does not cover travel / personal expenses unless otherwise stated. Full payment of registration fee must be made within 7 working days UPON RECEIPT of Registration Form. The Asian Banker reserves the right to refuse admission if payment is not received in full and before the event. Government taxes and bank charges are to be borne by the delegate. Unless otherwise stated in the booking form, payment must be made only in Singapore Dollars or US Dollars equivalent. Cancellations/Substitutions If you are unable to attend, a substitute delegate is welcome at no extra cost. Please provide substitute delegate in writing. In the event that you have to cancel, The Asian Banker accepts cancellation only in writing and not over the phone. The Asian Banker observes the NO REFUND policy for cancellation. In the event that The Asian Banker postpones the event, delegate payment on postponement date will be credited to a rescheduled date. In the event that The Asian Banker cancels the event, delegate payments at the date of cancellation will be used as credit for The Asian Banker's future events. The credit is valid for up to 12 months from the date of issuance. Important Notice The Asian Banker reserves the right to change event dates, sites or location or alter the content and timing of the program or the speakers without penalty. The Asian Banker assumes no liability whatsoever if the event is changed, postponed, or cancelled due to unforeseen circumstances that would render the event impracticable and impossible. Unforeseen circumstances include but not limited to Act of God, disaster, civil disturbances, act of terrorism, curtailment on transport facilities, or any other emergency or perceived threat.

Signature:

Date:

Yes, please send me information on the hotel accommodation.