

CONFERENCE

The migrants market



www.efma.com/migrant



EUROPEAN
FINANCIAL
MANAGEMENT
&
MARKETING

Addressing the needs of different cultures

Paris, 10 – 11 February 2009

The migrants market



Addressing the needs of different cultures

Last year, Efma held a very successful conference on this important topic. Western Europe is now the home of increasing numbers of migrants from Eastern Europe and North Africa, as well as people who are retiring here from Northern Europe.

The conference will:

- Discuss this growing market and the opportunities available, and will also look at the most suitable products and services.
- Explore potential partnerships between banks and other financial institutions in Western Europe with those in the migrants' home countries. One reason for such partnerships is to develop a workable system for international fund transfers.
- Look at the different types of customers within the migrant sector, as this is not a homogenous customer segment.

Some of the key topics that will be covered by the conference include:

- **Developing relationships** - How can financial institutions build successful relationships with migrants in their country? How can they gain a clear understanding of their needs and the most appropriate solutions?
- **Developing partnerships** - What is the best way of building efficient partnerships between banks and insurance companies in the host country and in the countries of origin?
- **Developing solutions** - Should banks be building networks specifically for migrants, or should migrants be integrated with other customers? Do specific products and services need to be created for this sector? The answers may vary from country to country.

TUESDAY 10 FEBRUARY 2009 / MORNING

Sébastien Salvi

Directeur Associé

Roland Berger Strategy Consultants

France

Growth opportunities in bank offerings for migrants

- What makes migrants a specific segment?
- What differentiation factors are available to banks?
- Illustration using examples of offerings from European banks

Fernando Alonso Becerra

Manager for Immigrant Banking

& General Manager of Latinoenvios

Santander

Spain

**Banking for the 10% of the Spanish population:
Santander's experience with migrant workers**

- The migrant population in Spain and money remittance business
- How to attract the migrant population to your branch network
- Latinoenvios becoming one of the "Top ten" remittance companies in Spain
- "We want to be your bank" strategy
- Consolidating relationships with your migrant customers

Philip Laucks

Managing Director

Head of Business Development

& Performance Management

Deutsche Bank

Germany

Bankamiz – Customer experience in the best of both worlds

- Ethnic banking for a well defined target group – Turkish customers in Germany
- Bankamiz by Deutsche Bank – a best practice example for differentiation and success in ethnic banking
- Insights into a success story that capitalises on the strong market potential
- Market concepts that tailor products for the special needs of Germany's largest ethnic minority
- Relationship managers who share the same language and cultural background and with whom customers can identify themselves

Andrea Gnetti

Responsabile Mass Market Customers

UniCredit

Italy

**Agenzia Tu: a service model targeting and tailored to foreign citizens
and temporary workers**

- Friendly, welcoming branches with transparent windows, opening hours adapted to the target customers and multilingual, multi-ethnic staff
- Simple financial products focused on the basic financing needs of the target customers
- A "tutoring oriented" and "educational oriented" customer approach to facilitate the financial inclusion of customers

Sylvie Curto

Responsabile Marketing

& Communication

Caixa Geral de Depósitos

France

Securing migrant customer loyalty by building a long-term relationship

- Presentation of the Caixa Geral de Depósitos Group in Portugal and France
- Developments on the Portuguese immigrant market in France (its size, characteristics, needs)
- Improving the Caixa mix to deal with these changes and the various customer typologies – success factors

TUESDAY 10 FEBRUARY 2009 / AFTERNOON

Sandrine de Beauchamp

Responsable du Marché des Particuliers
LCL
France

Migrant targets at LCL: partnership examples

Laura Vescovo

Responsabile Marketing Strategico
Intesa Sanpaolo
Italy

Migrant target in Italy: opportunities and prospects for banks

- Socio-demographic figures for immigration phenomenon in Italy
- The contribution of migrants to the country's economy and growth
- Banking needs according to ethnicity, migration plans and the settling-in phase
- Expectations expressed during focus groups and the optimum integration and development services model requested in terms of offering, relationship and communication

Erik Pointillart

Conseiller Stratégie
du Directeur Général
CNCE – Groupe Caisse d'Épargne
France

The Caisses d'Épargne policy on migrants: an offering adapted to their needs that simultaneously enables growth in their country of origin

- The approach deployed in France for different migrant populations
 - the offering associated with the Teranga card
 - other offerings
- The consistency of these actions with Euro-Mediterranean policy and the institution's presence in Tunisia and Morocco

Daniela Comini

Statistician, Balance of Payments
Eurostat – European Commission
Luxembourg

Migration and remittances: a challenge for statistics

- International migration flows in the European Union Member States
- Balance of payments: related flows of funds migration
- Compiling statistics on remittances

Yassir Chakib

Président Directeur Général
Flouss.com
France

**&
Cédric Hozanne**

Responsable Marketing & Commercial
CardOps – Groupe Banque Accord
France

The launch of a low-cost international money transfer card: innovation at the heart of migrant customer services

- The implementation of this offering thanks to a partnership between three financial players: Banque Accord, Flouss.com and Cirrus
- Fast, economical and totally secure internet money transfers
- How is the target population welcomed and what are the results so far?
- Transfers via mobile phones: a new offering for migrants

WEDNESDAY 11 FEBRUARY 2009 / MORNING

Elisabet Faus Masifern
Servicios a Nuevos Residentes
La Caixa
Spain

Why and how should a successful relationship be established with migrants? The Caixa experience

- A universal banking offer for migrants, not via a dedicated network of branches, but with special products and packages tailored to this customer segment
- The development of banking services in Spain and in the countries of origin

Rania Llewellyn
Vice President Multicultural Banking
Scotiabank
Canada

The StartRight programme at Scotiabank: a simple, yet comprehensive banking programme for new Canadians

- Substantial savings on personal banking products and many other special offers
- Unique credit offers which based on some of the many challenges that newcomers face
- Featuring a dedicated multilingual website with a host of informational, career and resource links for newcomers to Canada
- Dedicated multicultural branches in key communities

Carlo Barbieri
Direzione Relazioni Internazionali
ICCREA Holding
Italy

Migrants as a "vehicle" for the internationalisation of local economic actors

- The address made to migrants by 440 Italian cooperative banks
- Migrants are considered as a very important "human tool" by encouraging SMEs to review their inward-looking approach and adopt a more international approach
- Description of a project promoted in Tunisia by Banca Agrileasing of the ICCREA Banking Group

Mahmoud Al Kurdy
Chief Financial Officer
Bank Audi
Syria

Developing specific customer-oriented products and services for migrants in their country of origin

- International transfers made by immigrants contribute to the economic growth (GDP) in the country of origin by improving BOP through cash flow receipts
- The use of migrants transfers emphasises the importance of developing products tailored to the need of this growing customer base
- Developing specific customer-oriented products strengthens the ties of immigrants with their country of origin and also help to enhance customer loyalty
- Creating a presence in migrant markets give financial institutions access to a potential client base in both migrants markets and countries of origin

Anna Polańska
Managing Director
Head of International Banking
PKO Bank Polski
Poland

Migrant banking in a highly competitive environment: how to make a difference? PKO Bank Polski's experience in the UK

- General overview of the Polish migrant population in the UK and their demographics
- Financial needs of the Polish community in the UK
- Local banks and their response to the growing Polish market in the UK
- PKO Bank Polski in the UK – business model and partnership with NatWest
- Communication/marketing strategy

WEDNESDAY 11 FEBRUARY 2009 / AFTERNOON

Mouawia Essekelli

Administrateur Directeur Général
AWBE – Attijariwafa bank Europe
France

International partnerships for increased effectiveness in migrant customer services: Attijariwafa bank's experience

- Attijariwafa bank's unique business model and its international partnerships approach
- Focus: the partnership with Santander in Spain and its concrete effects on the range of products and services for customers moving between the two countries
- Presentation of other current partnerships in various countries inside and outside Europe

Khady Sakho Niang

Présidente
MECSEF – Mutuelle d'Épargne et de Crédit des Sénégalais de France
France
&
Speaker to be confirmed
Post Finance
Sénégal

Promoting migrants as essential elements of growth: the main objective of MECSEF

- Main mission, objectives and challenges of MECSEF's actions
- What products for migrants? Savings accounts, loans, insurance, etc.
- Strategies and partnerships
- Difficulties, proposals and expectations

Sibel Beadle

Principal Banker
EBRD
European Bank for Reconstruction and Development
United Kingdom

Remittance flows to the early transition countries

- Overview of early transition countries and particularly Armenia, Georgia, and Azerbaijan
- Current EBRD projects: focus on the financial inclusion of remittance receivers in the early transition countries

Jean-Philippe Gauthier

Responsable Marketing
Transferts de Fonds
La Banque Postale
France

The Banque Postale's answer to fund transfers for migrants

- A wide range of transfer products
- The partnership policy implemented, notably with post offices in countries of origin

TUESDAY 10 FEBRUARY 2009

08 : 15	Welcome coffee & registration
09 : 00	Sébastien Salvi , Roland Berger Strategy Consultants
09 : 30	Fernando Alonso Becerra , Santander
10 : 00	Philip Laucks , Deutsche Bank
10 : 30	Panel session
10 : 55	Break
11 : 25	Andrea Gnetti , UniCredit
11 : 55	Sylvie Curto , Caixa Geral de Depósitos
12 : 25	Panel session
12 : 45	Lunch
14 : 15	Sandrine de Beauchamp , LCL
14 : 45	Laura Vescovo , Intesa Sanpaolo
15 : 15	Erik Pointillart , CNCE – Groupe Caisse d'Épargne
15 : 45	Panel session
16 : 10	Break
16 : 40	Daniela Comini , Eurostat – European Commission
17 : 10	Yassir Chakib , Flouss.com & Cédric Hozanne , CardOps – Groupe Banque Accord
17 : 40	Panel session
18 : 00	End of day one



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WEDNESDAY 11 FEBRUARY 2009

08 : 15	Welcome coffee
09 : 00	Elisabet Faus Masifern , La Caixa
09 : 30	Rania Llewellyn , Scotiabank
10 : 00	Carlo Barbieri , ICCREA Holding
10 : 30	Panel session
11 : 00	Break
11 : 30	Mahmoud Al Kurdy , Bank Audi
12 : 00	Anna Polańska , PKO Bank Polski
12 : 30	Panel session
12 : 50	Lunch
14 : 20	Mouwia Essekeili , AWBE – Attijariwafa bank Europe
14 : 50	Khady Sakho Niang , MECSEF – Mutuelle d'Épargne et de Crédit des Sénégalais de France & a speaker from Post Finance
15 : 20	Panel session
15 : 40	Break
16 : 10	Sibel Beadle , EBRD – European Bank for Reconstruction and Development
16 : 40	Jean-Philippe Gauthier , La Banque Postale
17 : 10	Panel session
17 : 30	End of conference

Registration form / The migrants market

Paris, 10 – 11 February 2009

Attendee's information

Mrs / Ms / Mr

Last name

First name

Job title

Institution

Address

Tel

Fax

email

Assistant's information (or person in charge of the registration)

Last name

First name

email

Tel

Practical information

> Dates

The conference will begin with a welcome coffee on Tuesday 10 February 2009 at 8:15 a.m. and it will end on Wednesday 11 February 2009 around 5:30 p.m.

> Location

Hilton Paris La Défense
2, place de la Défense CNIT, BP 210, 92053 Paris, France
Tel: +33 1 46 92 10 10 - Fax: +33 1 46 92 10 50
http://www1.hilton.com/en_US/hi/index.do

> Language

Simultaneous translation in English and French will be provided during the sessions.

> Accommodation

Each participant must pay the cost of his or her accommodation directly to the hotel before departure. Rooms have been provisionally reserved for the nights of 9 and 10 February at the Hilton La Défense. The cost of a single or double room per night is 200 euros, including all taxes, but excluding breakfast at 26 euros. Once you have registered

and received a confirmation from Efma, a link will be provided to book your accommodation. The hotel guarantees room availability and price before Monday 19 January 2009 only. The hotel will automatically bill unoccupied rooms or late cancellations.

> Registration

The registration fee covers participation in the conference, documents, lunches, coffee breaks. Registration fees must be paid in full prior to the event. Efma reserves the right to refuse entry to any delegate who has not paid his or her invoice prior to the event. We welcome late-bookers, but credit card information must be provided.

> Cancellations

All cancellations must be received in writing. A 20% cancellation fee will be applied to all cancellations received on or before Tuesday 27 January 2009. The full fee will be charged to cancellations made after that date, as well as to delegates who are unable to attend on the day, unless a substitute delegate is provided. Substitutions are accepted at any time.

> Payment

By bank transfer to Efma Sarl bank account
IBAN: FR 76 3000 7999 9904 2252 7800 001
BIC: CCBP FR PP
Natixis, FE3 - Unité 3B/747
BP 4, 75060 Paris Cedex 2, France

By credit card: Mastercard Visa American Express

Card n° | | | | | | | | | | | | | | | | | | | | | |

Expiry date: | | | | |

> Registration fee

All registrations are strictly personal.

- 1,600 euros + VAT 19.6 % = 1,913.60 euros
for representatives of Efma member institutions
- 2,400 euros + VAT 19.6 % = 2,870.40 euros
for representatives of non-member institutions

Date

Signature



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In accordance with Article 27 of the law on the processing of personal data of 6.1.78, the information which you are requested to provide is necessary to enable us to process your registration and is intended for Efma's services. You may access this information and request that it be rectified if necessary.