

4th Annual SME Banking & Financing

Embracing SME financing opportunities and heightening bank portfolios through world-class product development to remain competitive in today's high-octane environment

Sheraton Imperial Kuala Lumpur
Hotel, Malaysia

17th & 18th November 2009

This event is endorsed and accredited by the International Society of Financial Professionals (ISOFP). ISOFP members will receive 12 CPD units for full attendance of the event.

Your distinguished chairperson

Dr. Alberto Brugnoli President and Founding Member
ASSAIF

Former director with Merrill Lynch Private Bank Suisse

Ismail Hj Aminuddin Head, Domestic Banking Division
Asian Finance Bank

Also featuring discussion panelist from highly established organisations in SME development :

Dato' Hafsah Hashim Chief Executive Officer
SME Corporation Malaysia (SME Corp)

Wayne Lim Group Chief Executive Officer
Malaysia SME

Featuring a mini course on day two:

Lessons learned in improving replicability of successful SME banking: Opportunities and challenges

- Building value and acquisition strategies to accommodate the SME markets

Innovations and challenges in SME program & product development

- Developing special lending methodology, packages, product and service for SMEs

Dr. Mostaq Ahmmed Microfinance and SME Expert, Deputy Chief
Operating Officer

ASA International

Founder of the Paris based Social Business Think Tank - International Center for Microfinance, SME and Social Enterprises (ICMSE) Manager of the Training and Technical Support Department at FINCA International and Director of Planet Finance-France.

ASA is the largest MFIs in Bangladesh and has been awarded the Financial Times and International Finance Corporation (IFC) UK Award 2008: "Banking at the Bottom of the Pyramid"

Attend this informative event and gain practical insights to:

- **Formulating** the right business model for SMEs through strategic customer centric product development
- **Measuring** and **improving** the products, sales strategies as well as overall development of the SME division of your bank
- **Designing** a local and international credit policy that prevents delinquent accounts and results in fewer debts
- **Benchmarking** on the latest developments in SME banking and within the SME markets regionally and internationally
- **Recognising** the right channeling strategies, financing structures and models for micro-financing
- **Mastering** risk management components to mitigate risks and achieve high return investments
- **Enhancing** performance measurement with the right marketing techniques and product innovations

*Early Bird & Group Discounts
Ask about our savings

"The future is always beginning now"

Mark Strand

To be successful in the SME industry one need to deliver what the world markets demand and the best way to achieve this is to implement strategies to support SMEs to grow in every level of its business growth cycle – from start up to success. From developing to enhancing and differentiating your SME banking portfolio thereby leading to conquering the market and hence maximising profits


marcusevans

Featuring case studies and expert presentations by:

Som Subroto Group Head - SME Banking

Standard Chartered, Singapore

Asian Banking and Finance Retail Banking Awards 2008: "Best International Bank of the Year" and "Best Retail Bank in Singapore"

Global Finance Stars of China Awards 2008: "Best SME Lending, Foreign Bank in China"

British Business Awards 2008: "Best in Financial Services in Singapore"

Satyajeet Roy VP & Head - CitiBusiness (SME Banking)

Citibank UAE

Global Finance Award: "Best Emerging Markets Bank in the World"

Financial Intelligence Asia Award: "Investment Bank of the Year"

Finance Asia Award: "Best Commercial Bank"

M V Satya Prasad Joint General Manager, Head - SEG Cluster Banking Group

ICICI Bank Ltd

Former Calyon Bank - French multinational bank as Head Corporate and Merchant Banking, Mumbai

Dun & Bradstreet Banking Awards 2009: "Best bank in SME Financing (Private Sector)"

8th Asian Banker Excellence in Retail Financial Services Awards Programme: "Excellence in Business Model Innovation Award"

Nasar Hassan Khan Head of Retail Credit

HSBC

Former Head of SME Banking, Dhaka Bank Limited

The Banker's Award: "2008 Top World Bank"

Global Finance Magazine Award: "Best Consumer Internet Bank"

Ajit Raikar Senior Executive Vice President - SME, Commercial, and ABF Business Head

Bank Danamon Indonesia

FinanceAsia Country Awards 2008: "Best Trade Finance Bank in Indonesia"

The Asian Banker Promising Young Banker Award for Indonesia 2008: "Best Emerging Markets Bank"

Global Finance Award: "Best Bank in Indonesia"

Dr Momtaz Uddin Ahmed Director, Board of Directors

Bangladesh Bank, the Central Bank of Bangladesh

Managing Director (In-Charge)

Small and Medium Enterprise Foundation

Founder Chairman, Bangladesh Institute for Sustainable Development and Research (BISDR) and Chairman for Development Initiative for the Poor (DIP), a private, non-profit organisation

Mohammed Ahmed Wajdi SVP & Head of Business Banking Department

Dubai Islamic Bank

Islamic Finance News Awards 2008: "Best Islamic Bank in the UAE"

Global Finance Award: "World's Best Islamic Retail Bank"

Reynaldo P. Orsolino Senior Vice President & Head – Commercial and SME Banking Division

Rizal Commercial Banking Corporation (RCBC)

International Association of Business Communicators (IABC): Gold Quill Award of Merit

Alfredo Varrati Senior Analyst – Corporate Credit Department

ABI – Italian Banking Association

Corazon D. Conde Head, Advisory Services

Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)

Former Senior Vice President – Head of the Small and Medium Enterprises Department Development Bank of the Philippines

Dr Charles Ou Senior Economist

Office of Economic Research, Office of Advocacy, U.S. Small Business Administration

Amr Hassan El Alfy General Manager & Head of Commercial Banking

AWB, Al Watany Bank of Egypt, Subsidiary of National Bank of Egypt (NBK)

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Strategic Partner



About the Endorsers

ADFIAP, www.adfiap.org, is the focal point of all development banks and other financial institutions engaged in the financing of sustainable development in the Asia-Pacific region. Founded in 1976, ADFIAP has presently 107 member-institutions in 41 countries. The Asian Development Bank (ADB) is a Special Member of the Association. ADFIAP is a non-governmental organization in consultative status with the United Nation's Economic and Social Council. ADFIAP is the 2008 Overall Winner (Developing Country category) of the Associations Make a Better World Award of the American Society of Association Executives and the Center for Association Leadership. ADFIAP is a non-stock, not-for-profit international organization with headquarters in Manila, Philippines.

The **International Society of Financial Professionals (ISOFP)** is a non-profit organization dedicated improving professional standards, career opportunities and networking opportunities for financial professionals worldwide. ISOFP offers its members special invitations to financial conferences, substantial discounts to events and professional certification through e-learning and classroom training programs. Certification programs are available for wealth management, retail banking, corporate banking, asset management, investment banking and insurance/risk management. ISOFP is a US registered non-profit association with representative offices worldwide. For more information on ISOFP, please contact info@isofp.org

ASSAIF is a financial engineering think tank at the forefront of designing Shariah-compliant financial instruments. It carries out activities of scientific research, development and experimentation of these instruments. The first Sharia-compliant activities date back for to the mid-'80s with the execution of pioneering murabahah transactions and of investment participatory schemes (mudharaba) while in 1997 its president released 'Pilot Project Genoardo' a seminal study for the establishment of a Sharia-compliant Mediterranean Development Bank. ASSAIF serves as a consultant of Islamic finance to governments, central banks, international organizations, public agencies, companies, international law firms, investment banks, management companies, universities, stakeholders associations. ASSAIF plays a significant international role with the chairing of major world events on Islamic finance.

About the Official Supporting Organisations

Prime Minister Datuk Seri Najib Tun Razak has announced the rebranding of the Small and Medium Industries Development Corporation (SMIDEC) to **SME Corporation Malaysia (SME Corp)**, with the aim of developing a competitive and resilient small medium enterprise (SME) sector to overcome the economic crisis. The main role of SME Corp is to act as an information and one-stop referral centre for SMEs, coordinate data and programmes related to SMEs to embrace all sectors of the economy, the management of data, information and to undertake research pertaining to SMEs. When SME Corp commences its business next month, it will be one-stop referral centre, coordinating some 60 agencies under the jurisdiction of 14 different ministries.

Small and Medium Enterprises International Cooperation Association of Malaysia (SME International)'s vision is to promote and maintain a platform for global network amongst SMEs worldwide for strategic alliance, business development, commercial innovation as well as the sharing of useful information, knowledge, experience and know-how. While promoting global networking as a strategic tool amongst SMEs, SME International aims to bridge the SMEs worldwide to connect, identify and explore prospects in international markets; pool resources of SMEs worldwide for common good; facilitate SMEs' acquisition and exchange of new skills, knowledge and know-how; empower the SMEs for international business with the relevant network and supports; maintain and harness the strengths and features of SMEs in the global trade liberalization; and liaise and foster ties with relevant international trade promotion organizations, foreign embassies, government authorities as well as foreign commercial chambers for promotion of international trade cooperation among SMEs.

About the Official Supporting Media

SME Malaysia is the first and only publication dedicated to Small & Medium Enterprises (SMEs) and the fastest growing business magazine in Malaysia. Every month, over 80,000 business owners and entrepreneurs rely on SME Malaysia to keep them updated and on-the-go in the market. As the most authoritative publication for SMEs, we feature monthly doses of current news, in-depth analysis, practical and powerful "how-to" articles, insightful interviews and coverage of business owners, and feature articles in simple everyday language. Driven by an excellent pool of correspondents and contributors, SME's high quality articles are diversified, detailed and written in a way that gives out readers a global perspective whilst maintaining unique local insights. SME Malaysia is part of the AIC Group - which also publishes HR Asia and SME Magazine in Indonesia, Singapore & Thailand.

About the Media Partners

Eurekahedge is world's largest independent data provider and research house dedicated to alternative investments. Maintaining coverage of over 20,700 funds across all strategies and asset classes, Eurekahedge is the most widely used and quoted alternative research house worldwide. Eurekahedge has produced a market-leading research data suite from which our hedge fund and Islamic fund indices are derived; an array of region-specific hedge fund, private equity fund, Islamic fund, real estate fund, enhanced equity fund (SRI) and socially responsible investment fund (SRI) databases; as well as a collection of educational guides for both funds and investors. Founded in 2001, Eurekahedge has offices in London, New York and Singapore.

Privatebanking.com provides lead generation, branding and global reach to financial service providers. The site also offers the first social network platform exclusively aimed at the needs of high net worth individuals, bankers and financial service professionals. With roughly 800,000 unique visitors per month privatebanking.com is the world's leading internet portal for Private Banking and Wealth Management. We facilitate the search for financial service providers, generate leads and help our subscribers with building strong brand recognition. [Privatebanking.com](http://privatebanking.com)'s Bankers' Network is an online community that caters to the needs of high net worth individuals, bankers and financial service professionals. The aim of the platform is to foster business development, career building and opportunities in all areas related to the global wealth management industry.

About the Official Media Partner

Malaysia SME is conceptualized with a view to nurturing further growth of Malaysian SMEs by providing essential business information and solutions to them. Malaysia SME is also an excellent platform for Larger Firms, Multinational Corporations, Government-linked Companies, etc, to showcase their products and services to the SME community.

About the Strategic Partner

IFR Asia is an invaluable source of insightful news and analysis about the region's capital markets and investment banking industry. It covers not just international deals but also the domestic capital markets which are becoming evermore significant for Asia's issuers, investors and bankers.

Tuesday 17th November 2009

0830 Registration & morning coffee

0900 Introduction and welcoming remarks from the Chairperson

0915 Session One – Case Study

Exploiting the rapidly increasing opportunities in the fast expanding SME sector through maximising retail banking for SME's: Ideas and solutions for success

- Understanding the current market conditions and forecasting the future of the SME market
- Examining the latest developments in the SME market
- Identifying the potential rewards of the remaining untapped market
- Progressing into SME financing and building increased market share
- Establishing the characteristics of your SME customers to identify possible means of delivering your SME services

Som Subroto Group Head - SME Banking
Standard Chartered, Singapore

1000 Session Two – Case Study

Ensuring risk balancing in SME banking and credit delivery

In the recent past, most banks have started to focus on the SME lending services but the risks associated with the sector have not gone off completely in view of the changes in global environment. These risks can be avoided through careful planning and effective internal credit rating processes. The session will focus on strengthening risk mitigation through :

- Diversification of SME portfolio with sector balancing and broad-basing through small & tiny segments
- Promoting right mix of resources for overall SME financing
- Encouraging appropriate post-sale financing alternatives like factoring / forfeiting etc.
- Checking exuberance in high growth sectors from time-to-time and educate the SME to match growth to means

M V Satya Prasad Joint General Manager, Head - SEG Cluster Banking Group
ICICI Bank Ltd

1045 Morning refreshment and networking break

1115 Session Three – Case Study

Acquiring success for a SME business by building a cross-selling model based on up/down tiering with consumer and corporate segments

- Acknowledging the synergy between the SME and branch banking or corporate segments
- Differentiating between the needs of clients between various tiers of the segment and building a effective product suite to cross-sell
- Leveraging the functional capabilities of branch and corporate infrastructure to profit from the benefits of faster account, loan origination to speed up back office operations
- Recognising methods to capture the additional fee generating opportunities
- Working with other functional heads to improve cost

Satyajeet Roy Vice President & Head Global Consumer Group
Citibank

1200 Session Four – Case Study

Acknowledging developments in capital and credit markets that serve small businesses in the US

- Gauging types of developments in various credit markets (including institutions that supply funding) that provide credit to small firms
- Revealing findings from the national Survey of Small Business Finances (SSBF) by the Federal Reserve Board
- Evaluating models adopted in small business lending provided by commercial banks and other depository institutions
- Implications of the U.S financial markets turmoil to small business financing

Dr Charles Ou Senior Economist
Office of Economic Research, Office of Advocacy, U.S. Small Business Administration

1245 Networking luncheon

1400 Session Five

Using proven cutting edge technologies and marketing strategies in reaching and engaging SME customers

The presentation will focus on RCBC's recent SME Banking initiatives, with emphasis on the use of technology to simplify the loan screening process. The discussion will touch on the reasons surrounding the development, market considerations that had to be considered, business expectations, and the concerns that had to be addressed before actual development began.

- Addressing how the new management team has managed to integrate the SME banking into the institution's traditional structure
- Exploring alternate channels and the assessments involved
- Establishing advancement of the web portal in catering to the different segments of the market

Reynaldo P. Orsolino Senior Vice President & Head – Commercial and SME Banking Division

Rizal Commercial Banking Corporation (RCBC)

1445 Session Six – Panel Discussion

Collaborating for the perfect promotion of SME banking on products, organisations and processes: How to make the SME segment profitable for commercial banks

- Working together with your trade channel partners to ensure consistently successful trade promotions
- Evaluating collaborative techniques toward the building of a superior pallet of trade promotions
- Identifying the potential rewards of the remaining untapped market
- Forecasting the future of the SME market

Panellists:

Dato' Hafsah Hashim Chief Executive Officer
SME Corporation Malaysia (SME Corp)

Wayne Lim Group Chief Executive Officer
Malaysia SME

Mohammed Ahmed Wajdi SVP & Head of Business Banking Department
Dubai Islamic Bank

1530 Afternoon refreshments and networking break

1600 Session Seven

Banking on the next step for SME financing with high performance business banking

- Leveraging SME financing opportunities through best used practices to increase the competitive edge of your bank
- Utilising potential commercial methods to gain the underserved SME financing industry
- Accelerating and strengthening SME sales within an organisation which is predominantly corporate or consumer banking focused
- Differentiating solutions and services based on customer suitability and facility type by getting the right mix to get ahead of competition

Amr Hassan El Alfy General Manager & Head of Commercial Banking

AWB, Al Watany Bank of Egypt, Subsidiary of National Bank of Egypt (NBK)

1645 Session Eight – Case Study

Delivering non-traditional bank financing avenues to SMEs with strategic bank business leadership management

Delivery of service across multiple channels is critical to acquiring new customers while servicing its customer base and reducing servicing costs. This session will focus on:

- Providing ancillary services to accompany SME financing activities
 - Advisory services on financial management
 - Better general business development
 - Detailed reviewing and assistance with SME business plan
- Understanding how external environments will impact the SME businesses that will in turn affect SME banking
- Packaging investment banking for SME services to customers

Ajit Raikar Senior Executive Vice President - SME, Commercial & ABF Business Head
Bank Danamon Indonesia

1730 Closing remarks from the Chairman and end of Day One

Who should attend

Presidents, Senior Vice Presidents, Vice Presidents, Directors, Assistant Directors, General Managers, Senior Managers, Managers, Heads and Executives of the following areas:

- SME Banking
- Business Banking
- Retail Banking
- Credit Divisions
- Channels
- Product Development
- Sales & Marketing
- Corporate Banking
- Commercial Banking
- Relationship Banking
- Corporate Credit Risk
- Distribution Networks
- Business Development

From the following industries:

- Banking
- SME Banks and Funds
- Securitisation Firms
- Loan Agencies
- Credit Companies
- Investment Banks
- Financial Institutions
- Credit Rating Agencies
- Credit Bureaus
- Government Bodies

Professional In-House Courses

If you have a number of delegates with similar event needs, then you may wish to consider having a professional in-house course delivered locally on-site. Course can be tailored to specific requirements.

Please contact **Sarah Faradilla** on +603 2723 6600 or email sarahf@marcusevanskl.com to discuss further possibilities.

Wednesday 18th November 2009

0830 Registration & morning coffee

0900 Introduction and welcoming remarks from the Chairperson

Dr. Alberto Brugnoli President and Founding Member
ASSAIF
Former director with Merrill Lynch Private Bank Suisse

**0915 Session One
Creating an Islamic Microfinance Model - The Missing Dimension**

Micro-financing, is almost a must to cover everyone's needs. For many banks with corporate, retail & SME banking services, growth is not easy because of intense competitions within the financial sector combined with diverse financial services. This session will describe some of the ways in which growth has been successfully assisted and achieved by combining the Islamic financing model

- Identifying effective Islamic Approaches to Microfinance and help banks to capture the budding businesses
- Creating sustainability by forging alliances between Islamic Microfinance and socially responsible investments
- Gauging the impact of Islamic Microfinance: An Emerging Market Niche
- Reviewing current strategies and structures for Islamic Microfinance: What's next

Dr. Alberto Brugnoli President and Founding Member
ASSAIF
Former director with Merrill Lynch Private Bank Suisse

**1000 Session Two – Case Study
Utilising a cluster based approach to SME financing: Dhaka Bank's unique business model**

- Implementing cutting edge strategies in developing SME business models to capture the opportunity to deliver quick, relevant and profitable products
- Looking at how to develop a model that caters to different target markets and achieves higher ROI
- Pinpointing what the assessment and process involves in the business model
- Looking into strategic ways to remain competitive when there are regulations and limitations to consider

Nasir Hassan Khan Head of Retail Credit
HSBC
Former Head of SME Banking, Dhaka Bank Limited

1045 Morning refreshment and networking break

**1115 Session Three – Case Study
Managing portfolio risk in lending to Micro Small Medium Enterprises (MSMEs)**

- Harnessing a holistic approach to portfolio risk management in SME lending
- Integrating an effective loan portfolio management system in your bank
- Leveraging controlled risk environment and data analysis for your programme
- Outsourcing on credit schemes and risk-based credit policy

Corazon D. Conde Head, Advisory Services
Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)

**1200 Session Four – Case Study
Exploring SME financing through securitisation and mutual guarantee consortia: The Italian experience**

- Exploring the role of mutual guarantee funds (aka "Confidi") in SMEs access to bank credit
- Identifying measures to revitalise securitisation after the "subprime" crisis
- Financing SME through "District Bond" transactions
- Enhancing bank credit to SMEs through securitisation

Alfredo Varrati Senior Analyst
ABI – Italian Banking Association

1245 Networking luncheon

**1400 Session Five – Case Study
Financing Small and Medium Enterprises (SMEs): Issues, concerns and way forward**

- Highlighting SME access to institutional finance in the region
- Providing evidence on the present scenario relating to availability of bank finance to the SME sector
- Identifying the finance gap and explaining the underlying factors
- Acknowledging the road map to overcoming financial constraints of the SMEs
- Gauging on the prospects of channeling micro-credits to the sector

Dr Momtaz Uddin Ahmed Director, Board of Directors
Bangladesh Bank, the Central Bank of Bangladesh
Managing Director (In-Charge)
Small and Medium Enterprise Foundation

marcus evans would like to thank everyone who has helped with the research and organisation of this event, particularly the speakers and their staff for their support and commitment.

**1445 Session Six – Mini Course
Lessons learned in improving replicability of successful SME banking: Opportunities and challenges**

- Building value and acquisition strategies to accommodate the SME markets
- Enhancing SME portfolio perspectives on industrial activity and product focus

Innovations and challenges in SME program & product development

- Designing customer centric SME products
- Developing special lending methodology, packages, product and service for SMEs
- Opportunities in the SME segment and how to explore the market demand and cover missing middles
- Product development and diversification
- Clients targeting methodology and how to ensure better services through customisation
- How to develop effective credit scoring methods for SME lending
- Looking at market trends and key drivers
- Operational risk and how to minimise the risk and ensure sound growth and achieving sustainability
- Legal constrains and limitations and how to overcome

Dr. Mostaq Ahmed Microfinance and SME Expert, Deputy Chief Operating Officer
ASA International

1715 Closing remarks from the Chairman and end of conference

About the mini-course leader:

Dr. Mostaq Ahmed, an expert in microfinance, SME and Social Business, is the Deputy Chief Operating Officer of ASA International. He is also founder of the Paris based Social Business Think Tank - International Center for Microfinance, SME and Social Enterprises (ICMSE), which is creating and promoting SME, Social Businesses in Asia and Africa through building linkage program with Corporate Businesses and Microfinance Institutions.

He was respectively Manager of the Training and Technical Support Department at FINCA International and Director of Planet Finance-France and Deputy General Manager and Head of the International Training & Information Department at ASA, which is the largest MFIs in Bangladesh operating with 7 million clients. He has also worked in Bangladesh and in several other countries on research and development projects revolving around the relations between European countries and least developed countries (LDCs).

In addition, he is leading numerous microfinance projects and provided technical assistance to different MFIs, Banks and NGOs located in developing countries. Some of the projects include, but are not limited to Microfinance & Health in Benin, Microfinance & ICTs, Microfinance and Capacity Building in Argentina, Morocco, China, India, Pakistan, Togo, Benin and Ivory Coast. He has provide several technical consultancy services to World Bank, IFC, UNDP-Bulgaria, Save the Children, UNECEF, UNESCO, European Union, Citi Bank, State Bank of Pakistan and The State Bank of Angola etc.

He has written many reviews and articles on various issues regarding Development Policy, Poverty and Micro Finance. He is the visiting professor at HEC-France <http://www.hec.fr> and was involved at ULB <http://www.solvaymba.com/microfinance/program.htm> in Belgium where Dr. Mostaq Ahmed has conducted several course on "Microfinance and Sustainable Development Program"

Why you cannot miss this event

Small and Medium Enterprises are one of the most important key measures to help expedite the recovery of a country's economy. Same goes to the banking industry, lending to SME customers represents one of the greatest opportunities to pursue growth and profitabilities; at the same time it ties up a large amount of economic capital and represents substantial credit risk.

However the biggest challenge facing banks is to differentiate themselves from each other and everyone else and to create a passionate following among customers who have too many choices. How do banks create the following?

The banking industry need to understand the finer details of how to address other critical issues involved such as bad debts elimination, relationship building with potential clients and ultimately deriving limitless profit by micro-financing new businesses. The aim to explore new market opportunities in the fast developing SME sector in order to play an integral part in influencing the market and regulatory bodies, the banking industry need to achieve a balancing act on innovation and globalisation in bringing the capitalisation of the effects to cost and flexibility to enhance wealth creation.

Learn how to maximise the effectiveness of strategies through proven formulas to develop, differentiate and enhance your SME banking portfolio. Knowing how to carry it out based on market-driven principles to ensure that there would be a win-win situation for all is a must for banks who not only want to improve their ROI but also to develop and grow ahead of the intense competition.

If you are looking for answers on how to attain and maintain success at all points, this is a conference you can't afford to miss!