



GAME CHANGERS AWARDS 2017

*Recognising the most
outstanding, ambitious and
forward-thinking professionals
in the corporate world today*





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The Finance Monthly Game Changers Awards 2017

Finance Monthly is extremely excited to officially present its first eagerly anticipated 2017 Game Changers Awards edition!

Finance Monthly's Game Changers Awards recognize exceptional individuals, businesses and organizations that demonstrate outstanding leadership, commitment and determination to achieve success. All of the individuals that are listed within Finance Monthly's 2017 Game Changers Awards are some of the world's most recognised professionals across a wide variety of sectors and industries, whose enthusiasm, success and innovation are worth shouting about.

The Finance Monthly Game Changer Awards are dedicated to the visionaries who have helped to shape and transform the corporate landscape across the business world. A Game Changer introduces new ways of working and new methodologies which can revolutionise business and transform the customer experience. Game Changers lead from the front and are often found driving new ideas forward and inspiring others to support and nurture their new vision. Finance Monthly is proud to recognise a group of true individuals who are at the very top of their game – the Game Changers...

At Finance Monthly we are proud and excited to present our 2017 Game Changers Awards – a celebration of the forward-thinking leaders whose strategic vision, hard work, and extreme audacity have changed the game!

Congratulations to our winners and finalists!

FINANCEMONTHLY 
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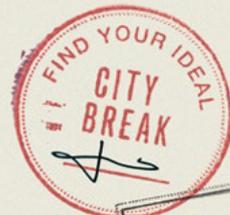
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TO **AGE**

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EUROPE





DIETMAR FLÜGEL

Partner & Head of Corporate Finance at Baker Tilly Roelfs

ABOUT DIETMAR FLÜGEL

Dietmar Flügel is a dedicated Corporate Finance expert with more than 20 years professional experience and proven track record in national and international mid cap transactions. His clients include large international groups, quoted companies, private equity firms, owner managed businesses, public companies, and start-ups from various industries. Dietmar's industry expertise ranges from core industries such as Automotive, Engineering, Packaging Life Sciences, Business Services, and Food to specialties such as Nanotechnology or Biotechnology.

Dietmar Flügel is Partner and Head of Corporate Finance at Baker Tilly Roelfs, the German member firm of Baker Tilly International. In this capacity he is also German national representative of Baker Tilly International's global Corporate Finance team. Dietmar joined Baker Tilly Roelfs in 2011 as Partner and Head of M&A to establish and develop the Group's transaction advisory business. Headquartered in Düsseldorf, he assumed his additional responsibilities in 2013.

Prior to Baker Tilly Roelfs Dietmar worked as Director at Ernst & Young Corporate Finance since 2000 and become member of the national M&A leadership team as well as Head of Düsseldorf branch in 2008. In this capacity Dietmar was in charge of EY's Corporate Finance advisory in region West and became German national representative of EY's global M&A Life Sciences and Packaging industry teams.

Previously, Dietmar spent five years at WestLB AG in the Private Equity Business and International Banking Consultancy. As an Investment Manager he advised in numerous direct investments, divestitures, and fund raising projects up to three-digit million Euro volumes. Additionally, Dietmar was advisor to the bank's managing directors in their role as member of supervisory boards of various portfolio companies. As a Bank Consultant Dietmar was involved in numerous national and international bank consultancy projects including World Bank and EBRD sponsored projects.

Dietmar studied economics and business administration and holds a master degree from the University of Göttingen (Germany). He is a trained banker, received scholarships from two leading bank groups in Germany and was awarded for various achievements.

AREAS OF EXPERTISE

- M&A Strategies
- Distressed M&A
- Expert Evaluations
- Legal Advisory
- Commercial, Financial, Tax, Legal, Technical, Operational, and IT due diligence
- M&A Lead Advisory
- Market Analysis and
- Tax Advisory and Tax Structuring
- Post Merger Services
- Financial Modeling & Valuation

FIRM PROFILE

28,000 Professionals worldwide. 745 offices. 141 countries. 12 locations in Germany.

Baker Tilly International is the 8th largest global accounting and business advisory network with a combined revenue of US\$ 3.8bn, 165 independent member firms in 141 countries, 28,000 people in 745 offices are working for more than 1,000 publicly listed clients across the network.

In Germany, Baker Tilly Roelfs' accountants, auditors, lawyers, tax advisors and management consultants – a total of 1,025 employees – posted total sales revenues of € 137,5 million at 12 offices. Baker Tilly Roelfs is one of the largest partner-managed consultancies in Germany and an independent member of the global Baker Tilly International network.

Within Baker Tilly Roelfs' Competence Center of Transactions, 70 transaction specialists, thereof 16 partners, consisting of management consultants, lawyers, tax advisors, and auditors serve their clients customized solutions and comprehensive advisory services along the entire transaction process. Through a combination of business competences in the field of Strategy and Technology Consultancy, Audit, Legal and Tax Advisory, Baker Tilly Roelfs' Competence Center of Transactions develops and implements interdisciplinary and integrated business solutions. The Company's clients include national and international entities, public and private clients such as large groups, quoted companies, Investment Firms, Family Offices as well as small- and medium-sized enterprises. Transaction services are provided by Hamburg, Düsseldorf, Frankfurt, Stuttgart, and Munich branches. Cross-border deals are carried out in close cooperation with Baker Tilly's global Corporate Finance Network.

Since the establishment of Competence Center Transactions in 2011, Baker Tilly Roelfs ranks among German's top 10 transaction advisors in the small and mid-cap segment.



**BAKER TILLY
ROELFS**

An independent member of Baker Tilly International

CONTACT

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Position & Company: Partner & Head of Corporate Finance at Baker Tilly Roelfs

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ARNDT GOSSMANN

CEO of DARAG



Q How does it feel to be recognized as a game changer in your field?

The insurance sector has to have a conscious view on risks to be successful. For decades the conservative approach was not limited to underwriting. The entire approach to business was conservative – at least compared to other industries. Now a paradigm shift has started. In order to remain successful it will be necessary to change the business models radically, while maintaining the risk awareness in executing the business. This is an enormous tension to master. At the same time it is one of the most exciting places to be. I am honored and grateful to be recognised as a game changer. Given the challenges ahead for the industry however, I believe that “Game Changer” has to be a basic skill for all the leaders in this industry.

Q Have run-off solutions changed the game for the insurance industry?

I believe so, in the sense that run-off solutions provide real and scalable benefits which are very topical and relevant to the new market conditions. As a run-off specialist, DARAG's value proposition is simple and clear and it's related to the assumption of legacy business, from direct insurers and reinsurers. By doing so we relieve ceding insurers and reinsurers from old risks and guarantee the professional settlement of claims. It's an efficient capital management tool. According to the latest PwC research, Europe has €247bn of discontinued business. This means that on the balance sheets of all 2,500 insurance companies across Europe, there is close to €250bn of business which is not generating premium anymore. Why should this capital remain blocked, when it can be used more efficiently elsewhere? And why should (re) insurance companies allocate time, money and resources in a non-core segment, especially in today's soft market conditions, when getting acceptable returns, always considering the risk level, becomes all the more difficult?

Q How has DARAG pioneered run-off solutions?

DARAG was the first to pioneer run-off and capital management solutions in Continental Europe. So far we have concluded 22 run-off transactions in 13 countries. No other (re)insurance company can point to a comparable track record. Yet this is not where we stop, quite the contrary. Our Group is now domiciled in Germany, Italy and Malta with operations across Europe. In 2015 we launched a second risk carrier offering Protected Cell solutions (the R-pad) enabling insurers to efficiently structure large and complex portfolios and investors to participate

directly in run-off opportunities without having operational concerns. The run-off potential in the Continent is still untapped and undeniable. So is the development of new, innovative capital management solutions that will respond to today's challenging environment and the industry's disparate needs. Our aspiration is to remain “game changers” in this field.

Q Is run-off considered an appealing investment opportunity? Why?

Run-off is considered a very attractive and sought after investment opportunity as it offers uncorrelated returns with low volatility. This current investment trend correlates positively with the run-off industry's constant need for capital. The average transaction size has jumped, from 20 million euro in 2014, to 200 million euro in 2016, while some single deals amount up to 1 billion euro. So you have the size, the scale and the potential. This is an investment boon.

Yet, although run-off is a very attractive asset per se, the surrounding investment processes have been inflexible and complex at the same time. So far, investors had to buy an entire portfolio or a company with all the operational and regulatory requirements – for many too big of a threshold. That is why DARAG, in 2015 established its Protected Cell Company (PCC) in Malta. The cell structure allows for easy investment access, efficient use of capital, ring-fencing among the cells and the core, as well as flexibility, speedier set-up, cost efficiency and full compliance with Solvency II. This has been a market gap so far. Since last year we have launched a first cell which is already approved, and a second one is underway.

Q What was 2016 like for run-off? Do you expect further growth in 2017?

2016 has been the best for run-off insurers, so far. We had estimated a total volume of 4bn euros in legacy books being transferred in the European non-life sector alone. According to our estimations, from the announced and published run-off deals, this transaction volume reached close to 4.5bn euro without including the deals whose value was not disclosed. Yet we believe this is just the start. For 2017 we expect more overall growth, especially in run-off opportunities and transactions coming from the Continent. Apart from Solvency II which is the main driver of run-off, Brexit and the new Rhode Island Regulation 68 in the USA will provide further stimuli for growth. I think we will see the potential of the run-off / legacy market gradually unfold in the next 2 to 4 years.

ESTABLISHED 1762.

BACK WHEN THE FOOTsie
WAS STILL IN BOOTIES.

And we've learned a lot along the way, trust us. Seriously, trust us. Because that's the main thing we've learned over the years, that trust is the single most important thing that can exist between a client and their investment manager. And we work at it. So there are no 'relationship managers', no call-centres, no computers making buying and selling stock decisions. Every investment relationship begins with a blank sheet of paper and the individual, not a set of products. It seems obvious to us, but maybe that's why we've been around so long, because everything we do stems from one simple philosophy: that **the first thing we earn is your trust.**



BREWIN DOLPHIN

Investment Management,
Financial Planning,
Investment Banking.

SERTER ÖZTÜRK

Managing Associate at Çukur & Yılmaz Law Firm



FIRM PROFILE

Çukur & Yılmaz is an independent law firm offering a full range of award-winning legal services across a broad spectrum of local and international legal matters, rendering sophisticated transactional advisory, legal consulting and dispute resolution services, particularly on corporate, finance, projects and business law issues. Through our practices in Istanbul, Izmir, Ankara, Adana, Antalya and Trakya Regions, Çukur & Yılmaz is capable of rendering its full-service practices in all geographic regions of Turkey. This unequalled coverage brings us wide-spread, pioneering and integrated legal practices in order to meet the international and local clients' legal expectations in an emerging country.

Comprehensive Legal team of Çukur & Yılmaz is made up of lawyers, senior and expert consultants and tax lawyers placing our law firm one of the largest international practitioners in Turkey. Turkish, English, German, French, Italian and Spanish are the main practice languages of our team.

According to International Directories and Independent Institutions, namely LEGAL500, IFLR1000, The Lawyer, etc, Çukur & Yılmaz has been ranked, awarded and recommended at the practice areas of Corporate, Mergers & Acquisitions, Banking & Finance, Capital Markets, Projects (Energy, Mining, Real Estate, Construction, Infrastructure and Oil & Gas) and Project Finance, Competition & Anti-Trust, Employment & Labor and Dispute Resolution in last years.



ABOUT SERTER ÖZTÜRK

Result-oriented and innovative management professional offering 13 years of progressive leadership experience demonstrating the creativity and savvy that is critical to financial and operational success. Proven ability to lead diverse teams of professionals in a variety of competitive areas and fast-paced environments. Experienced in successfully analyzing an organization's critical business requirements, producing appropriate pipelines, identifying deficiencies and potential opportunities, and developing innovative and cost-effective solutions for enhancing competitiveness.

Working as a certified IT trainer for many years in Microsoft, Cisco, Citrix, A+, Media & Streaming / IPTV technologies added versatile values like public speaking, people management, indirect sales, and conceptual manipulating, as well as extensive knowledge in IT Law.

PRACTICE AREAS

- Intellectual Property
- Information Technologies and Communication
- Commercials
- Dispute Resolution
- Corporate & Finance

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SIMON WATSON

Partner at BDO LLP, Reading

ABOUT SIMON WATSON

Simon is BDO's Head of Global Outsourcing. He is based in BDO's Reading office in the UK. Simon is responsible for the firm's Global Outsourcing Stream which includes:

- Offshoring services.
- Global compliance services (direct and indirect tax, statutory financial statement preparation in US GAAP, IFRS and local GAAP, company secretarial, payroll, and treasury services where these are required in multi territories).
- Business process outsourcing (back office F&A services either for global firms investing into the UK or global BPO operations).
- Clients are mainly Fortune 500 businesses including BT, Vodafone, Orange, InterContinental Hotels Group, AstraZeneca, Shell, and BP.

BDO's Global Outsourcing stream has pioneered new ways of working resulting in the firm leading the field of global finance compliance services. Simon had the vision to revolutionise this service line and build one of the world's fastest growing Finance and Accounting outsourcing businesses.



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FIRM PROFILE

BDO LLP is the award-winning UK Member Firm of BDO International, the worldwide professional services network, with more than 1,400 offices in over 154 countries.

We believe in the personal touch; strong client relationships and personally tailored solutions. We realise no two businesses are the same. So whether your business is a start-up or a multi-national, we can help you achieve your goals.

Since our founding in 1963, the BDO story has been one of continuous response to our clients' and our people's ever-changing needs. Our history is relevant today because our clients value the continuity and stability of a network that has developed so successfully over more than fifty turbulent years. Equally, our partners and staff know that they are working for a well-established organisation that is built upon clear values and a successful past.

The initial international organisation was known as the Binder Seidman International Group, formed by respected firms that were already well established in Canada, Germany, the Netherlands, the UK and the USA, and wished to share and expand their knowledge in order to better serve their clients. In 1973 the network adopted the name BDO, made up from the initials of the three founding European member firms: Binder (UK), Dijker (Netherlands) and Otte (Germany).

We're proud that in the subsequent 50+ years, BDO has grown into a US\$7 billion+ business, operating in over 150 countries. We have achieved this by adapting to the changes brought about by external forces such as regulation and globalisation, as well as the changing needs and expectations of our clients.

But for BDO, it does not stop there. We live and operate in a challenging environment characterised by an unpredictable global economy, ongoing political upheavals and the ever-present threat of terrorism. In common with all businesses, we must take strategic decisions to ensure that we can continue to attract global clients, enter new markets, improve performance and manage risk. We have invested in global infrastructure, technology and we are ready: this is what sets us apart from our competitors.

Above all, we will continue to deliver the exceptional client service for which we are known, because this is what differentiates us in our market. Technical excellence is a given, but our exceptional client service programme is embedded in our strategy and undertaken on a truly global level.

ZEB AHMED

Deputy Managing Director of Bouygues Energies & Services

ABOUT ZEB AHMED

Deputy Managing Director of Bouygues Energies & Services,
Contracting or Bouygues E&S Contracting UK Ltd

Deputy Managing Director (Contracting), Technical, Development and Innovation Zeb is a highly qualified executive director offering more than 20 years' experience demonstrating the diversity and the contribution of engineering, experienced in a range of consulting and contracting roles, with unique insight and perspectives from a manufacturing and contracting organization viewpoint.

Working within both traditional and niche novel sectors, Zeb has also become one of the industry leaders in the implementation and commercial exploitation of "first of a kind", highly original and innovative facilities, processes and technologies.

Contributing to advances and instrumental in wealth creation, economic development whilst addressing the modern day global industrial challenges of the environment and sustainability, Zeb has been influential in the development of new market sectors such as Industrial Biotechnology, Waste Valorisation, Renewables, Data Centres, through to the resurgence and optimisation of existing industries such as Specialty Chemicals, Pharmaceuticals and Oil/Gas, for the world's leading research and manufacturing organizations, both within the public and private sector.

With an ongoing commitment to continuing professional development, Zeb has obtained the unique triple Fellowship of The IChemE, Institute of Directors and Energy Institute, recognized as an expert panel member for the UK Innovation Forum for High Value Manufacturing, Department of Transport Advanced Biofuels Committee and University of York High Value Chemicals from Plants.

Zeb has been responsible for mentoring and leadership of numerous multidisciplinary engineering professionals of all levels, underpinned by his unperturbed vision to uphold, promote and advance engineering, utilising his Engineering leadership skills for the benefit of society at large.

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FIRM PROFILE

Underpinned by our customer focused approach, we develop and simplify highly demanding, complex and technically challenging projects where the need for innovation and value creation exist. We provide sustainable design, build, operate and maintain solutions that enhance and deliver long term business outcomes within critical, high-tech industrial markets. Our highly integrated capabilities span throughout the entire project lifecycle; from multidisciplinary technical consultancy, to design, construction, facility management and energy efficiency. This seamless approach encompassing technical and professional services creates added value from day one ensuring the accelerated delivery of our client strategic vision.

AREAS OF EXPERTISE

- Critical Controlled Environment
- Data Centers
- Energy and Power
- Turnkey process facilities.



TIM ORME

Managing Director at BRT SA

ABOUT TIM ORME

Tim Orme is the Managing Director at BRT SA, running the UK arm of a Swiss BPO and Wealth Management technology business. The company provides outsourced middle and back office services to investment managers, as well as the bespoke technology platforms. Tim joined the company at a nascent stage and has dedicated the past 4 and a half years to leading the strategic and operational development of the firm, alongside his three colleagues on the executive team. As the UK business expands and continues to roll out BRT SA's award winning solutions to more clients across the globe, a combination of high customer satisfaction and the firm's healthy pipeline gives Tim and his colleagues continued confidence.

FIRM PROFILE

BRT came to life as a spin-off from Swiss asset managers Bedrock in 2007. Drawing on over 60 years of experience in private banking, the company has been growing profitably from the very beginning. Today, BRT has a staff of around 50 and serves 35 major clients who oversee more than 45 billion USD in AUM. We operate out of two offices, one in Geneva and a second in central London.

The shared goals of the company will continue to focus on the development of their product and service offering, essential to solidifying the companies position as the preferred partner to the wealth management industry. There is evidently strongly growing appetite for outsourced operational services, and as they build on 10 years of experience in this area BRT are confident of staying ahead of the curve and offering best in class solutions to wealth managers, family offices, hedge funds and more. BRT's mobile solution, Fortress is also set to feature as a revolutionary private banking product, offering a simple, secure and totally white-labelled online portal, anywhere, anytime and on any device.

CONTACT

For enquiries please contact BRT SA

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The logo for BRT, featuring a large lowercase 'b' followed by 'rt' in a smaller font, all in white on a dark red background.

STEPHEN BEDFORD

Managing Director at Conical

ABOUT STEPHEN BEDFORD

Steve started out his career as a graduate trainee with the industrial holding company TDG. From there he moved on to do a Masters degree and then on to become a Research Associate at Heriot Watt University. Here he was employed under a programme called the 'Teaching Company Scheme' whereby Research Associates worked exclusively on projects for industry. Steve was allocated to logistics sector clients where he set about building marketing plans for partners of the University. He identified international, quality and environmental issues as central to the future of logistics and quickly gained recognition for his work. He won the Chartered Institute of Logistics Award for personal Excellence for this work. His work was also covered by the national media notably in relation to service quality and language training in the logistics sector.

He left Heriot Watt to be re-employed by TDG Plc where he enjoyed a variety of roles including Group Marketing Communications Adviser, Marketing Director and Operations Director in this international multi-site PLC. Here he carried out pioneering work aligning organisational strategy with environmental and service quality issues and also played a key role in multiple merger and acquisition projects. As head of Marketing for TDG Consumer he led a pan-European marketing and business development team within this FTSE business.

After TDG Steve moved on to Tarmac / Carillion as a divisional marketing director where he also took responsibility for co-ordinating business development activity.

Steve then decided to set up a marketing consultancy business focusing on professional services marketing – Conical. Having been the focus of several head hunting exercises he identified the legal and accountancy markets as ones that needed to adopt a more structured professional approach to marketing.

As such he set to work on drafting one of the first comparative reports on law sector marketing. This attracted considerable interest and found its way around the world. Since then he has authored reports on accountancy, barrister and law firm marketing. He has also written articles on marketing strategy, the need for agile planning in a fast changing environment and the importance of understanding the sales process before embarking upon marketing planning in any particular sector.

He was commissioned by a major global NGO to draft a best practice guide on services marketing to be used to guide activity in developing countries.

Steve has strong links with the Chartered Institute of Marketing. He is a Fellow of the Institute, judged the UK's Marketing Excellence Awards for several years and has led Marketing Masterclasses on behalf of the CIM.

Steve has published numerous articles and blogs and has spoken at conferences in UK, Sweden, Belgium, Germany, Turkey and Portugal.

Steve's work has had a game changing impact on professional services marketing.

CONTACT

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FIRM PROFILE

Conical is well-known for its professional services focus. Most of its clients come from the accountancy, financial and legal sector. It continues to serve these sectors as well as diversifying into other high value services including education, care and health. Its digital and creative team serve some FMCG and retail brands. It also supports a major international exhibition organiser.

Core services provided by the business include marketing strategy formulation, digital marketing strategy and implementation, branding and creative for digital and print and web project management. Conical is typically retained by clients as an extension to their marketing team but also performs project work ranging from marketing strategy formulation through to acquisition integration.

Conical has substantial international experience having drafted international marketing plans for several clients, managed the global marketing communications of a major services provider, is retained by a Global alliance of accountants and has managed the marketing aspects of a buy-out from a multi \$ billion US parent.

Conical is based in St Albans and is currently composed of a team of 7, each with a specific skill set. It prides itself on providing market leading strategic and technical marketing advice whilst providing cost-effective implementation support on a retained/ outsource basis.

Typical client work includes; retained on-going marketing support for mid-sized accountancy and law firms, digital strategy formulation and implementation for multiple clients, support for the implementation of major web or social media projects, creative work for integrated marketing communications projects.

Conical has a strong commitment to CSR. It looks for mutually beneficial CSR opportunities for its clients whilst organising a range of music events for children's charities. It also works closely with SportsAid on a variety of projects.

Conical was voted 'UK Marketing Consultancy of the Year 2016,' in the Finance Monthly M&A Awards and 'Best for Marketing Outsourcing UK & an Award for Excellence in Flexible Marketing Support UK', by Corporate Vision.





MARK CROOK

Chief Operating Officer of Henry Howard Finance Group

ABOUT MARK CROOK

Chief Operating Officer, Henry Howard Finance

Mark started his career with a BSC Hons in Management Science from Swansea University, as a student of the Pirelli sponsorship program. Following his studies Mark pursued his interest in commercial finance before being headhunted by 'Lombard Business Equipment Leasing' for the position of Territory Manager for Wales and the West of England. He quickly gained recognition for his business acumen and was promoted to Sales Manager where he led a successful business development team.

In 1997, Mark was approached by Howard Ross, to co-steer newly established brokerage 'Henry Howard Finance' (HHF). Together, Howard and Mark shared an entrepreneurial vision for SME funding, and identified a gap in the market for a flexible and responsible asset finance house, that would understand the financial challenges faced by SME's.

Over the next four years Mark dedicated his time and energy into attracting key accounts and establishing a dedicated sales team. With his previous experience and in depth understanding of the financial marketplace he successfully identified a niche business sector for Henry Howard Finance, and became responsible for coordinating sales and business development activity.

In 2000, the company decided to 'change the game' and evolve from a brokerage, to an independent finance house with an in house lending facility. As a natural entrepreneur, Mark prompted the introduction of a universal document for all Henry Howard Finance lease agreements and placed emphasis on customer service and relationship management. The shift in focus resulted in increased levels of own business transactions, supporting the company's transition to funder status.

As HHF built upon its brokerage platform, and established a reputation as a funder in its own right, the business entered a period of rapid growth. In response, Henry Howard Finance became a public limited company in late 2000, with private ownership held jointly by both Managing Directors.

Striving ahead, Howard and Mark continued with their aspirations to become 'funder of first choice' for SME's across the UK, spending many years developing their vision.

The next stage in the development of the company came in 2014, with a £25 million investment from Cabot Square Capital, a specialist financial services private equity investor. The investment enabled Henry Howard Finance to create four specialist divisions for SME finance namely; Asset Finance, Vendor Finance, Retail Finance and Cashflow/ Invoice discounting.

Critically, the investment allowed the company to write more business using its own capital, establishing Henry Howard Finance as the long-term partner of both SME's and Vendors.



A Snapshot

Established: 1996

Founders: Howard Ross, Chief Executive Officer / Mark Crook, Chief Operating Officer

Target Audience: SME's

Marketplace: Henry Howard Finance is a leading business finance provider for SME's across the UK, and the largest independent finance house in Wales

HHF Approach: Responsive and flexible, jargon-free finance

Tagline: 'Making Finance Easy'

Divisions: Asset Finance, Retail Finance, Vendor Finance, Cashflow Finance

Product/ service: Providing tailored solutions for asset based lending and cash flow services

Performance: In 2016 alone, HHF provided finance for more than 6,000 businesses lending in excess of £150 million.

Portfolio: Over 20,000 UK based SME's of all sizes and stages

Notable developments: In June 2014, HHF received a £25 million investment private equity investor Cabot Square Capital. In 2016, HHF also agreed a £51m asset finance facility with the British Business Bank's 'Enable Funding' programme.

CONTACT

Mark Crook - Chief Operating Officer of Henry Howard Finance Group

Tel: 01633 439 589 | Email: enquiries@hhf.uk.com | Website www.henryhowardfinance.co.uk

Today, HHF's services support more than 20,000 UK based SME's of all sizes and stages. In 2016 alone, HHF provided finance for more than 6,000 businesses lending in excess of £150 million. Such achievements have been largely driven by a substantial appetite for growth, and a reputation for providing customers and suppliers with the most competitive service in the industry.

Over the last seventeen years, Mark has grown the company to become the largest independent finance house in Wales, and one of the leading providers of SME finance in the UK. As Chief Operating Officer, Mark embodies a 'can do attitude', promoting HHF's broker like mentality and commercial funder scale capabilities. Looking ahead, he remains an integral part of the management team responsible for driving improvements in innovation, accessibility and customer value.

In short, Mark's work has had a game changing impact on the leasing industry, and has positioned Henry Howard Finance PLC as a leader of business finance. As a result, HHF is set to challenge the challengers.

ABOUT HENRY HOWARD FINANCE

Established in 1996, Henry Howard Finance (HHF), is one of the UK's leading business finance providers to the SME sector, offering a wide range of independent financial services.

As specialists in SME finance the company provide a 'one-stop shop' approach to lending; including the provision of finance for a range of business assets, and solutions for businesses facing cash flow issues.

The team at HHF are well equipped to offer a number of flexible finance agreements for business owners, including asset finance, hire purchase, invoice discounting and invoice factoring.

The alternative lending market has expanded rapidly over the last couple of years and can often appear daunting to business owners. At HHF, dedicated relationship managers are well aware of pressures growing businesses face, and from the first conversation, will look at various alternative funding options to provide exactly the right lender and product.

As an independent finance house with a substantial own book facility and dedicated underwriting team, HHF eliminate certain restrictions that impose upon high street lenders. Certainly, the in-house funding line allows the business to make timely and reasonable decisions ahead of many high street lenders. As a result, clients and customers alike benefit from bespoke financial products and tailored lending facilities most appropriate to their specific future plans.

HHF's responsive and flexible approach over the last decade has seen

the brokerage grow to a lending portfolio substantially increase year on year. In 2016 alone, HHF provided finance for more than 6,000 businesses lending in excess of £150 million. At this point in time HHF currently provides financial support to over 20,000 different UK businesses across a variety of sectors.

In June 2014, HHF received a £25 million investment from Cabot Square Capital, a private equity investor. This investment allowed HHF to write more business using its own capital, and supported the development of four business divisions dedicated to providing access to finance, equipment and services, namely; HH Cashflow Finance, HH Retail Finance, HH Vendor Finance and HH Asset Finance.

The group also used the additional funding to develop its comprehensive funding platform and technological infrastructure, including an online funding portal known as 'HowApp' which offers instant financing decisions to vendors.

In 2016, HHF also agreed a £51m asset finance facility with the British Business Bank's 'Enable Funding' programme. The facility, which is 50% guaranteed by the European Investment Fund, further extends the funding facilities of the Group to an even larger portfolio of UK businesses.

At HHF, the approach is personal. The management team bring a "can do" attitude to business finance, combining a broker-like mentality with funder capabilities. As a well-established independent lender with a range of services, expansion is set to continue throughout 2017.

PRACTICE AREAS

- Asset Finance
- Vendor Finance
- Retail Finance
- Cashflow Finance (including invoice discounting and invoice factoring)

FIRM PROFILE

- 'Best Channel Business Service', Comms National Awards 2016
- 'Vendor Specialist of the Year', Leasing World Awards 2015
- 'Comms Business Channel Product of the Year: Professional Services' Comms Dealer, 2016
- 'Asset Based Finance Broker of the Year 2017 Nominee' Business MoneyFacts, 2017



PAUL YATES

Product Strategy Director of iPipeline

An Interview With Paul Yates

Can you tell us a bit about iPipeline's product SolutionBuilder, how it came about and the services that it provides?

The life insurance industry, and most notably the protection world, has changed considerably in recent years. However, life insurance, critical illness cover and income protection continue to be a core consumer need.

When you consider that a high proportion of consumers are unaware of the importance of life and income protection, the phrase "life insurance is sold and not bought" rings true. With fewer advisers selling protection cover it's no surprise that we are struggling to grow the protection market and fill in the protection gap.

Added to this are increasing complex products that make the delivery of advice more complex – and this is set against a backdrop of more multifaceted consumer life stages and needs. There is also the question of whether the client will be rated or not.

Developing simple to use software to address these needs is where we excel. An example of this is SolutionBuilder® – our new protection research, quote and apply solution.

SolutionBuilder provides advisers with a faster and more efficient way of reviewing simple and complex protection needs in one place in one seamless process, helping meet client's real needs and actual budget.

Advisers can compare a client's protection needs across multiple product sets including Life, Critical Illness, Business Protection, Whole of Life and Income Protection Insurance. Multi-benefit and single-benefit products can be viewed on a single screen and the various options easily compared side by side. An additional time saver for the adviser and the client is the ability to view indicative premiums in an instant from a single set of inputs – the client knows the cost upfront and there is no need to run multiple quotes to view alternatives.

Integrated with SolutionBuilder is XRAE – our indicative pre-sales underwriting solution. Advisers can see upfront whether their client is likely to be rated, leaving no surprises for either party as to whether the premium is accurate, or likely to increase once underwriting desks have been contacted.

What have been SolutionBuilder's biggest achievements thus far? In what ways has it helped to increase protection sales in the UK?

The solution has exceeded all expectations. It has reduced the time taken to deliver the highest quality of advice, whilst improving sales because it enables true consumer engagement in solutions that really meet their needs.

Users of SolutionBuilder have seen a 10% increase in productivity and a 20% rise in benefits per client – including a doubling of Income Protection. This demonstrates the ability to not only increase profitability but to close the protection gap, meaning more clients are better protected. In addition, it has also driven a 45% reduction in the time taken to model and quote solutions, and 30% improvement in straight-through processing – helping keep the costs of advice down. 96% of advisers from one firm stated that SolutionBuilder saves them time.

Much of the results have been attributed to the improved ability of the adviser to model client scenarios live during a client conversation, and then proceed to quote and acceptance – 73% of advisers stated that they use SolutionBuilder in front of a client.

What further goals are you currently working towards with SolutionBuilder and do you have a particular vision for the future of its services?

SolutionBuilder is now available to the entire market. Following fantastic adviser feedback we have rapidly added to the content, bringing on new protection products (Business Protection and Whole of Life) and enabling pre-sale underwriting, all to drive an even better user experience and even greater benefits.

We want to ensure every consumer who needs protection is offered advice. As such, we need to deliver agile 'nudge' and modelling capability that enables the protection conversation to be had by all. This has led us to develop LifeGenie – a spinoff from SolutionBuilder – which can be deployed anywhere in a customer engagement journey.

What excites you most about 2017? What lies on the horizon for you and SolutionBuilder?

I tell you what is exciting – the ability to generate more protection conversations about consumers' need for protection. Forward thinking brokers, IFAs and networks are very focused on meeting the enormous unmet need. We're therefore working with a number of these to help with increasing their protection sales, this is where LifeGenie enables advisers to produce a bespoke protection cost whilst researching their clients' mortgage needs. No additional data is required and the cost appears immediately. Advisers are therefore able to nudge the client into looking at protecting for the unexpected.

What motivates you most about your role as a Product Strategy Director?

There is much talk about fintech helping to revolutionise our industry. Technology is an enabler, but it needs to be married together with great advice firms. It is in this way we have already started a paradigm shift in the protection market.

There continues to be many opportunities to make significant improvements in how we do things and make them relevant to consumers. Being able to make a difference, not only to enable the life industry to join other industries in the technology space but also to help grow the protection market and fill the protection gap.

The foundation of our success is our ability to innovate and deliver in an agile way. We have spent the last couple of years changing the way we work and engage – putting in the right 'groundworks' to help establish a business that is as proactive as our clients.

Is there anything else you would like to add?

We are only as good as our customers – we seek out and work with the most forward thinking distribution firms – who like us, are focused on growing the protection market. This is how we identify, develop and deliver new solutions that make a real difference.

PAUL YATES

Paul Yates joined iPipeline as Product Strategy Director in the UK in 2015. Paul has 20 plus years of experience in the life insurance industry. His primary focus at iPipeline is to deliver new technology solutions that help galvanise and grow the UK protection market. With a £2.4tn plus protection gap, there is much to do in an industry that is way behind most others in engaging and selling to consumers.

ABOUT IPIPELINE

iPipeline is a fast-growing provider of cloud-based software solutions headquartered in Pennsylvania; additional offices are located across the United States, Canada, and the United Kingdom. Founded in 1995, iPipeline works with all parties across the insurance industry from Product Providers, to Intermediaries and Customers themselves in our Direct-to-Consumer offerings. We play a key part in connecting the process from the beginning all the way through to completion, achieved through the smart deployment of our products which cover Life, Annuity, Health, Income Protection, Critical Illness, Accident, Equity Release, Pensions, Investments.



CONTACT

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JANE MARSHALL

Partner



JANE MARSHALL
CONSULTING

ABOUT JANE MARSHALL

A founder member of the Association of Pension Lawyers, a former committee member of the National Association of Pension Funds and a leading City pensions specialist, Jane understands the issues driving change for companies, trustee boards and intermediaries. She has acted for a wide variety of household names, such as KFC, GE and Pernod Ricard.

Jane is noted for her communication and project management skills – especially on large projects - and her ability to promote constructive working relationships between scheme sponsors and trustee boards. She is particularly interested in the policy response of business to evolving pensions regulation, such as that anticipated in EU Directive IORP 2, or devised to remedy the so-called governance gap for contract based schemes. She was the principal author of Macfarlanes LLP's response to the Law Commission's recent review of the law of fiduciary obligations.

FIRM PROFILE

Jane Marshall Consulting specialises in working with organisations and pension scheme trustees to identify and manage risk through the promotion of good relationships, sound governance and better regulatory understanding. Our skills, knowledge and experience bring our clients lasting results.

We are a business consultancy. Our objective is to provide the best corporate pensions strategy and governance advice to our corporate, public sector and pension trustee clients through a long-term partnership.

Our work centres on corporate pensions strategy and governance – often with an international element – and the impact of change in government policy or business priorities. We believe that we can add most value to our clients if we become part of the decision making team on particular projects or over the longer term.

We aim to promote good relationships between employers and scheme trustees within a sound and robust governance framework that works for both parties. This may mean an appointment to the trustee board, or perhaps an advisory role to help deal with particular problems.

CONTACT

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DAVID HAMER

CEO at Pakawaste Ltd.

www.pakawaste.co.uk



David Hamer is the Chief Executive Officer (CEO) of Pakawaste Ltd, a successful waste management company based in the UK.

An accomplished individual, David is a member of various esteemed institutions. These include the Institute of Directors, the Society of Operational Engineers, the Institute of Road Transport Engineers and more. He is also a fellow of the Institute of Sales and Marketing Management and holds various City and Guilds commendations.

Pakawaste Ltd was established in 1976 and over the last 40 years has cemented itself as a premier supplier of waste services and equipment from its purpose-built base in Preston, Lancashire. David has been named as CEO of the Year by Finance Monthly 3 times, since 2013, in recognition of his outstanding work with the company.

Pakawaste offers the largest range of waste handling solutions in the UK and has vast experience in working with organisations from many different sectors. Client companies include those in education, healthcare, logistics, manufacturing and many more.

David first joined the business as Sales & Marketing Director back in June 2006. From the very beginning, he implemented key strategy aimed at building on the company's previous successes. Through careful application, his sales and marketing techniques helped the company to obtain an even stronger position than it had reached over its previous years.

This success didn't go unnoticed and, in 2007, David was promoted by the company board to the role of Managing Director. Once in this position, David's guidance and management helped Pakawaste to retain its status as a market leader in the UK. This success allowed the business to begin rapid and sustained expansion, orchestrated by David and his management team.

Savvy investments saw sustained growth across key business factors including the development of new markets, raising the company's profile and obtaining high-value contracts with influential clients. These developments meant considerable increases in revenue and profits, with much ground gained compared to competitors within the industry.

Under David's leadership, Pakawaste further established its unrivalled reputation for high quality, customer-focused service. The company has always prided itself on fulfilling every contractual requirement satisfactorily, going above and beyond the call of duty for its valued customers, from initial surveys through to product sales and after-sale maintenance.

With David at the helm Pakawaste has also re-defined maintenance and service agreements in the waste handling sector with flexible maintenance and emergency call-out contracts handled by Pakawaste's successful sister company, Pakawaste Engineering Services Ltd. Pakawaste Ltd also runs a successful rental business named System Rental that operates within the rental market of the waste management sector.

David served as Managing Director of Pakawaste from November 2007 and

eventually gained a well-earned promotion to the role of Group Managing Director. This broadened the scope of David's responsibility and resulted in continued company expansion, successes and a widening of horizon within the group.

In July 2013, the company founder and then-group chairman John Hunt took the decision to stand down. With the backing of American investors, David then entered the process of acquiring Pakawaste Ltd from its previous owner.

David was involved from the very beginning of this acquisition to its conclusion, his invaluable input proving fundamental to the agreement and finalisation of terms.

The new investors brought with them a wealth of waste management experience, having interests in established and successful rental businesses in both the UK and the USA. Working with them, David has been able to exploit new avenues for wider growth of the business in global markets.

Once the business acquisition was complete, the investors approved the appoint of David as Pakawaste's new Chief Executive Officer (CEO).

Since accepting this new role, he has continued to maintain the group's current markets and expertise whilst undertaking a proactive philosophy of development and expansion both in the UK and abroad.

David's leadership has seen business expansions into India and the Middle East and well as the completion of a large contract in Hong Kong, China. These operations have helped the company gain a greater understanding of international operations and reaffirm their status as a key player within the waste management equipment manufacture.

From humble beginnings, the business has been transformed from a local manufacturer of waste equipment to an international powerhouse with interests across the globe.

Operational performance and return on investments have witnessed consistent growth and the company has further cemented its enviable position as an industry forerunner. With over 7000 waste disposal systems installed across the UK, Pakawaste now has foreign investments and is operating internationally.

Since June 2006, David Hamer has been fundamental in the company going from strength to strength within the industry. His wealth of experience and proven management style have also seen him receive local and national accolades in recognition of his accomplishments.

David boasts over 20 years' experience within the waste management sector and there are none better-placed to build on Pakawaste's success. Under his astute guidance, the company continues to expand, consistently posting outstanding sales and service performances.

His continuing leadership will ensure that Pakawaste works hard to gain the next generation of clients, continuing to successfully fulfil contracts on time and within budget.



To Pioneer.
To Engineer.
To Innovate.
To Imagine.
To Connect.
To Care.
To Fly. To Serve.
Today.
Tomorrow.



ANDREW STOKER

CFO of Rothesay Life

AREAS OF EXPERTISE

Buy-in

In a pension buy-in transaction, Rothesay Life assumes the responsibility to make regular payments to a pension fund to cover a specified portion of the fund's commitments to pay benefits to its members. The payments are usually paid monthly to the trustees of the fund and this stream of cash flows becomes an investment asset of the pension fund that offers protection against adverse changes in interest rates, inflation, asset performance and member mortality. There is no change in the relationship between the pension fund and its members – the fund continues to pay the members their regular benefit payments.

Buy-out

In a pension buy-out transaction the pension fund trustees buy a bulk annuity contract (insurance policy) from Rothesay Life that covers 100% of the fund pension commitments to its members. After a transitional period of typically less than 2 years, the bulk annuity contract is broken into a collection of individual policies which are issued to each of the pension fund members. Once the individual policies have been issued and given to the members, the trustees will no longer have the obligation to pay pension benefits and the fund can wind-up.

Reinsurance contract

similar to buy-out but where the underlying client is another insurance company. With an reinsurance contract Rothesay Life assumes the responsibility to make regular payments to another Insurance company to cover a specified portion (or all) of the company's commitments to pay its policy holders. The payments are usually paid monthly to the insurer and this stream of cash flows is then used to make the payments to the underlying policyholders. The reinsurance contract offers protection against adverse changes in interest rates, inflation, asset performance and policyholder mortality. In time both Rothesay life and the insurer complete a court sanctioned Part VII transfer which see the underlying policyholders become direct policyholders of Rothesay Life.

FIRM PROFILE

Rothesay Life was established in 2007 and has grown to be a leading life insurer specialising in bulk annuities and other derisking solutions for defined benefit pension schemes and insurance companies. They provide unique solution for clients seeking to mitigate financial and longevity risk , aiming to create structure that are tailor-made to suit the needs of scheme members, trustees and corporates.

Since inception in 2007 Rothesay life has entered into 31 different derisking transaction with some of the largest pension schemes in the UK, furthermore through the acquisition of Paternoster and Met Life Assurance, Rothesay Life now provides de-risking solutions to in excess of 180 different pension schemes. In 2015 Rothesay Life provided a reinsurance contract to Zurich Assurance and this was followed up with a similar transaction with Scottish Equitable which saw Rothesay take responsibility for over 180,000 pensioners and receive assets in excess of £6.4bn.

The Group's assets under management have now increased to £23.9bn, up 55% from £15.4bn at the end of 2015.

“Rothesay Life now provides de-risking solutions to in excess of 180 different pension schemes”

Rothesay Life's business model is underpinned by 5 areas of focus –

New business origination

Dedicated and experienced marketing and origination team sources new wholesale annuity business from across a broad opportunity set, ensures disciplined selection, promotes the Group and maintains long-term relationships.

Underwriting

Cautious and controlled risk underwriting is combined with detailed legal and operational due diligence carried out by specialist Rothesay Life teams to achieve maximum pre-deal certainty.

CONTACT

Sammy Cooper-Smith

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Investment management

Rothsay Life's investment team identifies long-term investments which lock-in returns to back annuities while minimising the exposure of the business to credit and market risks.

Risk and capital management

Sophisticated systems ensure daily capital and risk reporting which allow the Rothsay Life trading team to manage all aspects of the balance sheet dynamically, react appropriately to evolving market conditions and maintain capital efficiency.

Operations and administration

A high degree of automation and technology allows our outsourced administration platforms to interact with our risk systems to minimise discrepancies and ensure that policyholders are paid accurately and on time and that they receive the highest levels of customer service.



CASE STUDY

In April 2016 Rothsay life announced the reinsurance of the £6.4bn annuity portfolio from Scottish Equitable plc, the UK subsidiary of Aegon NV. The transaction, covering 187,000 policyholders, has been structured initially as a reinsurance contract and is expected to lead to a Part VII transfer of the underlying assets and liabilities to Rothsay Life subject to regulatory and court approval. This is one of the largest transactions of its type in the UK. In addition, this was the first substantial annuity transfer since the new Solvency II regime came into force in January 2016.

The defined benefit annuity risk transfer market in the UK is made up of two parts; defined benefit pension schemes transferring their liabilities to UK regulated insurers through bulk annuities, and the transfer of existing annuity blocks between life companies, usually in a two stage process (as used in the Aegon transaction).

The market came alive in 2008, and recently there has been around £10bn of transactions annually from pension schemes alone. This volume was usually spread across 100+ transactions with the largest historic bulk annuity deal being for £3bn and completed by the ICI Pension Scheme. Annuity block transactions between insurance companies have typically been less than £5bn.

In September 2015 Aegon approached the market with their £9.5bn annuity back book, stating that whilst they would be prepared to split the transaction, they wished to deal with as few counterparties as possible. In early 2016 Aegon granted RL exclusivity for the transfer of 2/3rds of this portfolio. Exclusivity led to a contract being signed in April 2016.

Once all outstanding elements of the transaction are completed, it is expected that Scottish Equitable will have transferred in excess of £6.7bn of liabilities and assets to Rothsay Life. We believe this will be the largest UK annuity risk transfer ever.



SIMON PLUMB

MD of SPA Group Ltd

Simon Plumb

From a PR perspective I also helped launch the National Football Museum when it moved from Preston to Manchester in 2012. This was a combination of fighting the negative stories in Preston and creating a feel-good factor for what is now a magnificent show-piece in Manchester.

Perhaps SPA's most enduring client has been the world's largest producer of industrial lime, Lhoist UK. This Buxton-based manufacturer has been on the agency's books for over twelve years when we were appointed as the out-sourced marketing and PR department.

The event management side of the business has also been particularly rewarding and we have developed a considerable flair and reputation for organising motivational conferences, spectacular awards nights and exciting teambuilding activities.

So what goes around comes around and I continue to enjoy building this particular marketing, PR and event management agency on vodka and lime, and with a huge smile on my face!

A Career built on Vodka and Lime

Award-winning marketing and PR agency, the SPA Group, based in Lymm, Cheshire was formed in 1994 by Simon Plumb, a northern businessman who has gone on to create a successful career helping companies build brands.

'I started my career at Warrington-based G and J Greenall, the distillery arm of the Greenall's Brewery empire, working on the infamous Vladivar 'Wodka from Varrington' campaign.

This was definitely a case of being in the right place at the right time helping build the brand into the UK's second biggest selling vodka, behind Smirnoff.

We could not compete with Smirnoff's huge advertising spend so we took the innovative approach of creating a rebellious, northern image for Vladivar through cheeky and outrageous PR.

This included stunts like entering a marathon runner into the Moscow Olympics who had changed his name to Nick Vladivar, shooting a topless 'Fiona Vladivar' calendar in Moscow and being arrested at Lords Cricket Ground trying to shoot a follow-up to the now world-famous calendar.

At its peak, Vladivar was selling six million bottles a year, but two years after I left the company, Greenalls sold the brand to Whyte and Mackay for what many considered to be a huge figure. In terms of brand share, Vladivar never achieved those dizzy heights again so I feel particularly proud and lucky to have been involved in this golden period.

Soon afterwards I was approached by another spirit brand for a UK launch, Black Death Vodka, and I was back in familiar territory conceiving and running a vodka marketing and PR campaign. In a 'selling sand to the arabs' scenario, this brand was once again produced in the UK by G and J Greenall and became hugely successful in Russia, out-selling Stolichnaya.

Black Death's growth was arrested when President Yeltsin banned all western vodkas imported into Russia as this was undermining the Soviet Union's economy and his potential re-election. The curtain came down on that particular campaign but not before I had made a mark on the UK vodka market once again.

SPA has subsequently worked for a huge variety of industry sectors, building brands and delivering a range of marketing, PR and event management services including golf retailing, IT, oil recycling, utilities, tile manufacturing, wine and spirits, engineering, insurance and management consultancy.



Black Death Vodka to be resurrected by SPA in 2017.

CONTACT

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CHRIS SKINNER

The Finanser

ABOUT CHRIS SKINNER

Chris Skinner is known as an independent commentator on the financial markets and fintech through his blog, the Finanser.com, as author of the bestselling book Digital Bank and its new sequel ValueWeb. In his day job, he is Chair of the European networking forum The Financial Services Club, Chair of Nordic Finance Innovation, as well as being a Non-Executive Director of the Fintech consultancy firm 11:FS. He has been voted one of the most influential people in banking by The Financial Brand (as well as one of the best blogs), a FinTech Titan (Next Bank), one of the Fintech Leaders you need to follow (City AM, Deluxe and Jax Finance), one of the Top 5 most influential people on BankInfoSecurity's list of information security leaders, as well as one of the Top 40 most influential people in financial technology by the Wall Street Journal's Financial News.

Described by Seth Wheeler, Brookings Guest Scholar and Former Special Assistant to the President for Economic Policy at the White House, as "one of the most authoritative voices on Fintech anywhere", Chris has previously written many books covering everything from European regulations in banking through the credit crisis to the future of banking. His new book is a sister to his last book, Digital Bank. ValueWeb describes the impact of Fintech and how mobile and blockchain technologies are changing the face of finance in building an internet of value. As a result of the emerging internet of value, banks have to become digitalised, and Digital Bank provides a comprehensive review and analysis of the battle for digital banking and strategies for companies to compete.

The Financial Services Club is a network for financial professionals, and focuses on the future of financial services through the delivery of research, analysis, commentary and debate. Founded in 2004, the Financial Services Club meets regularly in Austria, England, Ireland, Norway, Poland, Scotland, Slovakia and Sweden.

Mr. Skinner is a regular commentator on BBC News, Sky News, CNBC and Bloomberg about banking he is on the Advisory Boards of Innovate Finance, IOTA, Life.SREDA, Meniga and Moven; and is a Judge on many awards programs including the Asian Banker's Retail Excellence Awards, as well as having worked closely with leading banks such as HSBC, the Royal Bank of Scotland, Citibank and Société Générale, as well as the World Economic Forum.

Chris is known for speaking and keynote presentations at leading industry forums. Through these keynotes, he has presented alongside many other leading world figures including Jack Dorsey, Will.i.am, Hillary Clinton, Richard Branson, Meg Whitman, Bill Gates and Sir Clive Woodward.

Prior to founding the Finanser, Chris was Vice President of Marketing and Strategy for Unisys Global Financial Services and Strategy Director with NCR Financial Services. These roles sparked Chris's specialisation in the future of financial services after he created the Global Future Forum in Unisys and the Knowledge Lab in NCR.

He studied at Loughborough University in the UK, and holds a Bachelor of Science in Management Sciences alongside a Diploma in Industrial Studies. He is a Fellow of the British Computer Society, a Fellow of the Institute of Management Services, an Associate of the Chartered Insurance Institute and a Chartered Insurance Practitioner.



More can be discovered about Chris Skinner at www.thefinanser.com



AREAS OF EXPERTISE

- FinTech
- Blockchain
- Banking
- Insurance
- Financial Market Regulations
- Technology
- Globalisation
- The Future

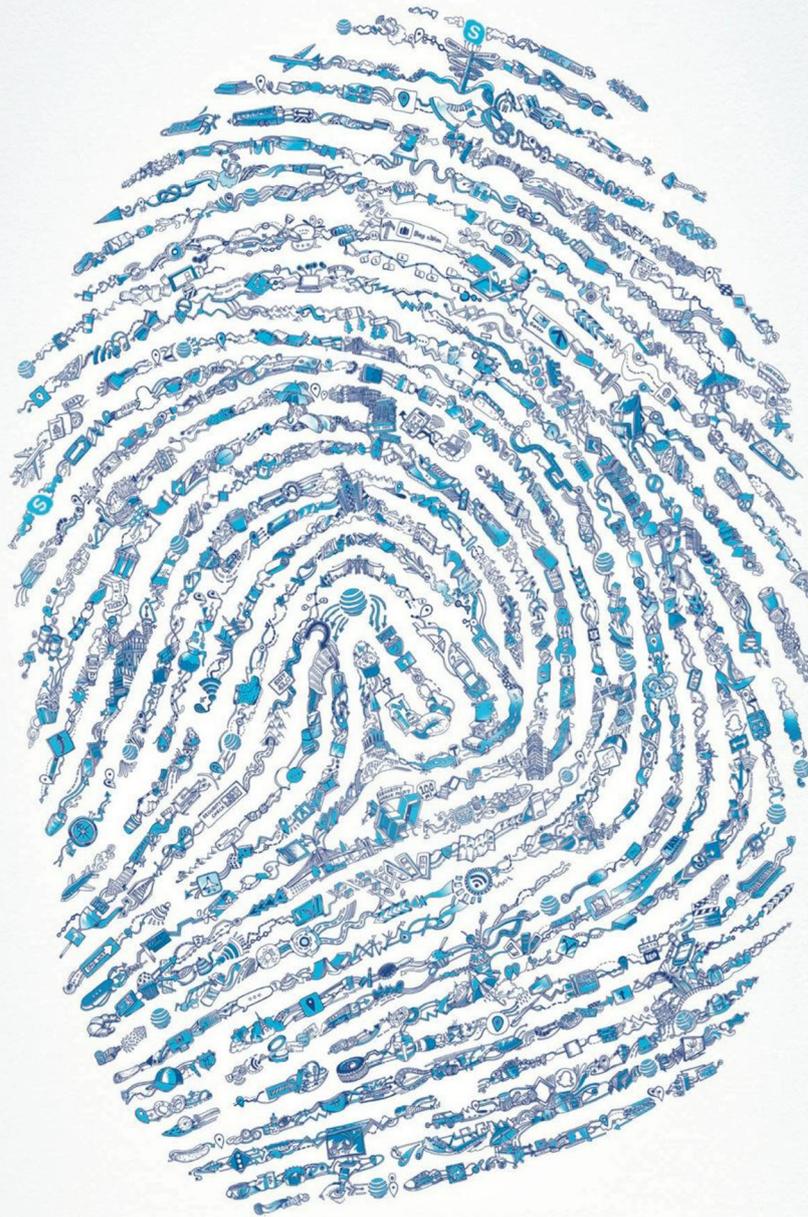
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Jess Hyland, City Explorer

Underground dumpling shop in Chinatown.
Rooftop art exhibit in Portland. My schedule
is full to the brim with culture. AT&T connects
my smartwatch to my calendar, so I know to
leave Shakespeare in the Parking Lot in time
for my reservation at the pop-up pizza parlor.

AT&T connects my home, business, car, devices,
entertainment, and my friends and family.

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AMERICAS





STEVE HUGHES

CEO at Aspect

ABOUT STEVE HUGHES

Steve Hughes has led Aspect from a start-up software specialist in the oil industry to the leader in cloud-delivered solutions for multiple commodities. Steve's software expertise continues to spearhead Aspect's continued annual growth as a top technology platform which has helped create a new paradigm for the way commodities trading companies select ETRM/CTRM software. Aspect's successful evolution to a leading global solution is fueled by Steve's business prowess and years of experience in software which includes: CEO of Carnegie Information Systems, a provider of highly customizable CRM software solutions; Vice President of International Operations of Europe for YOUcentric, which was purchased by J D Edwards (since acquired by Peoplesoft, now Oracle). At YOUcentric, along with building the company's operations from scratch in the UK and Europe, he participated in the company's IPO, merger and acquisitions activities.



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FIRM PROFILE

Aspect is the leading global provider of cloud commodity trade, risk management and market data solutions. We offer the only integrated, ETRM/CTRM and Market Data enterprise with one-password access for users to perform pre-trade analysis and trade, risk and operations management in one system. AspectCTRM can be configured for front, middle and back office professionals and integrated with external solutions.

Why Aspect

Our customers choose us because we're different than other solutions providers in the commodities trading space. Our differences are improving the bottom line, user experience, and overall performance of our customers. The Aspect Cloud has transformed the way businesses approach, deploy and run an ETRM/CTRM system. It used to be that large IT teams managed expensive traditional software and hardware that was complex to run and maintain. Now Aspect experts focus on the system, while our customers focus on their business.

If you look across our customer base, there are 6 key reasons they choose us. But first, we solve their business challenges with full-featured trade, risk, transport, inventory and financial solutions that are key to managing the lifecycle of a trade from pre-trade market analysis to understanding trade and risk exposure, to managing points across the physical supply chain.

Aspect clients produce, refine, market, ship and trade globally. They rely on our expertise in these key physical and financial markets: Oil, Petrochemicals, Ferrous and Non-ferrous Metals, Coal, Marine Fuels, Biofuels, LNG, NGL, Natural Gas, and Agriculture/Softs.

Aspect clients enjoy rapid deployment, controlled costs and immediate ROI, and range from small trading houses to global conglomerates.

Our History

17 Years In The Business

The idea of deploying software applications via the web using the Software-as-a-Service (SaaS) delivery model began in 1999. That same year, Aspect (then called OilSpace) was launched with a vision to harness innovation in technology and provide competitive advantage for energy companies. Aspect's vision was ahead of its time 17 years ago, as many companies were not ready for change, and in the oil business, change was slower than other sectors. Seven years ago many energy companies we spoke to were still resistant to web-based applications.

Now 100% of the companies we speak to have SaaS applications running somewhere in their company, and many have several solutions running throughout their various departments. OilSpace became Aspect in 2009 to mark the company's expansion into broader commodities markets, including metals, steel, biofuels, coal, agriculture and other commodities.

The Aspect architecture was built from the ground up to support powerful systems for today's industry professionals that is embraced by trading companies globally. Working together with clients' IT departments, and those with limited resources, Aspect can quickly deploy solutions with a smart approach to problem solving.

WENDY WATSON

Managing Director & Founder of ClearStream

FIRM PROFILE

Clearstream PR: Ahead of the current.

Clearstream crafts strategic communications that creates conversation and influences consumers. Blending newsworthy narratives with unparalleled execution, our approach to public relations makes brands relevant by leveraging what is current and what is next. From exciting start-ups to Fortune 500s, our work breaks through, always.

Passion & Tenacity

We attribute our success to working exclusively with clients that we believe in and putting everything we have into every partnership.

Clearstream is an amalgam of seasoned communications pros: media mavens, creative directors, agency vets, award-winning journalists, marketing gurus, digital divas and research junkies. While we come from diverse backgrounds, we share a singular objective: real passion for championing great ideas that build brands.

SPECIALTIES

- Consumer Marketing
- Entertainment
- Lifestyle Marketing
- Hospitality
- Nonprofit
- Hispanic
- Youth and Family
- Technology



CONTACT

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ABOUT WENDY WATSON

An agency veteran, Wendy has more than two decades of experience creating award-winning campaigns that spark cultural conversation, drive consumer engagement and positively impact the bottom line. Wendy was recognized as one of PRWeek's "40 under 40 Stars of PR" and named one of the nation's "Top 10 Youth Marketers." She has directed public relations campaigns for some of the world's most well-known companies such as: Anheuser Busch, Cirque du Soleil, Disney, HP, Marriott, Mattel, Mercedes-Benz, Mobil Oil, MGM, Nissan, Procter & Gamble and Verizon.

Wendy believes in the power of a great idea and its ability to transform a brand. An agency veteran, Wendy has more than two decades of experience creating award-winning campaigns that spark cultural conversation, drive consumer engagement and positively impact the bottom line. Wendy was recognized as one of PRWeek's 40 under 40 Stars of PR and named one of the nation's Top 10 Youth Marketers. She has directed campaigns for some of the world's most well-known companies including: Anheuser Busch, Disney, HP, Marriott, Mattel, Mercedes-Benz, MGM, Procter & Gamble and Verizon. Previously she served as Executive Vice President of global PR firm, Porter Novelli, working for the agency for 18 years. Her results-driven campaigns have been recognized by dozens of press and marketing organizations including PR Prism, PRSA, PRWeek, ASAE, LuLu, The Ad Club, ACE, CIPRA, IABC, Golden Bell, Marcom and Mercury PR Awards.



KEN REES

CEO of Elevate

ABOUT KEN REES

Ken Rees, CEO of Elevate, has led the company since inception and has championed the nonprime consumer for much of his career. His dedication to providing more responsible and transparent credit options to the millions of Americans who do not have access to traditional credit options drives the company's innovative product portfolio. His passion for serving the underserved consumer is also reflected in the company's mission of "Good Today, Better Tomorrow" describing how the company not only meets customers' immediate financial needs, but helps them on their path to a better financial future.

As a financial services industry veteran, Rees is regarded as one of the leading advocates of responsible credit in the nonprime lending space. His commentary has been featured in respected publications, including The Wall Street Journal, Bloomberg, Financial Times, CNBC, The New York Times, as well as dozens of finance blogs and trade publications.

Prior to leading Elevate, Rees was the founder and CEO of CashWorks, a non-bank financial technology company and earlier in his career. He ran CSC Index's West Coast financial services consulting practice. In 2012 Rees was selected as the Entrepreneur of the Year by Ernst & Young for the Southwest Area North region.

CONTACT

Vested

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FIRM PROFILE

Elevate is a leading provider of innovative online credit solutions. The company has originated approximately \$3 billion in nonprime credit to 1.4 million consumers to date by offering responsible and transparent credit products to those whom many others overlook – risky consumers. This is not a niche segment: Today, 160 million Americans are nonprime and can't simply get a short-term loan from a bank or credit card company; these hard working consumers are credit starved, often having had a financial misstep years ago, and they need a partner to help them get back up.

Elevate is committed to helping them meet their immediate financial needs while rewarding their good financial behavior with features like interest rates that can go down over time, ultimately helping them on their path to a better financial future. Additionally, Elevate boasts a number of financial wellness and consumer-friendly features that are unmatched in the non-prime lending market.

Better serving the underserved consumer takes innovation, including state-of-the-art underwriting and products that better meet underserved consumers' needs. Utilizing deep learning and analytics to make the riskiest of underwriting decisions at scale, Elevate is able to offer affordable credit with rates at a fraction of the cost of real-world alternatives. This has resulted in saving customers more than \$1 billion in comparison with what they would have paid for other forms of nonprime credit.

Elevate's suite of groundbreaking credit products includes RISE, Sunny and Elastic.

- RISE, a state-licensed, unsecured loan provides a better way to borrow for Americans living paycheck to paycheck, who are too often turned away by traditional credit providers. RISE offers lower starting rates than traditional nonprime products, rates that can go down over time, and it reports borrowing behavior to major credit bureaus, helping good borrowers improve their long-term financial health. Tens of thousands of customers are now eligible for interest rates that are half of their original rates; tens of thousands more have seen their credit scores improve appreciably.

- Elastic, a bank issued line of credit, gives Americans without a savings safety net a smarter way to stretch their paycheck at a quarter of the cost of some of their real-world alternatives. Some 47 percent of Americans do not have \$400 saved in case of a financial emergency; this line of credit is designed to help these consumers get through a crisis while keeping their finances on the right path. With required balance reductions and a pay down period, Elastic is a responsible way for customers to borrow safely and easily.

- Sunny offers UK short-term borrowers better lending opportunities. It lets consumers select the loan amount for their circumstances, giving them maximum control and flexibility, charging no fees and no penalties for early repayment.

In addition to providing products that better serve nonprime consumers, Elevate also strives to help others better understand them. In October 2016, Elevate launched the Center for The New Middle Class, a research-focused body developed to engage and educate the public about the growing needs of individuals who do not have access to traditional credit options, the "New Middle Class." The goal of the Center is to provide research that encourages engagement, dialogue, sharing of information and cooperation between policymakers, consumer advocates, media, academics, and the general public to better serve and fight for America's growing "New Middle Class."

Elevate

Elevate is privately held and is backed by respected Silicon Valley venture capital firms including Sequoia Capital and Technology Crossover Ventures. For more information, visit www.elevate.com.

KODACLOUD

Less is More with Wi-Fi as a subscription service and IT in the Cloud

The transition from Capex to Opex has been going on for a while. It started with Software as a Service (SaaS), and the move to Network as a Service is a quiet revolution that's underway. Most enterprises have Gig Ethernet connectivity, which means you can put services further and further away from the actual physical network using the cloud, with the benefit of low latency access.

Businesses are moving IT functions to the cloud. Cloud based storage, security and compute are already the norm for virtually all small and mid-size enterprises. With networking in the cloud, businesses benefit from continuous innovation, ease of deployment and scale, rapid mobility and ubiquitous access. IT spends over 70% of their time simply maintaining operations, vs. innovating. The majority of the time, a network issue is a Wi-Fi issue.

Recent research shows that over 60% of enterprises want Wi-Fi as a service. Research also shows that the monthly costs of managing a Wi-Fi network is \$27-30 per Access Point. This cost per AP includes the perceived cost of IT, service fee and/or troubleshooting.

Enter Wi-Fi as a subscription service where IT is in the cloud.

KodaCloud has built a unique architecture that leverages big data, cloud computing, Artificial Intelligence (AI) and Machine Learning, and is the first to offer enterprise customers Wi-Fi as a cloud-powered subscription service using one global expert system for proactive network monitoring and troubleshooting.

KodaCloud's service includes a network of indoor and outdoor Wi-Fi Access Points (AP) that are shipped directly to customer location(s), where entire networks can be installed in minutes. KodaCloud delivers and manages the networks for less than the cost of most vendors' maintenance contracts, eliminating the need for a customer to buy equipment or a partner to manage inventory or shipments. KodaCloud proactively manages and troubleshoots mixed and regionally distributed deployments of indoor and outdoor Wi-Fi networks, controlled by one global expert system that's powered by Artificial Intelligence.

"KodaCloud is redefining the organizational network," said Craig Mathias, a principal at analyst firm Farpoint Group. "What we're seeing here isn't just the future of Wi-Fi in enterprise, government and beyond, but in fact the redefinition of organizational IT itself away from ever-more boxes and towards easily scalable and very cost-effective services."

With KodaCloud, there is no upfront cost for equipment, software licensing or network management fees. There's just one simple monthly payment that provides a reliable Wi-Fi network as a service — with proactive network monitoring that's powered by machine learning and AI. And yes, the fee per AP is less than the aforementioned cost mentioned in the research. Now put that into context as you contemplate the cost of buying and managing Access Points over 3-4 years, vs. free AP refresh and upgrades from a service partner. The economics of Wi-Fi networking as a service becomes simply unbeatable.

FIRM PROFILE

KodaCloud was founded by industry experts and entrepreneurs with decades' worth of experience in Wireless and Networking. The company has been built on the core principle that operating networks should not be expensive, complicated or time consuming. When CEO Bernard Herscovici started thinking about the next wave of innovation in networking, he realized that a new technical architecture and business model was required to realize the company's principles. From this emerged the belief that Networks-as-a Service is the new reality. To realize his vision, he brought together a distinguished team of engineers and executives from industry leading companies such as Bel-Air Networks, Cisco, Aruba, 8x8 and Amdocs. The service has been commercially available since Oct 2015.



KodaCloud then identified the toughest WLAN networking issues faced by customers or partners, and provides a patented approach to proactive network monitoring (AI-based support and optimization along with 24/7 monitoring by a team of experts). KodaCloud's analytics engine regularly informs the system on how to continually optimize the Wireless LAN environment. KodaCloud diagnoses and the Expert System self-corrects based on an extensive set of rules. KodaCloud then optimizes the Wi-Fi network to the environment, even as the environment changes - continuously.

KodaCloud leverages machine learning to automate time-consuming troubleshooting and optimization tasks. This "Expert System" makes decisions regarding which parameters to tune, based on patterns fed by the learning module. The system also creates client behavior profiles and uses fingerprinting to tailor device-to-AP interactions. The Machine Learning engine is the brain of the AI system. It learns network behaviors and patterns by gathering data from KodaCloud's global network. These learnings are used to inform and adjust the Expert System rules over time.

Over 90% of issues detected by the AI system are automatically resolved with no IT intervention needed. KodaCloud's Customers benefit from the human intelligence of a team of wireless experts at machine speed without any of the associated costs, sort of like your own personal team of "IT in the Cloud."

Every aspect of KodaCloud's service is inspired by the realization that IT has to do more with less, and customers are looking for solutions to their business problems.

"This new direction is perhaps the most interesting and important for IT overall, because, guess what? Ultimately, even larger organizations are going to adopt this strategy when they discover its inherent flexibility and cost advantages." Craig Mathias, a principal at analyst firm Farpoint Group

With KodaCloud, there is no upfront cost for equipment, software licensing or network management fees. There's just one simple monthly payment that provides a reliable Wi-Fi network as a service. Let KodaCloud worry about your Wi-Fi network so that you can focus on running your business to help your customers.

KodaCloud.com | [@KodaCloud](https://twitter.com/KodaCloud)





SCOTT A. DAHNKE

Global Co-CEO of L Catterton

ABOUT SCOTT A. DAHNKE

Mr. Dahnke is the Global Co-CEO of L Catterton. Mr. Dahnke has a broad range of business experience in private equity, consulting, management, and finance. Prior to joining L Catterton almost 15 years ago, he was a Managing Director at Deutsche Bank Capital Partners and at AEA Investors, where he led AEA's consumer products investing efforts. Previously, Mr. Dahnke was the Chief Executive Officer of infoUSA (now privately-held infogroup), a leading publicly traded provider of business and consumer marketing products and services. Prior to joining infoUSA, Mr. Dahnke served clients on an array of strategic and operational issues as a Partner at McKinsey & Company. His early career also includes experience in the Merger Department of Goldman, Sachs & Co. and with General Motors.

Mr. Dahnke received a Bachelor of Science, magna cum laude, in Mechanical Engineering from the University of Notre Dame. He also received academic honors while earning a MBA from the Harvard Business School.



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FIRM PROFILE

We've been building brand equity for 27 years.

Since 1989, L Catterton's funds have made over 150 investments in leading consumer brands across all segments of the consumer industry. With over \$14 billion of equity capital dedicated to growing middle market companies and emerging high-growth enterprises, we are the largest and most experienced consumer-focused private equity group in the world.

We are currently investing globally from six fund platforms.

Enhancing Operational Excellence

Our deep and dedicated team of strategic and functional experts as well as our embedded resources, provide real skill transfer to drive rapid operational improvements. We improve purchasing and supply-chains, manufacturing efficiencies, business analytics, pricing and margin enhancement, operating costs, and, inventory and working capital optimization. These highly differentiated resources underscores our commitment to be added-value partners.

Developing Strategic Thought Partnerships

Our portfolio companies benefit from our wide network of strategic industry contacts, active lending institutions, consultants, recruiters, and management talent. These sources provide market and product expertise, multinational distribution capabilities, access to new customers, and valuable investment and commercial banking capabilities.

Expanding Human Capital

We generally invest in companies with strong and proven management teams. Additionally, we may recruit and augment management to support the growth of a company. We utilize our significant industry contacts. In addition, we take an active role in ensuring that the appropriate incentives are in place for the management team.

Fostering Future Growth

We believe that long-term value can be created through a variety of strategic initiatives, including brand building, new product development, strategic alliances, entry into new channels and marketing, including specific digital capabilities. We partner with each management team to implement clear strategic and operating plans in order to foster future growth.

BRIAN MESHKIN

Founder and CEO of Proove Biosciences



FIRM PROFILE

Proove Biosciences the Healthcare Decision Company™ is the commercial and educational leader in the research, investigation and development of patent-protected tests that combine genetic and clinical data into reports to help physicians to individualize and optimize medicine selection and dosing. Supported by leading medical experts and institutions across the globe, the reports facilitate objective decision-making to improve outcomes for patients, providers and insurers. Backed by science and driven by data, Proove is revolutionizing individualized medicine. With a patented bioinformatics platform that delivers therapy-defining information that allows prescribers to evaluate pain tolerance, assess patient drug metabolism, predict response and immunity to opioid and non-opioid pain medication, and identify risk for dependence and addiction, Proove provides the most technologically advanced solutions to enable accurate and evidence-based medical decision-making rather than "trial-and-error" approaches. Proove helps reduce the risk of treatment failure, decrease costs to insurers and relieve society of the emotional and financial burdens associated with addiction and other avoidable consequences. For more information, please visit www.proove.com or call toll free 855-PROOVE-BIO (855-776-6832).

AREAS OF EXPERTISE

Responding to a society in crisis, Proove Biosciences the Healthcare Decision Company™ has emerged as the commercial and educational leader in the research, investigation and development of evidence-based, patent-protected tests that combine genetic and clinical data into reports which enable physicians to individualize and optimize pain medicine selection and dosing in order to improve outcomes for patients, providers and insurers alike. Backed by science, driven by data, confirmed with proof and supported by an advisory board of the world's leading medical experts, Proove's patented bioinformatics platform for collecting, storing, analyzing and integrating biological and genetic information is changing the future of healthcare today.

From a simple cheek swab, sufficient DNA and genetic information can be analyzed in combination clinical assessments from the patient and doctor to evaluate pain tolerance, assess patient drug metabolism, predict response and risks to opioid and non-opioid pain medication, and identify predisposition for opioid dependence and addiction ultimately allowing for more accurate, safer and evidence-based decision-making rather than "trial-and-error" approaches commonly utilized. In 2015 alone, a broad spectrum of Proove's genetic testing profiles were utilized by leading institutions such as the University of Southern California Keck School of Medicine, the National Spine and Pain Center, Hoag Orthopedic Institute and more than 300 physicians throughout the U.S.

CONTACT

Please visit www.proove.com
or call toll free 855-PROOVE-BIO
(855-776-6832)



ABOUT BRIAN MESHKIN

Brian Meshkin, founder and CEO of Proove Biosciences, is a 20-year veteran in the field of pharmaceuticals and molecular diagnostics, with a focus on personalized medicine. A social entrepreneur with innovative solutions to society's most pressing social problems, he is an ambitious and persistent leader and the visionary responsible for Proove's disruptive technological innovations and robust pipeline of new proprietary tests, as well as dramatic revenue growth and financial profitability of the company. Prior to Proove Biosciences, Meshkin founded Salugen, a nutritional genetics company. He also led new product planning and marketing for Prometheus Laboratories, managed eBusiness for the largest product at Johnson & Johnson and was a team leader of corporate venture capital at Eli Lilly & Company's Venture Fund. A recipient of numerous awards and recognitions for his scientific research and efforts, Meshkin has been lauded by the American Society of Interventional Pain Physicians (ASIPP), the American Academy of Neurology (AAN), the Natural Products Association, the American Academy of Pediatrics (AAP) and the Medical Marketing Association. A community activist, Meshkin led a student effort when he was 13 years of age to pass the nation's first bicycle helmet law for children under 16 years of age in 1990 in Howard County, Maryland, and 300 similar laws nationwide. He has served on numerous charitable boards including the local American Red Cross and the Board of the Education of Howard County, Maryland and has been featured in Fortune, Wired, Washington Post and Baltimore Sun, which chose him as one of Maryland's "Earthly Angels." His most recent honors include finalist for the 2016 Ernst & Young Entrepreneur of the Year Award in Orange County, Calif., as well as the a 2016 Excellence in Entrepreneurship Award winner from the Orange County Business Journal.



THERESA WAGLER

EVP & CFO of Steel Dynamics

ABOUT THERESA WAGLER

Theresa is executive Vice President and Chief Financial Officer of Steel Dynamics, Inc. She joined the Steel Dynamics corporate finance team in 1998, and has held various finance and accounting positions, including Chief Accounting Officer and Vice President and corporate controller, and was appointed to her current position in May 2007. She is responsible for and oversees accounting, risk management, taxation, treasury, and information-technology functions, as well as, financial planning and analysis, investor relations, and corporate communications.

Prior to joining Steel Dynamics, Theresa served as assistant corporate controller for Fort Wayne National Bank and as a certified public accountant with Ernst & Young LLP. She graduated cum laude from Taylor University in accounting and systems analysis.

In addition to her SDI corporate EVP responsibilities, Theresa serves as a director of CF Industries Holdings Inc. and of the Steel Dynamics Foundation, which focuses heavily on education, children's resources and development, and community support for those areas in which the company's employees work and live. Theresa is also a trustee of Trine University.

She is personally involved in numerous charitable and community organizations, with a focus on areas that benefit children through education, growth opportunities and services. Theresa is proud to be a part of a company that echoes her strong belief in the necessity and obligation to "give back" with both personal time and finances.

CONTACT

www.steeldynamics.com

FIRM PROFILE

Founded in 1993, Steel Dynamics, Inc. is one of the largest domestic steel producers and metals recyclers in the United States based on estimated annual steelmaking and metals recycling capability, with annual revenues of \$8.8 billion in 2014, over 7,700 employees, and manufacturing facilities primarily located throughout the United States (including six steel mills, eight steel processing facilities, two iron production facilities, over 90 metals recycling locations and six steel fabrication plants).

We completed our largest acquisition to date in September 2014. We purchased our sixth steel mill, located in Columbus, Mississippi. This acquisition increased SDI's production capacity by 40%. Our pro forma 2014 revenues were \$10.4 billion.

Our reporting segments are comprised of our steel operations, metals recycling and ferrous resources, and fabrication.

Our steelmaking operations consist of mills, producing steel from steel scrap using electric arc furnaces, continuous casting, automated rolling mills, and downstream finishing facilities. This segment accounts for over 60% of the company's external net sales. The steel products we manufacture include high quality sheet and long products, and are used in a wide variety of end markets, such as automotive, construction, manufacturing and energy.

Our metals recycling operation, OmniSource Corporation, is a wholly-owned subsidiary. OmniSource processes, transports, markets and brokers ferrous and nonferrous scrap metal. Additionally, our metals recycling operation offers consulting services, as well as provides customized scrap management services to industrial manufacturing companies throughout North America and Mexico. Primary end users of the ferrous scrap metal are domestic steel mills, including our own steelmaking facilities. Nonferrous scrap metal is used by a variety of specialty steel manufacturers, refineries and smelters, and producers of wire and cable.

New Millennium Building Systems, our fabrication operation, produces trusses, girders, steel joist and steel decking products, used in the building industry. Our customers include nonresidential steel fabricators, metal building companies, general construction contractors, developers, brokers and government entities.





BENJAMIN MULLING

CFO of TENTE Casters, Inc.

ABOUT BEN MULLING

Benjamin Mulling, CMA, CPA, CITP is the Chief Financial Officer of TENTE Casters, Inc., a multinational manufacturer of mobility solutions located in Hebron, Kentucky. He took the position at the beginning of the recession at the age of 28. Prior to taking the position, he was the company's Controller. Ben has accomplished many things during his time at TENTE including building an employee recognition and engagement program, increasing profitability and helping lead the company into new levels of revenues. During his time there, TENTE has increased revenue by over 250% as well as doubling the size of its North American workforce. Ben played a vital role in successfully leading the acquisitions of multiple North American companies which allowed his company to expand its market segments and customer distribution channels. Change management and technology development in the manufacturing environment is one of his passions, and this can be seen throughout their North American operations where he has lead the development and implementation of various IT projects and process innovations. These have greatly increased internal efficiencies and improved the overall customer interaction experience at TENTE.

Ben also has a heart for servant leadership, including a long history of leadership with the Institute of Management Accountants, the leading global organization promoting the profession of management accounting, with nearly 90,000 members around the world. Beginning with his service on IMA's inaugural Young Professionals Committee in 2008, Ben has continued his service for IMA, including serving three terms on IMA's Global Board of Directors, on IMA's Planning and Development Committee, and as chair of the Performance Oversight and Audit Committee. Most recently Ben served as IMA's global Chairman of the Board, the youngest in the association's nearly 100-year history. He has travelled across the globe speaking at various conferences, working & publishing with numerous media outlets including Forbes and Wall Street Journal and meeting with government officials in an effort to promote thought leadership in the accounting and finance profession internationally. In addition, he supports the profession as an adjunct instructor of management accounting at Indiana Wesleyan University and Xavier University, and he helped establish an onsite CMA review course at Xavier University for those pursuing certification.

His advice to those coming behind him is simple: never stop learning and enjoy working with all different types of people in your company. Diversity of thought is so important in our business environment today, and that's why our greatest source of learning can come from each other. Lastly, it's important that you push yourself in all areas, which include technical skills like certifications and degrees and non-technical skills like leadership and communication skills. That is the future of our profession.

CONTACT

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ASIA





AJAY HATTANGDI

Group Chief Operating Officer & CEO India at InnoVen Capital

FIRM PROFILE

InnoVen Capital is Asia's leading venture lending firm with offices in Mumbai and Singapore. Started in India in 2008, the platform was re-branded InnoVen Capital following a buyout of the business led by Temasek Holdings and UOB Group in 2015.

InnoVen Capital provides venture debt solutions to high growth innovative companies. Venture debt is a form of flexible capital which works in tandem with entrepreneurs and investors to help improve the ability of the company to increase enterprise value.

In India, InnoVen Capital is the country's oldest and largest venture debt provider to bootstrapped and venture capital backed start-ups. The business lends across all stages of growth and sectors. The India business has a credit rating of 'IND AA-' for its term borrowing and 'IND A1+' for its commercial paper issuances.

The Singapore office established in late-2015 serves the needs of clients across the South East Asian market including Malaysia, Indonesia and Thailand in sectors across e-commerce, financial technology, logistics and big data.

Since inception, InnoVen Capital has backed over 100 leading high growth venture capital-backed companies with loan commitments exceeding \$200 million across Asia.

CONTACT

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ABOUT AJAY HATTANGDI

Ajay Hattangdi currently serves as the Chief Operating Officer for InnoVen Capital Group and Chief Executive Officer responsible for leading the Group's business in India. He is being recognized for his pioneering work in starting the venture debt industry in India which is one of the key hubs of innovation and venture capital in the world, and for his equally groundbreaking efforts at establishing what is currently the first and only venture debt business to cover Asia as one market.

Ajay was recognized by FINTECH ASIA as being among the 'Top 100 Leaders shaping finance across the Asian region' in 2016, and among 'The 40 Who Matter in the Indian Start-up Ecosystem' by HT Media's MINT business newspaper in December 2016.

Ajay Hattangdi started the country's first venture debt program while at Citibank in 2005 and subsequently went on to create SVB India Finance, India's first venture debt financing company in 2007. The company was subsequently renamed InnoVen Capital following a buyout of the business in 2015. Since the buyout, Ajay has led the group's expansion into other markets in Asia having started the Singapore office in late-2015 to service the ASEAN markets.

Ajay spent over 10 years at Citigroup prior to starting his venture lending journey where he held several senior positions including senior banker and automobile industry head as well as practice head for technology, media and life sciences. In his final two years at the bank he had the added responsibility of being the head of strategy for the company's corporate and investment bank in India alongside starting the venture lending practice. Prior to joining Citigroup, he was a research analyst at CRISIL, India's first credit rating agency, and he began his career with Miranda Tools Ltd as a management trainee.

Ajay serves on the Advisory Board of Mumbai Angels which is among the largest angel groups in India. Ajay is a regular speaker on the circuit on angel and venture capital activities across the Asian region. In 1998, Ajay co-founded PRAJA Foundation (www.praja.org), a voluntary Mumbai-based non-profit organization committed to reestablishing accountability and transparency in public governance.

In addition to his work at InnoVen Capital Ajay enjoys reading, watching food shows, playing squash and discovering new destinations around the world with his wife and twins.

Ajay has a Masters in Banking & Finance from Bombay University and an MBA from the State University of New York at Buffalo.

AREAS OF EXPERTISE

- Venture Capital
- Growth Capital
- Startups
- Venture Debt
- Acquisition Finance
- Angel Investing

INNOVEN
CAPITAL

JUSTIN (JUNG HWAN) CHO

Partner at Samil PwC



FIRM PROFILE

Samil PwC as the largest professional firm in Korea has provided multinational companies with quality services for 45 years and is the Korean member firm of PricewaterhouseCoopers which is the largest consulting service network in the world.

Samil PwC's tax service consists of around 600 professionals who include experts in tax accounting and consulting, specialists in laws, economy and financial sectors and former officials from the tax authorities having extensive experience in tax administration for many years.

Samil PwC provides a differentiated service by effectively leveraging the knowledge and know-how of the specialized teams in international tax, transfer pricing, customs, international assignment, inheritance & gift tax, strategic audit assistance, tax dispute resolution and internal tax R&D center. Also, cooperating with PwC professionals in 157 countries, it offers a coordinated service to the clients having global business presence.

Samil PwC was selected as the best tax advisor by World Tax 2016 Survey of the International Tax Review and evaluated as Tier 1 advisor for the consecutive eight years from 2008 by the International Tax Review.



CONTACT

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ABOUT JUSTIN CHO

Justin (Jung Hwan) Cho is a partner at Samil PricewaterhouseCoopers ("Samil PwC"), the Korean member firm of PricewaterhouseCoopers and serves as an external advisor to Ministry of Strategy and Finance, National Tax Service, Korea Customs Service, and Korean Intellectual Property Office.

Justin has accumulated over 18 years of experience providing various types of transfer pricing consulting services in Korea and the U.S. He has extensive experience in a full spectrum of transfer pricing practices including global planning, documentation, dispute resolution, business restructuring, value chain transformation, intellectual property valuation, advance pricing agreement, mutual agreement procedure, etc. He has served as an advisor to most of the largest Korea based multinational companies and has conducted numerous projects to set up a global transfer pricing policy for their cross-border transactions.

Justin is recognized as a leading expert in the field of transfer pricing in Korea. He is a frequent speaker at national conferences and forums dealing with transfer pricing issues, and he also has served as a lecturer to training centers of National Tax Service and Korea Customs Service.

Justin is a member of the Korean Institute of Certified Public Accountants, and also holds US CPA. Justin received a master degree in Law from the Graduate School of Legal Studies at Korea University.



VISHAL GOENKA

Group CFO of Renaissance Services SAOG

ABOUT VISHAL GOENKA

Mr. Goenka is a business professional with over 20 years' experience. Currently working as Group CFO of Renaissance Services SAOG, a publicly listed Omani multinational company.

Mr. Goenka has been working with Renaissance over the last 15 years. In that time, he has witnessed and participated in the growth of Renaissance, from a company with a turnover of USD 50 million to its current turnover of over USD 650 million with a total asset base of over USD 2 billion.

The company has two core businesses; Offshore Support Vessels, providing marine solutions to the global energy industry, where the company is seen as one of the top 10 leading players in the world in this sector. The second is in Integrated Facilities Management, where the company, a key player in Oman, has been providing turnkey solutions in facilities management in Oman for the past 25 years, with an expanding regional presence.

Prior to joining Renaissance Mr. Goenka worked with one of the largest business houses in India and also with one of the big four global audit firms.

His professional qualifications in Accountancy, Finance, Management and Information Technology have helped him to understand and provide right solutions to business demands.

During his tenure at Renaissance, Mr. Goenka has raised funding of over USD 1.5 billion to support the growth ambitions of the company. He has been instrumental in raising various forms of financing to suit the requirements of the company. These include Term Loans, Subordinated Debt, Mandatory Convertible Bonds, IPO, Capital Market Bonds, Perpetual Notes, private equity, joint venture funds etc.

Under his stewardship, and as part of its long term business strategy, the company divested its non-core businesses, and

the capital raised from this was invested in the core business. Mr. Goenka is a founder member of Investors Relations Society, Oman.

Over the last five years, the company has invested over USD 1.5 billion in its two core businesses, and these investments have improved growth and visibility for the future. In addition, several strategic market entry and acquisitions were made under Mr. Goenka's watch.

The company has also achieved excellence in corporate governance, management information systems, and investor relationships under his leadership as Group CFO.

He believes in the Law of Karma and enjoys spending time with his family and nature. Gardening and walking in natural settings inspire him.

His passion is to build a great team and set them on a path to deliver excellence. At the heart of his philosophical outlook on business, is that leadership is not about being liked, it is about doing what is right. He also believes in the mantra that if you "treat your people well, they will treat your customers well and if you help people to get to their goals, they will happily help you to get to yours.

Mr. Goenka has great admiration for the Omani people and Oman, where he currently resides with his family. He feels that Oman's strategy for development in the current low oil price environment is correct. Its focus on large, well planned investments in infrastructure development, such as ports, special economic zones, hospitality, healthcare and education will help Oman to deliver a proper path to success when sentiment improves. He believes that these are the steps that will lead Oman in the right direction.

Renaissance has flourished and grown in Oman. Renaissance Management Team, Board Members and all employees have put forward their best efforts to make Renaissance the success story that it is today.

Mr. Goenka has spent the best part of his years in Oman with Renaissance, and is committed to ensure that Renaissance continues to deliver what is expected by all its stakeholders.

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AFRICA





SEGUN AGBAJE

Managing Director at Guaranty Trust Bank

ABOUT SEGUN AGBAJE

Mr. Segun Agbaje is the Chief Executive Officer and Managing Director of Guaranty Trust Bank plc (GTBank), a foremost African banking group with a client base of over 9 million customers and business outlays in Nigeria, Cote D'Ivoire, Gambia, Ghana, Kenya, Liberia, Rwanda, Sierra Leone, Uganda and the United Kingdom.

Mr. Agbaje joined GTBank as a pioneer staff in 1991 and rose through the ranks to become Executive Director in 2000, and Deputy Managing Director in 2002. In June 2011, he was appointed Managing Director/CEO of Guaranty Trust Bank plc and has consistently led the Bank to impressive year on year growth in market share and profitability ever since.

An alumnus of the Harvard Business School and holder of Bachelor of Science and Masters in Business Administration degrees from the University of San Francisco, USA, Mr. Agbaje has over 20 years of experience in investment and international banking. He is widely regarded as one of Africa's leading CEOs with a reputation for identifying capital opportunities and executing business deals.

Under Mr. Agbaje's leadership GTBank has become one of Nigeria's most profitable banks. His deep understanding of complex businesses and markets has enabled the Bank undertake large ticket transactions in financial advisory, structured and project finance in the real sectors as well as take advantage of opportunities in selected high growth African markets where the Bank has a competitive advantage.

Passionate about innovation and embracing disruptive technologies, Mr. Agbaje has pioneered several innovative and pacesetting products such as the Bank 737, a mobile banking platform that enables customers use their mobile phones to perform basic banking services such as account opening and funds transfer as well as access diverse financial services like airtime purchase, bills payment amongst others. Within a year of its introduction, the Bank 737 service has seen an uptake of over 3 million customers, recorded more than N1 trillion in transactions and gained global recognition for Product of the Year in Africa from Asian Banker Magazine and Best Digital Bank in Africa by Euro Money.

Mr Agbaje has also radically repositioned the bank as the apt financial institution for Small and Medium Enterprises. Understanding the crucial role of small businesses in the sustenance of economic growth and development, he has led the bank to create the GTBank SME MarketHub, an e-commerce platform aimed at boosting the presence and profitability of small businesses through business development support to entrepreneurs.

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FIRM PROFILE

Guaranty Trust Bank plc is a leading African financial institution with vast business interests spanning West and East Africa, as well as the United Kingdom. The Bank has an Asset Base of over 2.93 trillion, Shareholders' funds of 452 billion and employs over 10,000 people in Nigeria, Gambia, Ghana, Liberia, Sierra Leone, Cote d'Ivoire, Uganda, Rwanda, Kenya and the United Kingdom.

Established in 1990 on a foundation of excellence, superior customer experience, ethics and best practices, GTBank has created an oasis in the African banking industry; delivering consistent year on year growth in clientele base and key financial indices since its inception. With over 9.3 million customers, 224 branches, 17 cash centres, 18 e-branches, 35 GTExpress locations and 1,165 Automated Teller Machines in Nigeria, the Bank has evolved over the past 26 years to become one of Africa's leading financial institutions with a unique reputation for innovation and excellence.

Widely regarded as a Proudly African and Truly International Bank, GTBank has been the subject of case studies by Harvard Business School USA, Cranfield School of Management UK and other prestigious institutes of learning. It was the first Nigerian Bank to be listed on the mainstream of the London Stock Exchange and the first to fully implement all ISO certifications namely; ISO/IEC 27001- for Information Security, ISO 20000 – for IT Service Management and ISO 22301 – for Business Continuity Management and PAS 99:2012 Integrated Management System certification by the British Standard Institute (BSI).

Motivated by the belief that it can only grow and sustain the value of its businesses by what it gives back to its host communities, GTBank maintains a clearly defined Corporate Social Responsibility (CSR) policy. The Bank's CSR policy focuses on the four major areas of Education, Community Development, Environment and Art, and it includes programmes such as the Adopt-A-School Initiative, through which the bank supports public schools, and the Orange Ribbon Initiative which leads the advocacy for children living with Autism and other developmental disorders.

GTBank has been the recipient of numerous international and national awards and commendations for exceptional service delivery, innovation, corporate governance and corporate social responsibility. A few of these are: Best Bank in Nigeria and Best Bank in Africa from Euromoney; African Bank of the Year from the African Banker; Best Corporate Governance - Financial Services – Africa from Ethical Boardroom Corporate Governance Award and Best Banking Group in Nigeria from World Finance. The Bank obtained the Best CSR Rating from SIAO.

The Bank has the long-term goal of becoming the dominant franchise in Africa, not just in terms of Return on Equity or Cost to Income ratio, but absolute profitability and balance sheet size. The bank pursues this goal through a consistent pan-African strategy of strengthening its leading position in the markets that it currently operates whilst expanding the GTBank franchise in other high growth African markets.



Guaranty Trust Bank plc

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TIM MCDONALD

Partner at Moray & Agnew Lawyers

ABOUT TIM MCDONALD

Tim McDonald heads up the national workplace practice at Moray & Agnew, advising on and representing clients in relation to all aspects of employment and industrial law, including in relation to work health and safety, discrimination, bullying and harassment, management of injured workers and termination of employment.

Over the last 20 years, Tim has advised employers from a broad range of industries including insurance, local government, security, hospitality, retail, health, manufacturing, clerical, transport and logistics, real estate, building and construction, education and mining. These clients include some of Australia's largest companies.

Tim regularly acts as lead advocate for a range of employer groups and industries before federal and state industrial tribunals and courts, including running several test cases on such issues as work and family, working hours, redundancy, pay equity, secure employment, part-time work and penalty rates. Tim has also represented employers in complex industrial disputes in relation to Award and enterprise agreements, and in precedent-setting litigation, most recently in relation to the technical issue of the date from which a dismissal takes effect.

Tim was previously the senior adviser to the Commonwealth Minister for Employment and Workplace Relations and Minister for the Public Sector, and has been the Director – Employment Relations of the Employer's Federation, a peak council.

Tim is a Law Society Accredited Specialist in Industrial & Employment law and is a member of the Advisory Committee for the Law Society Specialist Accreditation Employment & Industrial Law.

FIRM PROFILE

Moray & Agnew is a leading national law firm with a distinctive approach. With over 570 people, including 90 partners, we serve clients Australia-wide from offices in Sydney, Melbourne, Brisbane, Canberra, Newcastle and Perth. Over the last decade the firm has tripled in size to service the growth of national and international clients while continuing to focus on state and regional clients.

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FIRM PROFILE

- Industrial Relations & Employment Law
 - Dismissal disputes, including unfair dismissals, general protections and contract claims
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 - Work Health Safety
 - Restraint of trade and confidentiality
 - Managing injured worker and disciplinary issues, workplace investigations
 - Employment contracts, policies and procedures and workplace training
 - Strategic workforce planning, employee entitlements and independent contractors
 - Industrial issues, including Enterprise bargaining, Award coverage and industrial action
 - Restructuring, transfer of business and regulatory issues
- Workers Compensation
- Insurance law
- Commercial law



OFFSHORE





GEOFF MILLER

CEO of Afaafa

ABOUT GEOFF MILLER

Drawing on thirty years' experience in the finance world, Geoff Miller has a track record of innovation and continues to nurture new businesses through their earliest stages with his latest venture, the investment and advisory business Afaafa that he runs with his wife.

Geoff Miller has always sought to do the things that others choose not to. He first started his career in finance by taking on the implementation of the Financial Services Act 1986 for a corporate trustee when his colleagues chose to avoid what they saw as a thankless task. That led to the creation of a role for himself as a fund manager for the trust assets within the department, and onwards to a career in finance that has continued to focus on the difficult things that others choose to avoid.

Having had a successful career in the UK, as a number one rated analyst and fund manager, Geoff moved offshore in 2008, first to Russia to work in a Russian investment bank sorting out their research product, and then on to Singapore before moving to Guernsey. After leaving the Russian investment bank he was asked whether he would consider attempting to turn around a small, apparently failing, investment company. At the time, in spring 2009, the company had lost 96% of its value in its three-year life. When Geoff left the CEO position six and a half years later shareholders had made 15 times their money and the failing investment company had been transformed into one of the world's leading investors in alternative finance platforms for SMEs.

The turnaround of the investment company into what became GLI Finance was partly through organic growth but was mainly about deal making. When Miller asked whether GLI's first acquisition target, a listed company called Asset Management Investment Company plc was advisable, the CEO of a large asset manager who knew the business well advised against it, because it was too difficult. This was just the sort of motivation that Miller thrived on and he completed the acquisition in January 2011, making a more than 60% return on the investment within a year.

In 2012 he became interested in the burgeoning peer to peer finance sector and began looking for businesses to work with that could provide finance to the SME sector. As these were early stage companies, Miller chose to seek a broad spread of investment across a range of companies, for three reasons. Firstly, these were early stage companies and not all would succeed; secondly it was important, to enable GLI to have strategic discussions with larger financial organisations and with

Government for GLI to become strategically important to the sector; and thirdly, having a broad number of complementary businesses would allow cross-selling of products across different platforms and sharing infrastructure.

From mid-2013 to mid-2015 he did 19 deals to acquire a stake in businesses providing all manner of finance to small businesses, from financing invoices of a few thousand pounds to long term facilities of several million pounds. The businesses were based in the UK, US, Europe and sub-Saharan Africa, and by the end of 2015 the businesses had the potential to put tens of millions of pounds to work every month.

However, the Board of GLI felt that a more narrowly focused strategy would be more appropriate and Miller left in December 2015. In the following year, the share price of GLI Finance fell over 40%.

*“ There are emerging
businesses around the world that are
seeking to innovate within the trade
finance and receivables
finance space. ”*

Rather than regarding this as a set-back, Miller embarked on a broader project, this time jointly with his wife Sasha Kazantseva, to transform the world of early stage investment and to create their own powerhouse in innovation across a range of sectors.

The business, called Afaafa, was founded by Miller and Kazantseva in 2013, originally as a vehicle in which to hold their angel investments. In addition, in 2014, it had acquired 100% of a local Guernsey business, IslandMums.com, which provided an annual subscription discount card across the Channel Islands. However, what the founders wanted to do was to create something that can help create value in different ways across a range of sectors.

The focus of the companies with which Afaafa works reflect the backgrounds of the founders in marketing, technology, and finance. As well as investment, Afaafa provides consultancy services, in addition to sitting on an Advisory Board or being a Director of the company, depending on what the individual investee company requires.

Particularly notable within the current portfolio is FitnessGenes, a company that provides DNA analysis to give specific fitness and

CONTACT

Geoff Miller - CEO of Afaafa

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nutrition recommendations, Anvil Semiconductor, a company looking to develop silicon carbide power devices for the power electronics industry, Wazoku, an idea management platform, as well as IslandMums.

The most recent investment Afaafa has made is in a business called Finance for Guernsey, a company formed by Geoff Miller to look to provide finance in Guernsey and in other offshore jurisdictions that have found the availability of banking products and services severely curtailed in recent years, as the larger banks have taken a "safety first" approach and reduced the availability of everything from basic transactional banking to mortgages. It is the stated intention of Finance for Guernsey to seek to set up a bank in Guernsey to fill the gaps in the market, and the company is actively looking at other jurisdictions as well. This fits with the model that has served Geoff Miller well over the years, of doing the things that others choose not to, because the rewards can be commensurately greater.

The past year has seen good results from the investments in the Afaafa portfolio, and the capital return for 2016 is expected to be a little over 100%, reflecting the progress of most of the businesses. However, the Company is not expected to rest on its laurels in 2017, but continue to look to innovate across a range of sectors.

Within the financials sphere Geoff Miller will be focusing on delivering within the offshore banking sector, but also looking towards the next big theme within the alternative finance space, which he believes is the emergence of trade finance and receivables finance platforms globally. It fits the model of being complex and unfashionable, but also has a number of factors coming together to potentially make 2017 a year of great opportunity.

As the banks seek to reduce exposures perceived as 'more risky', and whilst greater technology becomes available to digitise the archaic world of trade finance and as capital requirements make trade finance and receivables finance less attractive for banks, Miller believes that there will be tremendous opportunities for those with the ability to help these emerging businesses with their early stages of development. There are emerging businesses around the world that are seeking to innovate within the trade finance and receivables finance space. Miller, having guided other finance businesses through the early stages of development over the past decade and with a global network of contacts in alternative finance, is ideally placed to optimise returns from the sector.

AREAS OF EXPERTISE

- Investor in early stage businesses
- Proven deal maker
- Global thought leader in alternative finance
- Successful turnaround manager
- Focused on finance and technology



Afaafa is an investment and advisory business managed by husband and wife team Geoff Miller and Sasha Kazantseva. The co-founders came up with the philosophy and approach of the business whilst working in London, Moscow, Singapore and Bangkok, during the five years before the couple moved to Guernsey in 2011. The Company was formally incorporated in 2013 and became the full time employer of both in 2016.

Afaafa is actively engaged in developing the alternative finance sector globally by providing a range of services and thought-leadership as well as funding to businesses involved. It's based in Guernsey, Channel Islands to take advantage of the unique position and on the island allowing for engagement between business, government and regulators to help build Guernsey into a leading alternative finance services hotspot.

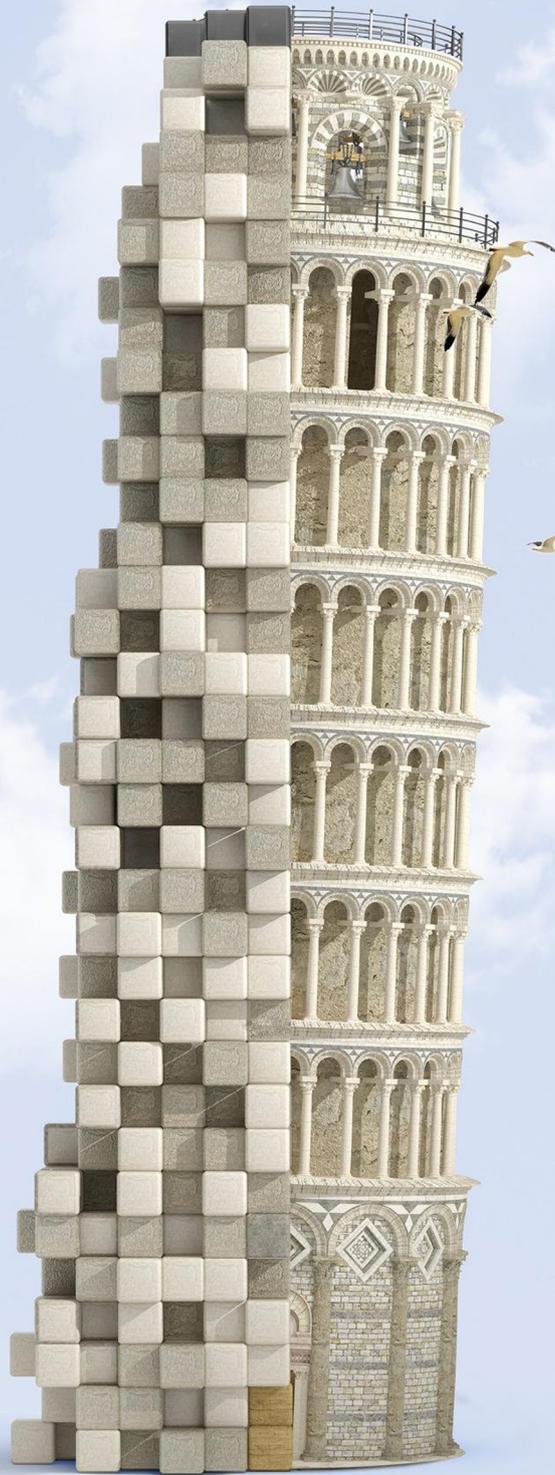
Afaafa also invests in a range of other businesses in a variety of sectors from genetics and semi-conductors to hospitality and medicine. The common theme to the portfolio is to capture a leading position in a nascent market and the monetisation of that position. The investee businesses are also global in scope, reflecting the global outlook of the founders.

The investment approach of Afaafa is pragmatic. The Company believes that capital should align itself with the business plan and vision of the founders of a business, not the other way round. In addition to investment, Afaafa provides advisory services and its members sit on a number of investee company Boards.

Equally important to Afaafa is the subject of Corporate Governance, believing that great companies are built on proper Corporate Governance structures from day one. Whilst Afaafa would not expect a start-up business to have the same Corporate Governance as a listed company, the basic principles are the same.

"Afaafa" is a Swahili word meaning "virtue" which represents the founders' vision to change the paradigm of modern business culture and links back geographically to the place where Geoff and Sasha originally met - successfully climbing Mt Kilimanjaro, Tanzania for charity in 2006.

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