

principal  
partner



# The Adviser **BOOTCAMP** SME BROKER 2017

## **DELEGATE WORKBOOK**

**PERTH 28 NOVEMBER 2017**

**PAN PACIFIC PERTH**



**@TheAdviserAU**

**[www.theadviser.com.au](http://www.theadviser.com.au)**

Platinum Partner



Gold Partners



Event Partners



## WELCOME NOTE

On behalf of The Adviser and our principal partner NAB, we would like to welcome you to The Adviser Bootcamp: SME Broker.

As more and more Australians turn to setting up their own small businesses, brokers have a prime opportunity to position themselves as the trusted professional that can help them with their finance needs.

Helping clients with their home loans and business financing needs helps cement brokers as life-long partners – while simultaneously building more profitable and sustainable broker businesses.

But creating and maintaining a successful business can be challenging in such a competitive environment, and to remain at the forefront of the industry, it is important to identify new opportunities and adapt to the changing needs of the client.

The Adviser Boot Camp: SME Broker has been specifically designed to help illuminate the opportunities that are available to you as an SME broker, answer your questions, uncover new revenue streams and provide you with the arsenal of tools you need to sustain your, and your clients', business journeys.

Thank you for taking the time to join us today and I look forward to meeting you during the course of the day.

Sincerely,



**Annie Kane**  
Editor, The Adviser

## AGENDA

<b>8.15AM</b>	<b>REGISTRATION AND NETWORKING</b>
<b>9.00AM</b>	<b>WELCOME FROM THE CHAIR</b>
<b>9.05AM</b>	<b>THE OPPORTUNITY</b> <i>Presented by NAB</i>
<b>9.25AM</b>	<b>MASTERCLASS: WRITING SME BUSINESS</b> <i>Presented by The Institute of Strategic Management</i>
<b>10.25AM</b>	<b>MORNING TEA AND NETWORKING</b>
<b>11.10AM</b>	<b>PANEL: STRATEGIES FOR ATTRACTING NEW SME CLIENTS</b>
<b>12.10PM</b>	<b>LUNCH AND NETWORKING</b>
<b>1.10PM</b>	<b>MASTERCLASS: WORKING CAPITAL KNOWLEDGE</b> <i>Presented by Scottish Pacific</i>
<b>1.55PM</b>	<b>MASTERCLASS: EASY INCOME FROM RISK INSURANCE - A LIVE DEMONSTRATION OF A BROKER GIVING A QUOTE AND MAKING A SALE</b> <i>Presented by Spectrum Wealth</i>
<b>2.40PM</b>	<b>AFTERNOON BREAK AND NETWORKING</b>
<b>3.00PM</b>	<b>PANEL: ALTERNATIVE FINANCE OPTIONS</b>
<b>3:30PM</b>	<b>CLOSING REMARKS</b>

### Platinum Partner



### Gold Partners



### Event Partners





## PRINCIPAL PARTNER



NAB understands that every loan matters because it has the potential to create a home, build a business or achieve a dream. NAB's broker channel is uniquely positioned to provide brokers the tools and support they need to help their customers. It's a comprehensive offering empowering brokers to build success on their own terms.

Working with you and your business, NAB's vision is to be the 'partner of choice' for the future leaders of the mortgage broking industry, enabling brokers to become trusted advisers to their clients, and grow sustainable and valuable businesses. What sets NAB apart from other lenders is its long-term commitment to brokers and the broker industry.

[nab.com.au](http://nab.com.au)

## PLATINUM PARTNERS



Pepper Money is an Australian-owned, people-focused lender providing home loans, car loans, equipment finance and personal loans.

Whatever your client's circumstances, we take a uniquely flexible, human approach, assessing each situation individually. We've been awarded Best Specialist Lender five years in a row and Best Self-Employed Lender for two years in a row.

At Pepper Money, we're about discovering new ways to finance ambition. Talk to us today about what you want to achieve.

[pepper.com.au/lending](http://pepper.com.au/lending)



Suncorp Group Limited is a top 20 ASX-listed company with \$96 billion in assets delivering highly-valued banking and wealth, and insurance products and services across Australia and New Zealand. Suncorp Bank is one of Australia's leading banks, serving 1 million personal, small to medium enterprise (SME) and agribusiness customers.

[suncorpgroup.com.au](http://suncorpgroup.com.au)

### Platinum Partner



### Gold Partners



### Event Partners



## GOLD PARTNERS



Getting a business loan has never been a walk in the park. Until now. Bigstone helps you and your clients get the funds needed, fast, so you can focus on actually running your business – not on figuring out how loan applications work.

Bigstone's market leading risk assessment process allows us to provide you with a rapid, customer specific rate with as little as your customer's ACN and financials. Be at the cutting edge of the fintech revolution and show your clients you embrace the power of technology to secure them a better deal. Speak to a dedicated account manager today!

[bigstone.com.au](http://bigstone.com.au)



Bluestone has been a pioneer originator of specialist lending solutions in Australia since 2000. The company has steadily expanded from being a leading mortgage originator and securitisation platform to a multinational lending and asset management business.

Domestically, the focus has been to actively reinforce the company's position as Australia's leading provider of specialist lending solutions for the self-employed/ SME sector, and to continue to support the broker network with a strong BDM team. Since the company's inception, Bluestone has employed best practice principles, as evidenced through its products, processes and systems, all of which are supported by extensive management expertise and a strong reputation for high-quality management and servicing capabilities.

[bluestone.com.au](http://bluestone.com.au)



FAST is one of the major wholesale aggregation groups in Australia, with over 1,300 brokers settling in excess of \$22 billion per annum. FAST is unique in the Australian marketplace. We support our brokers in meeting more of their clients' financial needs as we passionately believe the most successful and sustainable businesses are those who can capture varied revenue streams.

[fastgroup.com.au](http://fastgroup.com.au)

### Platinum Partner



### Gold Partners



### Event Partners



## GOLD PARTNERS

**nextgen.net**

NextGen.Net is Australia's leading technology solution provider to the lending industry, focused on delivering quality products and services to a range of banks, non-bank lenders and brokers.

Our objective is to provide smarter solutions for now and what's next - delivering best-in-class software as a service (SaaS) and leading the market in quality management and processing efficiencies.

[nextgen.net](http://nextgen.net)

**prospa**

Prospa is Australia's number one online lender to small business. We help Australian small businesses access funds so they can seize opportunities to grow and manage their cash flow.

Using a proprietary technology platform and a fast, simple, online application process, Prospa can approve loans and provide funding of between \$5,000 and \$250,000 in as little as 24 hours. Prospa loans are often made in circumstances where traditional bank lending would require a long lead time and an asset, such as the family home, being used as security.

Since 2011, this Australian-owned, high growth company has lent over \$450 million to more than 12,000 small businesses in Australia.

We have a variety of industry leading strategic partners who share our vision of providing easy access to capital for small businesses wanting to grow.

We provide our partners with dedicated business development support, a market-leading loyalty and referral program and the most useful marketing tools and education resources to help them grow their businesses.

[prospa.com/partner-with-us](http://prospa.com/partner-with-us)

 **scottish pacific**  
BUSINESS FINANCE

Established in 1988, Scottish Pacific Business Finance is a part of Scottish Pacific Group, an ASX300 company. We are the largest specialist working capital provider in Australasia, with more than 1,700 clients in industries including transport, labour hire, manufacturing, wholesale, import and printing.

We offer a full range of cash flow solutions, which include debtor finance, trade finance, import and export finance, selective invoice and progress claim finance, bad debt protection and asset finance.

Our vision is for Scottish Pacific to be the first choice for SMEs, to help them increase their cash flow and achieve their aspirations.

Our independent status enables us to react quickly to the increasingly changing needs of our clients and adopt a more flexible approach than most other commercial finance providers.

[scottishpacific.com](http://scottishpacific.com)

### Platinum Partner



### Gold Partners



### Event Partners



## GOLD PARTNERS



Spectrum Wealth Advisers is a financial services provider supporting finance professionals across Australia. December 2016 was a milestone for Spectrum Wealth Advisers, which listed on the ASX under the parent company Freedom Insurance Group.

Spectrum Wealth are specialists in providing additional revenue streams to mortgage brokers, both with upfront commissions and the ability to build a trail book estimated value 4-4.5 times.

For brokers looking to grow their income with minimum effort and maximum effect, Spectrum Wealth Advisers has a proven track record of increasing brokers' wealth through the very simple and obvious strategy of diversification.

[spectrumwealth.com.au](http://spectrumwealth.com.au)

### Platinum Partner



### Gold Partners



### Event Partners



## EVENT PARTNERS



Fundamental Business Finance's purpose is to partner with small and medium business owners to provide advice, capital and finance strategies to grow sustainable businesses across Australia. The company has quickly become a trusted brand and leader in the niche SME market, with a national network of business finance specialists.

Our team is equipped and trained with one of the largest lender panels across all areas of finance assisted by customised tools and systems. The Fundamental model is based on building strong and enduring client relationships by providing advice and solutions under the five pillars of our business:

- Commercial and business lending
- Asset finance
- Cash flow finance
- Residential lending
- Insurance - protection and risk

[fundamentalbusinessfinance.com](http://fundamentalbusinessfinance.com)



GetCapital provides finance solutions to Australian small businesses of all shapes and sizes. Our aim is to support the growth ambitions of small business by offering a range of flexible financing options that can be accessed by borrowers simply and conveniently. Our product range includes Flexible Term Loans, Equipment & Vehicle Finance, Trade Finance and Secured Loans. The success of our partner channel is our key priority.

[getcapital.com.au](http://getcapital.com.au)



Quantum Credit is a short term property secured finance specialist. Established in Perth in 2001, Quantum Credit provides flexible finance to borrowers that require commercial loans for working capital, investment, debt refinancing and property development purposes.

Quantum Credit is ideally placed to provide a one-stop-shop solution for an SME's short term business finance requirements. Quantum Credit has the proven capacity to structure property secured finance on the basis of either first mortgage or second mortgage secured properties, or on a combination of first and second mortgages.

The directors and team at Quantum Credit have over 100 years' experience in property secured lending, through several property and business cycles. Leveraging this experience, Quantum Credit create tailored loan solutions for the SME sector and we pride ourselves on the quality of our lending, the speed of our credit decisions and the efficiency of our settlement processes.

[quantumcredit.com.au](http://quantumcredit.com.au)

### Platinum Partner



### Gold Partners



### Event Partners



■ 9.05AM - 9.25AM

## THE OPPORTUNITY

The prize SME market is primed for growth. Now is the ideal time for brokers to capitalise on the current wave of opportunity. In this session, catch a glimpse of what is happening right now, including:

- Current market conditions and insights on the political climate set to fuel the growth of the SME market
- The size of the SME opportunity for brokers
- Why brokers make the perfect partner for SMEs

## SPEAKER

### CRAIG BULL

State manager, NAB Commercial Broker



More than 25 years of Commercial Finance experience working for both small and large corporations.

A business leader with more than 15 years' experience in senior leadership roles across a range of domains within

both a major financial institution and roles smaller private companies. Managing the Nab Commercial Broker teams

in WA / SA and reporting direct to the General Manager of NAB's Commercial Broking division in Melbourne. Craig leads a team in in full banking product sales distribution (including property, equipment finance, trade / debtor financing etc), client management and risk analysis on transactions introduced via the broker distribution channels. A member of the NAB's Commercial Broker national executive leadership team.

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

### Platinum Partner



### Gold Partners



### Event Partners



■ 9.25AM -10.25AM

## MASTERCLASS: WRITING SME BUSINESS

Transform your knowledge of the SME opportunity into real actions. This practical session is designed to teach you how to create stickier clients and attract new business through holistic financial advice.

Discover how to:

- Position your business for growth to become a truly trusted SME partner
- Understand the value of your advice
- Understand balance sheets, cash flow and credit crunches
- Uncover clues in your client financial statements to add value to the relationship
- Educate and advise your clients on gaps and opportunities

## SPEAKER

### GERARD HERMENS

Managing director, The Institute of Strategic Management



Gerard has completed three post-graduate degrees, including two master's, and was the head of TAFE Business School and director of the Australia Graduate Management Consortium (TAFE/CSU). Gerard provides strategic planning,

governance and merger acquisition advice, particularly in the mutual ADI sector (credit unions and building societies).

Through ISM, Gerard prepares, writes, delivers and assesses various accredited programs in business services and financial services, including management, mortgage broking and banking services. Gerard also provides coaching and mentoring for broker businesses, including: business improvement, succession planning and valuation principles.

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

Platinum Partner



Gold Partners



Event Partners



■ 11.10AM - 12.10PM

## PANEL: STRATEGIES FOR ATTRACTING NEW SME CLIENTS

Winning new business requires a unique and personal approach. This session will deliver key market insights from The Adviser on why SMEs need financing and the areas of finance most important to SME businesses, followed by an expert panel offering first hand insights on how to:

- Market your services as an SME broker
- Identify and capture a niche in your local market
- Qualify an SME lead in your database
- Identify what online channels SMEs use when looking for a service provider
- Leverage your existing SME client networks to get referral business

### PANELLISTS:



**DINO PACELLA**  
Business development  
manager, Suncorp

Dino has been thriving as one of the leading and most influential Business Development Managers across the country during the past four years and his deep passion of brokers has led him to establish a National Finance Brokers Day two years ago, to help increase the awareness of brokers throughout the Australian consumer market.



**ALEX BRIGUDAC**  
Head of partnerships,  
Prospa

Alex brings almost 20 years of diverse experience across the financial services industry to his role in building and leveraging a national partnership network for Prospa.

Prior to Prospa he held senior leadership roles with IAG and GE that gave him experience working directly with industry associations and aggregators as well as direct, indirect and digital distribution channels.



**CHRIS KROTIRIS**  
Group Director, Fundamental  
Business Finance

Chris Krotiris comes to Fundamental Business Finance with 17 years' experience in the accounting and finance industry. Commencing as a graduate accountant with Ernst and Young Professional Services in 1998 after completing a double degree at Flinders University of South Australia.



**SIMON SOUTHWELL**  
Head of southern region, FAST

Simon is very excited to be part of an industry leading team at FAST. Simon is the Regional Manager, South and is responsible for the Victorian, South Australian, Northern Territory, Western Australian and Tasmanian markets. He is passionate about the third party distribution industry and his commitment strengthens the support we provide to enable you to achieve future growth and business success in addition to ensuring FAST is very well placed to continue to lead the way in this dynamic industry.

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

#### Platinum Partner



#### Gold Partners



#### Event Partners



■ 1:10PM - 1:55PM

## MASTERCLASS: WORKING CAPITAL KNOWLEDGE

Debtor finance is one of the fastest growing working capital products in Australia and around the world, so what do brokers need to know to succeed in this market? In this session:

- Understand the seven cash drivers in a business
- Discuss the working capital cycle, including payables, receivables and stock
- Days on hand
- Look at an example of the level of working capital required to run a business
- Examine debtor/invoice finance and how it works
- Review some practical applications through real life case studies

### SPEAKER

**WAYNE GOSS**

General Manager WA, Scottish Pacific



Wayne Goss leads the Western Australian Scottish Pacific Business Finance team, which provides working capital solutions to SMEs. Wayne has worked in the debtor finance industry for nearly 30 years, the last 16 of which were with Scottish Pacific. He holds a BCom (Hons) degree from the University of Natal. Wayne currently lives in Perth with his family. In his spare time Wayne enjoys coaching hockey and fishing.

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

Platinum Partner



Gold Partners



Event Partners



■ 1.55PM - 2.40PM

## MASTERCLASS: EASY INCOME FROM RISK INSURANCE - A LIVE DEMONSTRATION OF A BROKER GIVING A QUOTE AND MAKING A SALE

In this session:

- Learn how to make your own business an effective “MMM” (money making machine)!
- As part of this live practical demonstration, one lucky broker will receive a free life, income protection or TPD insurance policy for 12 months
- This session will demystify and make clear how life insurance can turbo-charge the income to your own business. Come and see how... and have a chance at being insured – for free!
- We will even show how to market yourself better and generate income streams from other products and services too!

### SPEAKER

**MARK SCHROEDER**  
CEO, Spectrum Wealth



Mark is a founding member and director of Spectrum Wealth Advisers, a non-institutional dealer group established in 2010. Under his leadership, Spectrum has grown to more than 400 representatives. Prior to establishing Spectrum, he served an array of executive roles at organisations such as Westpac Banking Corporation Ltd,

St George Bank, Pivotal Financial Services Pty Ltd, Financial Wealth Services Pty Ltd, Fiducian Group Ltd, Tynan Mackenzie Pty Ltd and Computershare Ltd. Previously, he served as a submarine naval officer in the Royal Australian Navy and then an Air Force officer and squadron leader in the Royal Australian Air Force. He holds an MBA from UWS and is a graduate of the RANC (Royal Australian Naval College).

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

#### Platinum Partner



#### Gold Partners



#### Event Partners



■ 3.00PM - 3.30PM

## PANEL: ALTERNATIVE FINANCE OPTIONS

Traditional lending has long been a mainstay for business finance needs, but the changeable world of business often demands greater flexibility to realise success for SMEs.

In this session, discover:

- Why brokers should be looking at alternative finance options
- What type of alternative finance options are out there
- What alternative finance lenders can offer borrowers that the main lenders can't

### PANELLISTS:



**PAUL GOLDSMITH**  
Head of business development  
and partnerships, Bigstone

After a career in strategy and sales leadership across corporate and commercial banking with Macquarie and National Australia Bank, Paul recognised the enormity of the opportunity within Australia's highly underserved SME finance market.

He now focuses on building partnerships focused on providing SME's and introducers with value-driven and transparent funding, and enhancing market education about the alternate finance landscape.



**CHANTELLE BALL**  
Business development  
manager, Pepper Money

Chantelle Ball leads the Pepper Money Queensland BDM team, who provide alternative lending solutions to SME's on a daily basis. Dianne has worked in the finance industry for nearly 31 years, the last five of which were as a Pepper Money BDM. Dianne is passionate about helping brokers and their clients discover new ways to finance ambition.

**SESSION NOTES:** PLEASE ENSURE YOU DOWNLOAD THIS WORKBOOK AS A PDF BEFORE ENTERING NOTES AND SAVE AFTER EACH SESSION

Platinum Partner



Gold Partners



Event Partners

