

principal  
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# The Adviser **BOOTCAMP** SME BROKER 2017

## **DELEGATE WORKBOOK**

**BRISBANE 23 NOVEMBER 2017**  
**SOFITEL BRISBANE CENTRAL**



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

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## 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>MASTERCLASS: SHORT-TERM LENDING</b> <i>Presented by Semper Capital</i>
<b>4.00PM</b>	<b>CLOSING REMARKS</b>

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## 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)

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## 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)

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## GOLD PARTNERS



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 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)



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)

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Semper Capital is a specialist lender in short-term (1-12 months) property-secured finance – plain and simple. Semper find 'outside the box' solutions to circumstances that don't fit the bank due to policy or timing. Semper employs state-of-the-art technology that allows us to assess, offer and drawdown rapidly, or as required.

Solution focused, Semper seeks to break all common perceptions of lenders in its space by offering a well-priced, sympathetic approach to lending. Semper possesses the strongest possible funding structure, which allows it to lend as little as \$100,000 to as much as \$25 million and treats brokers and introducers as valued participants in the client's path to success.

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.

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

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

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## EVENT PARTNERS



**FUNDAMENTAL**  
*Business Finance*

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)



We believe that every business owner deserves the opportunity to access the capital, support and resources they need to grow and develop their business. Sail aligns with business owners and entrepreneurs across Australia to enable and inspire you with the confidence you need to venture forward. Confidence to realise your business vision. Securing proper financing for your business to thrive is no longer the difficult and complicated process it used to be. Sail offers a better lending solution in a changing world of business finance and technology.

“Sail is about liberating small business owners from the shackles of traditional banking. We're fuelled by a genuine desire to make a difference.” - Yanir Yakutieli, founder and CEO.

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

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■ 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

**PETER HEMMING**

Senior business development manager, NAB Commercial Broker



With over 14 years' experience in both the Australian and London banking sectors, Peter has gained great insight into both the credit and relationship management functions critical to delivering the best results for customers.

In these difficult operating conditions, Peter prides himself on going the extra mile to provide timely and

commercial advice and outcomes for his customers, whether it be in supporting growth aspirations or guiding them through the current tough economic landscape.

Peter is part of the inaugural team in Queensland's NAB Commercial Broker division and is excited to expand the bank's offering to brokers on new business opportunities.

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

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■ 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.

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■ 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:



**ROBYNNE FROST**  
National manager SME and commercial, Suncorp

Robynne has taken the lead in driving the vision and strategy for this new dedicated intermediaries channel some 2.5 years ago.

Prior to this role, Robynne has been a member of the Suncorp Intermediaries leadership team for five years and is very passionate and in tune on what is important to brokers in the Australian landscape.



**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.



**NATHANIEL FLACK**  
CEO, Fundamental Business Finance

As CEO and founder of Fundamental Business Finance, Nathaniel is a 'problem-solver' when it comes to relating to the financing of small and medium business clients. He brings over 10 years' working experience in the finance industry, and with his passion to help the small business community, his contribution to the team is indispensable.



**ROB RYAN**  
Head of northern region, FAST Finance

Rob has been in the financial services industry for over 23 years, with exposure to business banking, retail banking, private banking, credit/risk and loans administration.

Rob has a passion for the industry and strongly believes that the mortgage broker industry will continue to grow in share as they provide quality service to their customers.

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■ 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

#### MARCUS GRAY

QLD/NT sales manager, Scottish Pacific



Marcus is state sales manager – QLD & NT for the Scottish Pacific Group, managing the Brisbane new business team. Marcus has over 10 years' experience in Senior Management roles, having commenced with Bibby Financial Services.

During his management and leadership career, Marcus has held predominately new business acquisition and strategic sales

positions in the SME and emerging corporate sectors. Areas of expertise include cashflow lending, trade and structured finance.

Key strength is considered to be understanding the business cash drivers, sources and uses of cash, and the day-to-day challenges that SMEs face when growing and running a business.

In addition to his finance career, Marcus is involved in the Queensland Leaders Program as a cashflow finance industry expert and volunteers his time for multiple non for profit charities.

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■ 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).

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## ■ 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:



**DAN MCCARTHY**  
Head of origination and  
distribution, Sail Business Loans

Currently involved in Sydney fintech start-up Sail Business Loans, Dan McCarthy is a Sydney-based entrepreneur with sales, marketing and entrepreneurial experience spanning across Australia and the US.

As a young entrepreneur, Dan has been able to apply his skills to build a young team with a fresh, strategic approach to customer acquisition and product build.



**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.



**DIANNE ROBINSON**  
State manager,  
Pepper Money

Dianne Robinson 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.

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## ■ 3.30PM -4.00PM

### MASTERCLASS: SHORT-TERM LENDING

Short-term lending is highly flexible, quick and tailored to reflect the needs of individual clients. It is a particularly attractive option for SMEs when seeking to bypass cash flow issues or actualise business opportunities. In this session, discover:

- What short-term lending is
- Client benefits: how it can be used to address an immediate problem, or fulfil an unexpected opportunity
- Broker benefits: how to get a competitive edge through making short-term lending their niche

This session includes:

- A practical walk-through of a decision-making flowchart (i.e. to identify and process a short-term lending opportunity)
- Supporting materials/hand-out: The go-to guide for short-term lending
- Drinks provided throughout the session

### SPEAKER

**ANDREW WAY**  
Director, Semper Capital



Andrew has worked in banking and finance for 30 years, specialising in risk management. Originally from the UK, he worked in Hong Kong and Singapore for 12 years before moving to Australia in 1999 as CEO international

ratings for Ernst & Young. He has worked in the private sector and as a consultant and adviser to governments and non-governmental organizations. He was an expert

group adviser to the United Nations and co-founder of its Asia Infrastructure Development Alliance (AIDA). He was the publisher of the Australia Stocktake of Infrastructure Investment Opportunities in 1998 under *The Economist*, in co-operation with the Office of the Prime Minister. He is one of the founders of Semper Capital and remains an advocate of regulatory reform in the currently non-regulated commercial finance sector, and a proponent of responsible lending practices.

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