

RAIFFEISEN BANK AVAL BUSINESS ACADEMY IS AN INVESTMENT IN SUCCESS



Kyiv, Ukraine
August 16, 2017

UKRAINE'S BANKING MARKET

	2015	2017		Δ
Total number of banks	151	96		- 57%
Banks working with SME	15	25		66%
SME loans, billion EURO	1.3	1.5		15%
SME liabilities, billion EURO	0.7	2		185%



HOW UKRAINIAN BANKS WORK WITH SME



- **316,000** active SMEs
- **1,8** million individual entrepreneurs
- **85%** registered as individual entrepreneurs



- **25** banks actively render services to SMEs
- **10** banks = **80%** of the total SME credit portfolio
- **Short-term secured lending** - core financing product



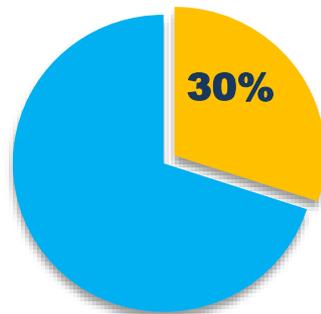
- **80,000** agribusiness clients = **20%** of total SME credit portfolio



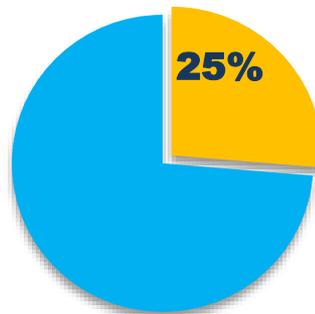
RAIFFEISEN BANK AVAL – A KEY PLAYER IN THE SME BANKING MARKET

1 among Ukrainian banks: market shares

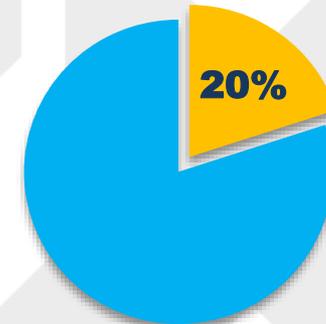
SME loans



SME liabilities



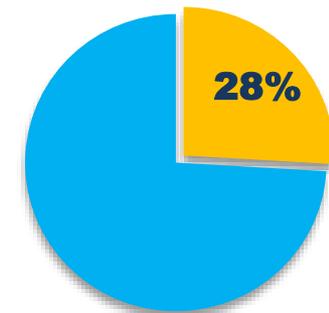
Agribusiness loans



*The highest market share
for private entrepreneurs:*

- Credit cards
- Credit lines
- Payments outside of Ukraine
- Payments and current accounts in national currency

**# 2 by number
of SME clients**



RAIFFEISEN BUSINESS ACADEMY – SINCE 2013



Internet portal “My Business”



Printed magazine “My Business”



Business seminars for SME clients



Why are we doing NFS?

1. New format of partnership with clients
2. Enhancement of clients' business management skills
3. Raising the clients' loyalty and activity, better client retention
4. Expanding clients database
5. Staff development as business trainers

A successful client = a successful business!



What are the training topics?

Business Cycles
and Liquidity

Managing
Cash Flows

Payables,
Receivables and
Inventory
Management

Investment
Decisions

Financial
Decisions

Business
Development in
Turbulent Times

**We neither advertise nor sell banking
products at our seminars!**



RAIFFEISEN BUSINESS ACADEMY

Who are our business trainers?



- Bank staff from SME business line with extensive experience in this segment
- Position is not important (*from Sales Manager to regional SME Business Head*)
- Combination of main job and trainer's work

Core requirements:



- Knowledge of financial analysis
- Presentation and communication skills
- Willingness to develop and improve



How do we motivate our trainers?

Non-monetary benefits:



- Attendance of external trainings and seminars
- Professional certification (*opportunity to conduct trainings outside the Bank*)
- Participation in conferences and round tables
- Annual meetings of trainers' team
- Learning from colleagues: attending seminars of other trainers (*in different regions of Ukraine*)



RAIFFEISEN BUSINESS ACADEMY

What have we achieved?

1. **140** seminars
2. **1.700** participants
3. **1.600** SMEs
4. **17** professional business trainers
5. **Growth** of clients loyalty and increased usage of banking products

**Dec
2013 –
June
2017**

A successful client = a successful business!

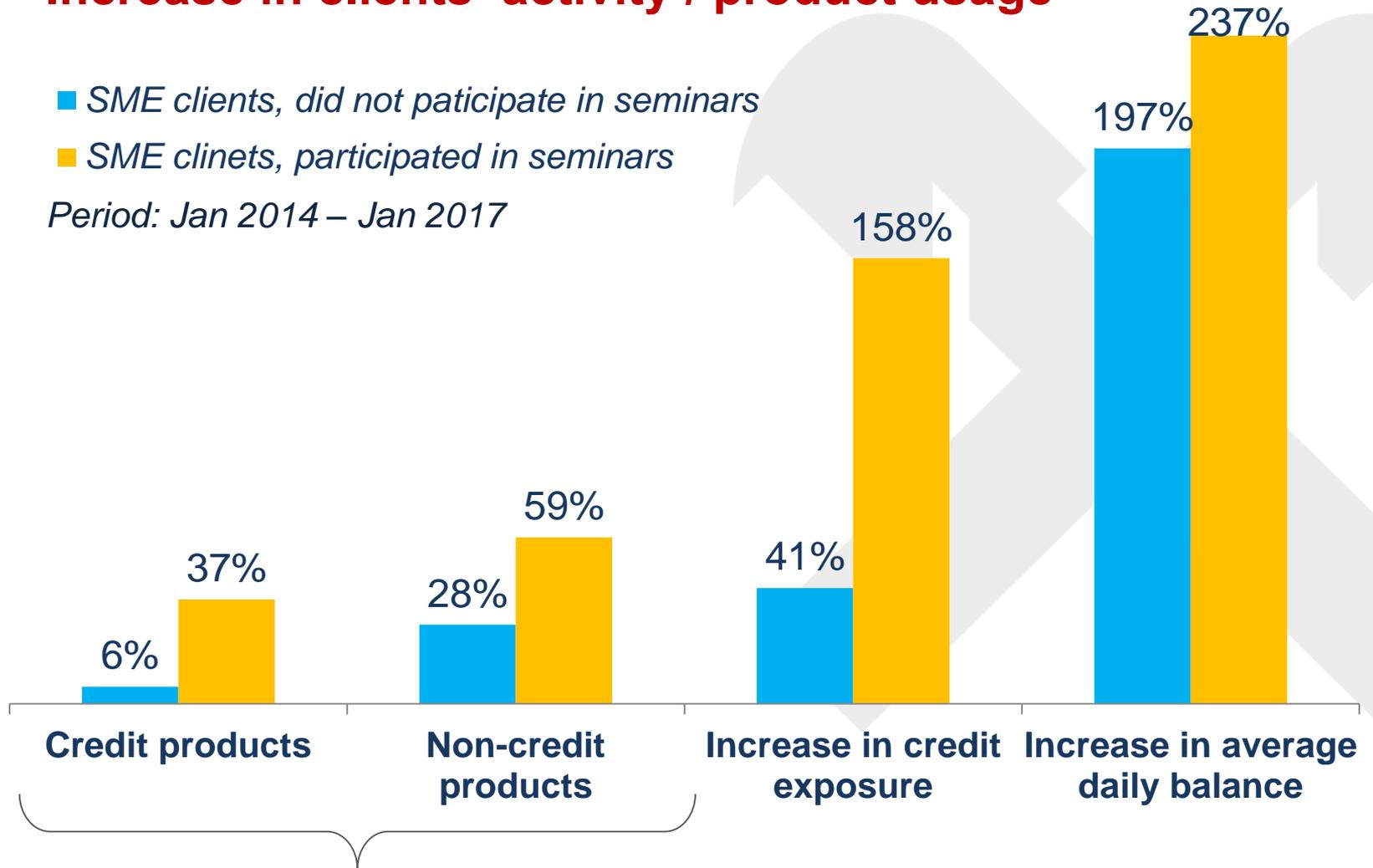


BENEFITS FOR THE BANK

Increase in clients' activity / product usage

- SME clients, did not participate in seminars
- SME clients, participated in seminars

Period: Jan 2014 – Jan 2017



Increase in number of products per client



BENEFITS FOR CLIENTS



- Improved business management skills



- Experience sharing



- Useful contacts and new partners



- An opportunity to refresh knowledge and learn best practices



- Business improvements, based on the obtained information



A successful client = a successful bank!

PROMOTING BUSINESS ACADEMY



**Among the
Bank's staff**



**Among SME
clients**

- Inviting branch staff to business seminars
- Promotion at the Bank's internal corporate events
- Leaflets on Business Academy with detailed description of training topics and benefits for clients
- Articles on seminars and interviews with participants – at the Bank's web-site and in printed magazines



A successful client = a successful bank!



Thank you

