



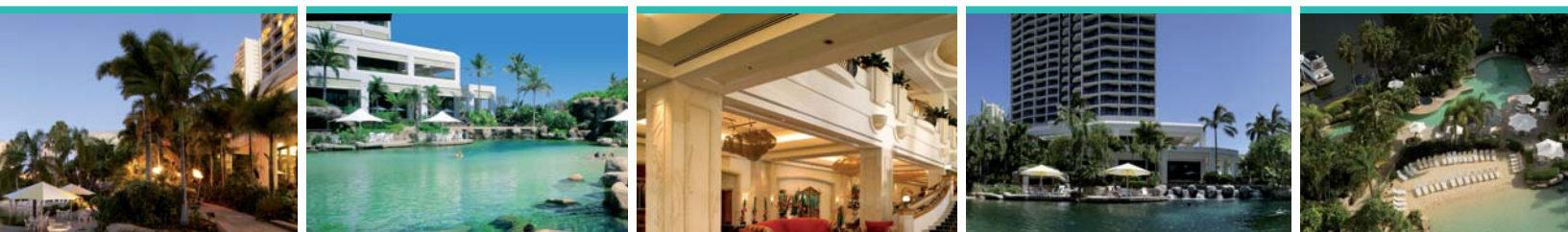
CAPITALISING UPON OPPORTUNITIES IN A CHANGED MARKET

AMInstitute Leadership Development Conference

Marriott Resort & Spa Surfers Paradise
158 Ferny Avenue
Surfers Paradise Queensland
Sat 1st & Sun 2nd August 2009

Proudly Sponsored by

EDACONO Holdings Pty Ltd
Mastering Governance, Strategic Knowledge and Risk



Leadership Development Conference

Program Synopsis

The Global Financial Crisis (GFC) has already evolved into a Global Economic Crisis (GEC) and may well yet evolve into a Global Social Crisis (GSC) with all the political and social upheaval that might entail. Governments are responding to these challenges in a globally co-ordinated manner ensuring that "The World has Changed Forever".

Some key impacts on these changes that are/will directly affect the retail financial services market here in Australia include: -

- sidelining of the securitisation markets for the foreseeable future with an immediate impact of destroying the business model of a number of the high profile non bank sector.
- major banks have been swallowing up significant players within the regional (second tier), banking and non-bank sectors.
- the four major banks have regained dominance of the market both in the lending and retail deposit areas.
- the four major banks are driving the re pricing of risk pricing which appears likely to have an impact on all areas of lending except the high quality home mortgage sector (LVR <80%).
- we await the major banks strategy for pricing of retail deposits once the wholesale market returns to more attractive rate settings.
- a new wave of prudential regulation is brewing at a global level and this will flow through into Australia.

- Federal Government policies relating to National Consumer Credit legislation Australian Consumer Law and Industrial Relations are being implemented through 2009/10.

- APRA is monitoring the performance of all ADIs far more closely than ever before and is predisposed towards intervention at an early point if it feels that an ADI is not demonstrably viable going forward.

- Consumers have migrated from a high propensity to spend and borrow to a more conservative stance of becoming net savers and paying down their loans fearful of how long the economic crisis will last and their risks of unemployment.

- A resurgence of demand from first home buyers driven by federal and state government grant and duty concession incentives is the only bright spot in a stagnant housing sector.

- The Government's Deposit Guarantee Scheme launched in October 2008 included banks, building societies and credit unions and is a great demonstration to the public about the safety and security standing of mutual ADIs.

So within the context of a revolution in our marketplace, mutual ADIs stand on the precipice of the greatest opportunity in a lifetime to significantly enhance their market share and thus the mutual sector's standing within Australia.

The key questions then for Boards and Management of mutual ADIs is: -

- what do we need to do to grasp this opportunity?
- what steps should each mutual ADI undertake to determine if they have both the motivation and the capacity to play their part in helping the mutual ADI sector to move forward?
- what needs to be done at the sector level to support and co-ordinate the development activity of the individual mutual ADIs?
- What are some of the disciplines and hard decisions that mutual ADIs will need to adopt and take on the journey onward and upward?

Graham Olrich
Chairman

Mark Kotorac
Chief Executive Officer



CAPITALISING UPON OPPORTUNITIES IN A CHANGED MARKET

Saturday 1st August

8.50 - 9.00 **Chairman's Welcome**

9.00 - 10.30 **Economic & Marketplace Analysis & Projections**

- **Bill Evans** - Chief Economist, Westpac Banking Corporation

- **Mike Roberts** - Senior Industry Advisor Research, Abacus - Australian Mutuals

- Open Forum Discussion

10.30 - 11.00 *Networking & Morning Tea*

11.00 - 12.30 - Exploring Marketplace Opportunities

- **Leon Gettler** - Freelance Journalist & Author

- Additional Presenters to be Confirmed

- Open Forum Discussion

12.30 - 1.30 *Lunch & Networking*

1.30 - 3.00 **Strategic Positioning for Growth Opportunities**

- Organic Strategies for Growth

- **Antoine Hermens** - Executive Director MBA Programs, University Technology Sydney

- In-Organic Strategies for Growth

- **Gerard Hermens** - Managing Director, Strategic Learning Partnerships

- Open Forum Discussion

3.00 - 3.30 *Networking & Afternoon Tea*

3.30 - 4.50 **Positioning for Growth Opportunities - mutual ADI approaches**

- **Mike Murphy** - General Manager, Queensland Teachers Credit Union

- **Kevin Dupe'** - Chief Executive Officer, New England Credit Union

- Open Forum Discussion

4.50 - 5.15 **The Seven Deadly Sins of the Global Financial Crisis**

- Directors in Contemplation - One for the Road with AMInstitute Directors

5.15 Close

7.00 *Pre Dinner Drinks*

7.30 - 11.30 *Conference Dinner featuring a fabulous Seafood Buffet & Entertainment from **Groove INC***

Program Cont

Sunday 2nd August

8.50 - 9.00 Chairman's Welcome

9.00 - 10.30 Risk Assessment - How has the Market Changed / Where are the Opportunities?

- **Steve Blinco** - Manager Supervision Specialised Institutions Division, APRA
- **Paul Caputo** - Risk Director, Genworth Financial Australia & New Zealand
- Open Forum Discussion

10.30 - 11.00 Networking & Morning Tea

11.00 - 12.30 Federal Government Reform Program - What are the Impacts / Opportunities ?

- Preparation for National Consumer Credit Protection Law*
- **David Daniels** - Director, Daniels Bengtsson,
Strategic Considerations in the new Industrial Relations Environment
- **Warwick Smith** - Principal, Warwick Smith Consulting
- Open Forum Discussion

12.30 Chairman's Closing Remarks

AMInstitute Continuing Professional Development accreditation 9 hours.
AMInstitute members who attend the full Conference will earn 9 CPD points.



SPONSORS

The Australasian Mutuals Institute would like to take this opportunity to thank all sponsors of the 2009 Leadership Development Conference.

GOLD SPONSORS



SILVER SPONSORS



The Jack Ross Memorial Fund

SPECIAL SPONSORS

BRONZE SPONSORS



Registration



Tax Invoice Date: 12th May 2009
Australasian Mutuals Institute Ltd
ABN: 50 023 683 196
Level 2, 36-38 Victoria Street, Burwood NSW 2134
(PO Box 525, Burwood NSW 1805)

Details

Title:	Name:	Surname:
Partner Title:	Name:	Surname:
Position:		
Organisation:		
Business Address:		
	State:	Postcode:
Phone:	Fax:	Email:

1. Registration Fees

	Non Member	Member	Member CU <\$100m assets	
Conference Registration prior to 10th July	<input type="checkbox"/> \$825	<input type="checkbox"/> \$715	<input type="checkbox"/> \$660	\$
Conference Registration after 10th July	<input type="checkbox"/> \$935	<input type="checkbox"/> \$825	<input type="checkbox"/> \$770	\$
			Subtotal 1	\$

Conference Registration fees cover attendance at the Conference plus lunches on Saturday and Sunday, morning and afternoon teas where served on each day. Registration Fees do not include dinner on Saturday evening.

Delegates please tick here if you will be staying for lunch on Sunday

2. Conference Dinner Saturday Evening \$99 per person

Delegate Partner

Subtotal 2 \$

3. Partner's Lunch @\$30 per person per day

Saturday Sunday

Subtotal 3 \$

Total 1, 2 & 3 \$

ACCOMMODATION

PLEASE COMPLETE THE ENCLOSED ACCOMMODATION BOOKING FORM AND RETURN DIRECT TO MARRIOTT SURFERS PARADISE WITH ONE NIGHTS ACCOMMODATION DEPOSIT.

PAYMENT OPTION

Authorise AMInstitute Ltd to debit Cuscal Ltd S1 Account No: _____

Authorising Officer: _____ Signature: _____

Cheque enclosed in the amount of \$ _____

OR

Please charge my credit card facility in the amount of \$ _____

Visa Mastercard Amex Diners

(Credit Card Payments will attract a fee of 3%)

Credit Card Number: _____

Cardholder's Name: _____

Signature: _____

Expiry Date: _____

OR

Via EFT

Credit Union: Credit Union Australia Ltd

Branch: Burwood

BSB: 804050

Account No: 30686942

Account: AMInstitute Ltd

Quote Reference: LDC 2009

THE TOTAL PRICE INCLUDES 10% GST.
THIS DOCUMENT WILL BE A TAX INVOICE
FOR GST WHEN YOU MAKE PAYMENT

Please Use One Registration Form
Per Person, Photocopy If Additional
Forms Are Needed



PLEASE RETURN A COPY OF YOUR REGISTRATION WITH PAYMENT TO

Kelly Kelley, Australasian Mutuals Institute Ltd (AMInstitute Ltd),
PO Box 525 Burwood NSW 1805

Ph: 02 9744 5717

Fax: 02 9744 5752

Email: info@aminstitute.org.au

ACCOMMODATION BOOKING FORM

Leadership Development Conference

Australasian Mutuals Institute

31 July - 04 August 2009

(Please read carefully and complete all areas)

Guest Name: _____

Share Guest Name: _____

Company Name: _____

Address: _____

State: _____ Postcode: _____

Phone (H): _____

Fax: _____

Email: _____

Arrival Date:	Departure Date:
Adults:	Children: Ages:
KING <input type="checkbox"/>	TWIN <input type="checkbox"/>
Rollaway bed additional \$40.00 per night <input type="checkbox"/>	Baby Cot <input type="checkbox"/> - complimentary
Smoking <input type="checkbox"/>	Non Smoking <input type="checkbox"/>
<p>Hinterland View room includes Breakfast for two : <input type="checkbox"/> AUD \$200.00 per room per night</p> <p>Ocean View including breakfast for two : <input type="checkbox"/> AUD \$250.00 per room per night</p> <p>Studio Suite room only AUD\$410.00 per room per night : <input type="checkbox"/></p> <p>Executive Suite room only AUD\$520.00 per room per night : <input type="checkbox"/></p> <p>Please note that the credit card given below is for Reservation Guarantee only. You will be required to provide a form of payment upon departure to settle your account.</p> <p>If you would like to prepay the accommodation please contact the hotel for the applicable authorisation form.</p> <p>CONDITIONS:</p> <ul style="list-style-type: none"> The credit card guarantees your booking for an arrival. Any cancellations made within 24 hours of arrival or No Shows made will incur a cancellation fee equal to 1 night's accommodation. 	
Method of Guarantee: Chq <input type="checkbox"/>	Credit Card <input type="checkbox"/>
Card Number:	Exp: /
Signature of Cardholder:	
Name on Card: (please print)	



The epitome of five star elegance, the Surfers Paradise Marriott Resort combines casual Queensland charm with superior international style to create a unique, unrivalled Gold Coast holiday experience.

Within the grounds are over 2.5 acres of blue lagoons, with snorkelling and scuba diving available in a man-made coral reef with tropical fish. Guests can enjoy private sandy beaches, heated pools and spas, waterslide, waterfalls and award winning tropical gardens.

All rooms offer views of the Pacific Ocean, the Hinterland, or Nerang River, each providing a superior level of comfort, privacy and security with a level of accommodation to suit any particular request.

A block of rooms is being held for delegates at the Surfers Paradise Marriott Resort from 11 June 2009. Bookings should be arranged only through Surfers Paradise Marriott Resort Reservations Department and should be made by 01 July 2009 to ensure accommodation at the group rate. The reservation is definite only upon receipt of confirmation from the hotel.

Arrival & Departure Times:

Check In: 2:00pm
Check Out: 11:00am

Room Occupancy:

The maximum capacity for our accommodation guestrooms is 3 adults or 2 adults and 2 children (14 years of age or under).

A charge of \$40.00 applies per night for a third adult (15 years of age or over).

Single/Double Room:

Consists of 1 king size bed

Twin Room:

Consists of 2 double beds

Additional Bedding:

Rollaway Bed - \$40.00 per night
Cots - Complimentary

Please complete this form and fax or post to:

Reservation Department
Surfers Paradise Marriott Resort
158 Ferny Avenue
SURFERS PARADISE Q 4217
Telephone: 07 5592 9800 Fax: 07 5592 9881
Email: marriottsurfers.res@marriotthotels.com
Owner: 158 Ferny Avenue Pty Limited
A.C.N. 105 027 012