



**Association of Independently  
Owned Financial Planners**

ANNUAL CONFERENCE  
MUMBAI 2004

*Conference Book*

*Delegate:*

WELCOME TO THE AIOFP'S  
5<sup>TH</sup> ANNUAL OFFSHORE  
CONFERENCE



Taj Mahal Palace & Tower Hotel

Mumbai, India

22 – 27 October 2004

## Mumbai Conference Agenda - Timetable

### Friday 22 October 2004 to Wednesday 27 October 2004

Fri 22 October	Saturday 23 October		Sunday 24 October		Monday 25 October		Tuesday 26 October		Wednesday 27 October	
	7.30	BREAKFAST	7.30	BREAKFAST	7.30	BREAKFAST	7.30	BREAKFAST	7.30	BREAKFAST
MEMBERS AND GUESTS DEPART FOR INDIA	9.00	President's Welcome And New Member Brief.	9.00	Member issues for discussion / resolutions	9.00	Member issues for discussion/resolutions	Free Morning		9.00	Practice Acquisition - Enterprise 121
	9.15	CEO's Report							10.00	Member Resolutions
	10.00	AFCC Update	10.00	Salary Sacrifice	10.00	A Paperless Office			11.00	MORNING TEA
	10.30	PCM Update	10.30	Minimizing Legal Costs						
	11.00	MORNING TEA	11.00	MORNING TEA	11.00	MORNING TEA				
	11.15	Perpetual	11.15	Investment opportunity - Dr. Roger Sexton	11.15	Future of Platform Pricing and Functionality - Richard Nunn				
	12.00	HFA	11.45	Insurance Pool	12.00	Timbercorp Securities			12.00	Meet in Foyer - Departure for Lunch / Cruise to Elephanta Caves
	12.30	LUNCH	12.30	LUNCH	12.30	LUNCH	Free Afternoon		12.30	LUNCH
	1.30	Challenger	1.30	Kebbel Investment Bank	1.30	Count Software Presentation			1.30	Member Resolutions
	2.15	Invesco	2.15	Palandri	2.30	Rightsizing of the Steel Industry				
	3.00	Zurich	2.45	Manage the Manager					3.00	CONFERENCE CLOSE
	3.45	AFTERNOON TEA	3.15	AFTERNOON TEA	3.00	AFTERNOON TEA				
	4.00	IOOF/Perennial	3.30	Colonial First State	3.15	Norton Capital				
	4.45	Marketing/Promotion of AIOFP	4.15	Ian Johnston / FSR Workshop MC Richard Nunn	3.45	Telstra/ACI/AWU/Skilled Vehicle Industry discussion				
	5.30	Close of Business	6.00	Close of Business	4.45	Member discussion				
6.45	Meet in Foyer	6.45	Meet in Foyer	6.45	For 7pm Rendezvous Room					
8.00 PM WELCOME DRINKS IN HOTEL BAR	7.00	CONFERENCE DINNER KHYBERS RESTAURANT GEOFF EASDOWN /PETER WILMS "THE ANSETT COLLAPSE"	7.00	DINNER AT TENDULKARS	7.00	DINNER AT HOTEL GUEST SPEAKER PROF. RATNAKAR SHETTY- SECRETARY, MUMBAI CRICKET ASSOC.	Free Evening		DEPARTURE FOR NAGPUR & OTHER DESTINATIONS	
MEMBER SESSION ONLY										



**The AIOFP Board wishes to gratefully thank the following Key Fund Managers for their on-going support.**

- Challenger
- Colonial First State
- Invesco
- IOOF / Perennial
- Perpetual
- Zurich

Specialist Sponsors:

- HFA
- Keibel Ltd
- Palandri
- Timbercorp
- Willis



## **“Streamlining for Greater Profitability”**

This year’s conference is particularly special. Not only do we have a record number of members and guests attending, it is in the first after the introduction of the FSR in March 2004.

Members overwhelmingly voted for a theme that would assist them with the day to day operation of their practice, minimise costs and maximise value for clients. After all that is said and done, if we cannot run a profitable business we will not be there to serve our clients’ needs going forward. Once we have survived the new regulatory environment we then need the ability to attract new clients to our front door, then possess the sales skills, strategies and products to win and retain them.

The program addresses these three critical ingredients to surviving in business - practice management, product, selling/marketing techniques and strategy.

We will have our chance to firstly debate and secondly (hopefully) modify the FSR requirements for the industry with ASIC Financial Services Executive Director Ian Johnston. Operating a paperless office, minimising legal costs, enhancing management techniques, assisting your advisers to sell and a possible solution to your software needs should provide ample ideas to streamline your practice. An exciting investment opportunity presented by leading Economist Dr Roger Sexton and presentations from leading Fund Manager Representatives will update the latest product opportunities for clients.

A key element will be the marketing of the AIOFP going forward directly encouraging consumers to seek and use a local AIOFP Members in their area. A paper from Colonial First State Distribution Head Richard Nunn on the “Future of Platform Pricing and Functionality” should be of interest to all.

In the past we have been “overweight” with our trade union friends when compared to the corporates. This year we will have key corporate representatives from ACI, Skilled engineering, Telstra, One Steel and a few new faces from the union movement. New direction options for PCM and an update of AFCC/Choice Career Services marketing opportunities should round off a memorable experience for all concerned.

See you for refreshments on Friday evening and please do not forget the penalties for non compliance!

Regards

**Peter Johnston**



## Delegates, Partners, Sponsors & Guest Speakers

NAME	COMPANY	ACCOMPANIED BY
ANDERSON, Sarah	Perpetual	
BECK, Richard	Kebbel Investment Bank	Anna
BRISTOW, Ian	Money Matters Fin Sol	
BURNARD, Graham	Zurich	
CAMERON Robert	Acclipse	
CARTLEDGE, Paul	Pathways	
CASAROTTI, Frank	Colonial First State	
COCKLE, Fabian	Timbercorp Securities	
DAVIS, Brett	Portfolio Managers PL	
DIXON, Barry	Goldsborough	Pam
DYKE, David	Intervest/AIOFP President	Lesley Hastwell
EASDOWN, Geoff	News Corporation	
EUVRARD, Mark	The Salisbury Group	Sharon
GILHOME, Michael	ACI Packaging	
GORDON, Roger	Waldorf Fiducial	
GOW, Roger	Sagecorp Securities	
GROSSER, Frank	JGL Financial Svces	
HALL, Ross	Noblelink Capital Ltd	Beverley
HANCE, Tony	Timbercorp Securities	
HILLIER, Stuart	Palandri Capital Ltd	
JOBLING, Sally	Kebbel Investment Bank	
JOHNSTON, Ian	ASIC	
JOHNSTON, Peter	AIOFP/AFCC CEO	
KILEY, John	WealthSure	
MARTINIS, Oscar	HFA Asset Management	
McMAHON, Brad	One Steel	
McMILLAN, Neil	Prime Time Financial	Helen
MELHEM, Cesar	AWU – Victoria	
MENZIES, Damian	AFCC/CCS Director	Jacquie
NOACK, Paul	Consultant	
NUNN, Richard	Colonial First State	
OLIVER, John	Goldsborough/PCM Chair	Judy, Amy & Tom
OWEN Bill,	Bill Owen Financial	Linda Jodner
PAWSKI, Darren	Wealthsure	
PERKOVIC, Marianne	Count Financial	
PHILLIPS, Michael	MD Phillips & Associates	
PHILLIPS, David	MD Phillips & Associates	
POMEROY, Bob	Choice Career Svces	
POW, Chris	Greensborough FS	
POWELL, Keith	Powell Capel FS	
RANGER, Dianne	Challenger	
REINECKE, Bob	Kebbel Investment Bank	
RYAN, Dennis	PCM	Jo
RYAN, John	Invesco Australia Ltd	



SEAGRIM, Anne-Marie	Seagrims Pty. Ltd	
SEAGRIM, Peter	Seagrims Pty. Ltd	
SEXTON, Roger	Venture Capital Board	
SINGH, Indy	Fiducian	Shree
SIRAGUSA, Tony	Money Guidance	
STAPLETON, Brian	Telstra	
STEWART, Andrew	IOOF	
STOREY, Rob	WealthSure Pty. Ltd	
TARRANT, Ross	Tarrant & Tarrant	Ruth, Steven & Lara
TAYLOR, Michael	Prime Time Financial	Christine
TURNER, Colin	Waldorf Fiducial	
TURON, Arwed	Lindquist Partners	
WATSON, Larry	Hunter Consultant	
WHITE, Kim	CBA	
WHITTINGTON, Susan	AIOFP Administration	
WILMS, Peter	Bus. Comm Consultant	
WOOD, Peter	Norton Capital	
WOOLLARD, Peter	Lifelong Fin Services	



## Useful Conference Information

**Peter Johnston:** General enquiries: 0418 857 621

**AIOFP Travel Agents:** Enza/Rose (08) 8294 5900  
Ian Rice 0419 864 345

**Hotel Details:** The Taj Mahal Palace and Tower  
Apollo Bunder, Mumbai 400 001  
Tel : 0011 91 22 5665 3366  
Fax: 0015 91 22-5665 2711  
Email: Mahal@tajhotels.com

**Conference Room Location:**  
Rendezvous Room, top floor of the Tower

### **Dress requirements:**

The dress for the conference is very casual during conference times and smart casual during organised dinners. Dress on the Tuesday cruise will also be casual.

### **Meals:**

Breakfast - A Sumptuous Buffet Breakfast is included in the package.

Lunch - Included in the conference package on Saturday, Sunday, Monday, Tuesday and Wednesday (*on the cruise*)

Dinner **Saturday** - Khybers Restaurant. Meet in hotel foyer at 6.45pm for short walk to the restaurant.  
**Sunday** - Tendulkars Restaurant. Meet in foyer at 6.45pm for short walk to the restaurant.  
**Monday** – Taj Mahal Palace & Tower hotel in room to be advised at 7pm.  
**Tuesday** - Free time.

### **Administration:**

AIOFP Sponsorship will cover all scheduled dinners and the Elephant Cave cruise. **Please do not forget to bring two bottles of wine for the Sunday evening dinner.**

### **Currency:**

Rupee (INR) / US / Australian dollars readily exchanged at the hotel. At conference book print date Exchange Rates (approximately): **\$US100 = 4,586 INR: \$AUD100 = 3,351 INR**

### **Weather:**

Mumbai will be hot and humid 29-32 deg Celsius.



## **Health Warning**

Under no circumstances should you drink the local water or have non sterilised ice in your drinks. Vaccinations are at your own discretion. The traveller's kit is a great idea and recommended!

## **Transfers**

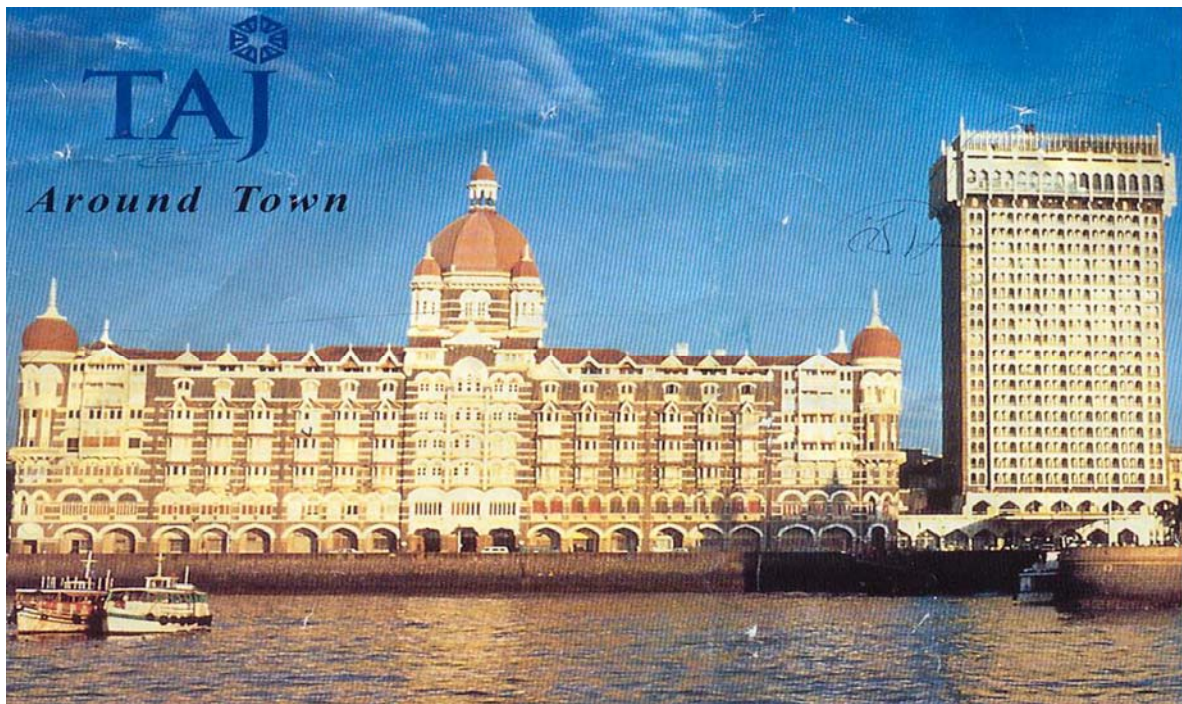
Transfer from the airport to the hotel and return are funded by the AIOFP.

## **Miscellaneous**

The electricity supply in India is 220 Volts and 50 Hz (240Volt appliances will not need a voltage converter). The electrical sockets require three (or two) round pin plugs.

Shopping & Attractions: See back pages

## TAJ MAHAL PALACE & TOWER HOTEL, MUMBAI





## Guest Speaker Profiles

**IAN JOHNSTON**  
**Executive Director, Financial Services Regulation**  
**Australian Securities & Investments Commission**



Ian Johnston is the Executive Director responsible for all financial services regulation within ASIC. This includes managed funds, insurance, superannuation, deposit taking and financial advisors. This also includes the continuing implementation of the Financial Services Reform Act (FSRA), which commenced on 11 March 2002. From July 2002 to end February 2003, Ian also fulfilled the role of Acting Commissioner.

Ian joined ASIC in 1999.

Originally a lawyer, Ian has performed a number of roles in financial services, including being Chief Executive Officer of National Mutual Trustees Ltd (later AXA Trustees).

Ian was a member of the Superannuation Working Group, reporting to the Assistant Treasurer on superannuation regulatory reform.

Outside of ASIC, Ian sits on the advisory boards of a number of Arts groups and charities (including the Bell Shakespeare Company and The Australian String Quartet).



## Guest Speaker Profiles cont'd

### **Richard Nunn General Manager Distribution, Colonial First State Inv**

Richard joined Colonial First State in August 2003 from IOOF, where he was General Manager, Retail Funds Management. He first joined the financial services industry in 1988. Between 1988 and 2000 he held various positions at AXA Asia Pacific Holdings Ltd (previously National Mutual). These included National Retail Sales Manager and Head of AXA Advisor Services and Business Manager, International Operations, as well as being a Director of a number of AXA's subsidiary companies.

As General Manager of Distribution at Colonial First State, Richard oversees all aspects of Distribution including Adviser, Corporate Superannuation and Institutional channels as well as Distribution support services and contributes towards product development. Richard holds a Bachelor of Business, a Graduate Diploma in Economics and is a Graduate member of the Australian Institute of Company Directors having completed their Diploma course.

### **Dr Roger Sexton, Venture Capital Board**

Roger Sexton is a graduate in Economics and Commerce with Doctorate and Masters Degrees from North Carolina University in the USA and an Honours Degree (First Class) in Economics from the Flinders University of South Australia. He was awarded the Bank of Adelaide Prize in Economics in 1970 and the AAES Outstanding Doctoral Program Award in 1976. After graduating in 1976, Roger spent ten years in various senior management positions with the Commonwealth and State Governments. He was a Director of the Industries Assistance Commission in Canberra and was Executive Director of State Development in South Australia.

In 1985, he moved to the private sector and trained as a Merchant Banker with international merchant bank, Morgan Grenfell (now Deutsche Morgan Grenfell). His specialisation in corporate restructuring and "work-outs" led to his appointment by the South Australian Government in March 1994 as Chairman of the Asset Management Task Force to rehabilitate and sell some A\$2.0 billion of public sector assets and businesses as part of the State's debt reduction program.

Roger is the founder and Deputy Chairman of the publicly listed Beston Wine Industry Trust and the founder of investment bank, Beston Pacific Corporation Limited (subsequently acquired by Challenger International Limited). Roger is currently the Chairman of the Venture Capital Board. He was formerly the Chief Executive Officer of the Office of Economic Development and a member of the Economic Development Board. He is a Fellow of the Australian Institute of Company Directors and a Fellow of the Australian Institute of Management.

### **Peter Wilms, Business Communications Consultant**

Peter is a highly experienced journalist and business communications consultant who has worked for a number of Australian publications and on Fleet Street in London. He was media adviser to the administrators of the failed Ansett Airline and, with Geoff Easdown, wrote the best-selling business book : " Ansett: the Collapse."

### **Geoff Easdown, Senior Journalist Melbourne Herald Sun**

Geoff is a leading business journalist with the Melbourne Herald Sun newspaper, part of the News Limited Group, which has publications in every State. He has more than 35 years experience covering some of Australia's biggest and most controversial stories including the Queensland Fitzgerald Inquiry and WA Inc. Inquiry.



## **Marianne Perkovic B.Ec Executive Director, Chief Operating Officer Count Financial Limited**

Marianne Perkovic has 10 years experience within the financial services industry with a strong superannuation, social security and self-managed super fund background. Marianne has a Bachelor of Economics with a Business Law major from Macquarie University and is currently studying an MBA at Macquarie Graduate School of Management. Marianne has been employed with Count for over six years, and was appointed Chief Operating Officer in January 2004 and appointed Director on 15 March 2004. Over the years, Marianne has been responsible for the Adviser Services Team, Technical Team, Paraplanning Team, Business Development area and Training Team.

In 2000, despite having no formal training in IT, Marianne accepted the challenge of taking over the management of an important IT project - improving Count's existing financial planning software by adding new functionality and placing it online. This system remains a source of competitive advantage for Count. Marianne is also a Director of Compound Investments Limited and a Director of Count Pty Ltd, Trustee company for the Count Charitable Foundation.

## **Sarah Anderson, State Manager SA NT, Perpetual Investments**

Sarah joined Perpetual Investments in March 1998 within NSW as a Business Development Manager. In November 1999 Sarah was promoted to State Manager of SA and NT. Sarah is responsible for the development and implementation for the SA and NT business development strategy and for providing service and support to the advisory networks in these states. She is a member of the Financial Planning Association, an Associate member of the Securities Institute of Australia and has been in the finance industry for 11 years in a variety of roles. She has a Bachelor of Economics, Masters of Accounting and a Graduate Diploma in Applied Finance and Investment.

## **Rob Cameron, Managing Director & Founder, Innovate Pty Ltd**

Rob Cameron is an Australian pioneer in the development of knowledge and process management systems for small to medium sized professional practices, and has been active in the industry for the last 9 years. Rob is the managing director of Australian software developer, Innovate which produces a range of workflow and document management applications for small to medium sized companies, including Level 31.

His goal is to enable small to medium professional practices to take advantage of cost savings traditionally only available to large firms through the implementation of systems to improve productivity and processes. He is also passionate about enabling SME firms to embrace new work practices including the mobile and less paper offices. Rob's experience working in and for small to medium sized businesses as an employee and consultant lead Rob to launch Innovate in 1996. Prior to this, Rob spent 7 years working in the accounting profession as an accountant and IT consultant with some of the industry's most successful large, small and mid-sized accounting practices.

Rob's extensive experience includes working with companies such as Price Waterhouse, UK Investment Bank, Invesco MIM, DMO MacKenzie, and Pannell Kerr Forster, where he developed and implemented technology applications that enabled PKF to significantly reduce administration, improve workflow processes and increase profits. Rob has a Bachelor of Economics degree majoring in Commerce from Adelaide University and is a Chartered Accountant.

## **John Ryan, Manager, Invesco Retail Sales**

Dip. Bus (Accounting); A.S.A. (Responsible for Victorian & South Australian Retail advisor network)  
John has worked in the financial services industry for the past 22 years, including 16 years at INVESCO. John's various roles have afforded him experience in client service, finance, and administrative areas.



As a result, John possesses substantial in-depth experience and knowledge of the finance industry. In addition to holding positions as a Corporate Superannuation Trustee Director and as a Financial Consultant with one of Australia's leading dealer groups, he has specialised in the areas of corporate tax and financial accounting for trusts and distribution and performance analysis.

### **Graham Burnard, Regional Manager NSW/ACT Zurich**

Graham Burnard has been with Zurich for five years during which time he has held a variety of positions including management of Strategic Alliances and the affiliated distribution network. Since February 2002 Graham has been the Regional Manager for NSW and ACT. Graham has over 15 years industry experience, initially as a Fund Manager with Global Funds Management and later in distribution with SEALCORP. Graham holds a Bachelor of Economics from the University of Sydney and is an Associate of the Securities Institute where he is an occasional lecturer

### **Di Ranger, Business Development Manager Challenger Financial Services**

Di has had 12 years experience in the Financial Services Industry, ten of which have been as a practicing financial planner. During this time Di studied through the Deakin University, NSW for her Diploma in Financial Planning, and completed this in 2000. Di achieved the status of Certified Financial Planner (CFP) in 2000 and is a member of the FPA. She joined Challenger Financial Services Group in her new role as Business Development Manager, in 2002.

### **Oscar Martinis – Head of Distribution HFA Asset Management**

Oscar Martinis is a senior executive and Head of Distribution for HFA Asset Management. Oscar has over 15 years experience in the investment industry with the past 5 years being focused on absolute return funds. Oscar has a bachelors Degree in Accounting and has undertaken post graduate studies with the Securities Institute of Australia. Oscar has held various senior positions with groups such as State Street, Westpac, and Rothschild.

### **Frank Casarotti, Head of Adviser Distribution Colonial First State**

Mr Frank Casarotti is Head of Adviser Distribution for Colonial First State Investments Limited. Frank joined Colonial First State in 1992 from National Mutual, where he was a Marketing Consultant for Retail Financial Services. He first joined the financial services industry in 1979.

Between 1989 and 1990 he was the Queensland Manager for Brick Securities. Mr Casarotti also gained a broad understanding of the friendly society industry, spending two years with IOOF Funds Management. The previous eleven years of his career were with the Australian Eagle Group in Victoria and Queensland where he gained extensive experience in Superannuation, Life Insurance and Agency Management.

As Head of Adviser Distribution, Frank oversees the marketing and service initiatives of each state and contributes towards product development, group communications and distribution strategies for Colonial First State's extensive range of retail offerings, including the Managed Investment Funds, Super and Allocated Pensions.

### **Indy Singh, Managing Director, Fiducian Portfolio Services Limited**

Indy is the Managing Director of Fiducian Portfolio Services Limited and the person who brought this concept into reality. Indy is a Metallurgical Engineer has a Masters degree in business management, a Post-Graduate Diploma in Investment Management, a Post- Graduate Diploma in Financial Planning with a CFP designation and is an Associate of the Superannuation Funds of Australia. He brings a wealth of experience in manufacturing, management, business development and consulting to the financial services industry.



Cont'd..

Indy has worked in India, West Africa and SE Asia, where he consulted on sub-sector economic studies and industrial development projects funded by state and federal governments and the World Bank. Prior to establishing Fiducian, Indy was previously the General Manager of Research and Investment in a large financial planning and funds management business which he listed on the stock exchange and whose funds he managed with excellent results. He is widely respected for his knowledge of the investment markets and the needs of investors and financial planners.

### **Peter Wood, Director Norton Capital Pty Ltd**

Peter is a Director and Shareholder in Norton Capital and his responsibility is for the distribution network of financial planners and accountants. Previously Peter was NSW State Manager of Palandri Capital. Prior to joining Palandri he was involved in capital raising for numerous projects which included the development of various financing packages. Peter spent his first fifteen years in advertising handling many of Australia's biggest accounts and is a specialist in the area of industrial marketing. His hobbies are many and varied but none more important than writing and the history of cricket. This conference allows another dream to be fulfilled seeing an Australian team demolish the sub-continent.

### **Kim White, Chief Executive Officer, Enterprise 121 – CBA**

Before orchestrating the build of Enterprise121, Kim spent three years with the Challenger Group in Hobart, Melbourne and Sydney, most prominently as Managing Director of Garrisons Pty Ltd, then a national funds management and financial planning franchise group wholly owned by Challenger. Prior to joining the Challenger Group, Kim worked with AXA Australia for more than 10 years. Kim held several senior positions in various state and national roles within the AXA Group, including the last four as General Manager and Director of NMMT Ltd, which then administered more than \$2.3 billion in several master trusts and do-it-yourself super funds. Under his direction, NMMT's SUMMIT Master Trust won the coveted Assirt Service Level Award, which recognises service excellence within Australia's financial services industry. Prior to his time with AXA, Kim spent six years with the multinational company 3M as State Manager, Information Systems.

### **Richard Beck, Executive Chairman, Kebbel Group**

In 2001 Richard Beck recognised that the young 'up and coming' property developers needed access to capital to provide the opportunity to produce quality developments in an unprecedented economic environment. Through the establishment of the Kebbel Group Richard Beck selected and trained to the highest standards an experienced and talented team that would implement his vision and meet the emerging commercial needs of select developers and property entrepreneurs. Richard built Kebbel drawing upon his reputation for excellence and high quality standards achieved over the last 30 years. The Kebbel Group has to date assisted a diverse range of clients completing and having in progress \$140 million of developments. Through Richard Beck's strategic leadership Kebbel has developed a formidable capital raising capability providing high net worth investors significant opportunities to create wealth through investing in quality niche property related investment opportunities and products.

### **Mike Gilhome – ACI Packaging**

Extensive experience (30 yrs) covering all aspects of employee relations and change management having worked for the Airline Hostesses Association (industrial officer) Pilkington Australia (DIV HR Mgr) BTR NYLEX(Group Employee Relations Mgr) and ACI Glass Packaging Group (Regional Employee Relations Mgr)



## **Stuart Hillier - Palandri**

Chartered Insurance Agency Manager / L.I.M.R.A. (International) Commissioner for Declarations. PS 146 Compliant

Commenced in the Financial Services Industry as an Adviser with AMP (Perth) in April 1984.

- In May 1985 joined AMP Sales Management as trainee Manager and from October 1985 to November 1993 inclusive managed a number of AMP Sales Units including the largest AMP Life & General Agency in Western Australia. During this period, held a Proper Authority with Hillross Financial Planning
- From December 1993 to February 1995 was State Sales Manager for Prudential Assurance Co in Western Australia.
- March 1995 to October 1998 was a self-employed business consultant providing Financial Services to Small and Medium Sized Enterprises. Contract work included raising capital for SME's, Property Syndication, Coordination and preparation of Disclosure Documents, Information Memorandums and Prospectus. Also assisted in the introduction of the Secondary Insurance Market in Australia.
- Moved to Melbourne in February 1998 and is currently the National Sales Manager for Palandri Capital based in Victoria and is responsible for the Marketing & Promotion of the Palandri Group of Companies via Financial Planners, Accountants and Stock Brokers.

## **Allan McKay - AXA**

Allan McKay is the Strategy & Projects Manager with AXA's Financial Advice Network. Allan's entire 15 years with AXA has been in adviser facing roles. Allan has been an agency manager, home loans BDM, the State Training and Compliance Manager for Victoria and from 1999 to 2002 Allan was the State Manager for AXA in South Australia. Allan's current role has him focusing on the future growth opportunities for AXA's Licensee networks.

Allan has a Bachelor of Applied Science, the Diploma of Financial Planning, Diploma of Company Directors and a Masters of Business Administration. His particular interest is in the business coaching of financial planning practices.

He is married with 3 teenage daughters and keeps fit through regular cycling.



## Conference Meeting Procedure

At the conference free discussion will be encouraged at all times. However, this is not to say that proper meeting procedures will not be followed.

I intend to implement the following procedure.

When an item is introduced, broad discussion about the matter can ensue. If I perceive that the matter is getting bogged down with irrelevant and repetitive comment I will:

1. Call for a motion.
2. Assuming there is a motion, call for a seconder.

If there is no motion or a motion not seconded, the matter will lapse and no further discussion may be entered into.

3. Assuming a motion is seconded, the mover of the motion will be asked to speak.
4. The seconder will be asked to speak.
5. Assuming that both the mover and the seconder speak in favour of the motion, I will ask for someone to speak against the motion.
6. The motion will be put to the vote as soon as I am convinced that useful discussion has ended.

Anyone may move a motion of dissent from the Chair at any point in the above sequence.

**David Dyke**  
**President**



# Mumbai Map



Taj Mahal Palace & Tower Hotel



## AIOFP MUMBAI CONFERENCE 2004

Session Topic:

Notes	What I need to do when I get back to the office



## Mumbai Attractions

The booming capital city of Maharashtra, Bombay has a beautiful range of attractions for its visitors. From nature lovers to science freaks to the common tourists the city of dreams Mumbai has something special to offer to everyone.

The **Gateway of India** happens to be the principle landmark of Bombay. The same was built in yellow basalt to commemorate the royal visit of George V and Queen Mary in 1911. The construction was completed in 1924. The Gateway of India is analogous to Bombay as the Statue of Liberty is to New York. Your trip to Bombay sans visit to the Gateway of the India will be incomplete.

Besides the Gateway of India, the **Prince of Wales Museum** was also built to venerate King George's visit. The construction of the museum is based on the Indo-Saracenic style of architecture and was successfully completed in 1923. The Prince of Wales Museum boasts of exhibits in various areas like the art and paintings, archeology and natural history.

For all the art lovers amongst you the **Jehangir Art Gallery** will prove to be a heaven on Earth. The gallery is located in the compound of the Prince of Wales Museum and comprises of an Auditorium and an exhibition hall. The gallery displays the works of modern Indian artists. Besides being the venue for art exhibitions in Bombay the Jehangir Art Gallery organizes other art activities for the promotion of a national movement in contemporary visual arts.

The other landmark of Mumbai happens to be the **Victoria Terminus** or the **VT**. The Victoria Terminus that was designed by F.W. Stevens follows the Italian Gothic style of architecture. It is significant owing to the fact that the historic steam train from Mumbai to Thane was flagged from here way back in 1853. In the heart of the commercial fort area stands the **Flora Fountain**. You will be able to access the fountain intersection from any of the five points. The Flora fountain was constructed in the memory of the Governor, Henry Bartle Edward Frere. The Mani Bhawan where Mahatma Gandhi stayed from 1917-34 is also worth visiting.

The **Mahalaxmi Temple** near the Malabar Hills. The Mahalaxmi temple is dedicated to the Hindu Goddess of Wealth. The visit **Haji Ali Tomb** and mosque and the **Cathedral of St. Thomas** are also must. The latter happens to be close to the Flora Fountain.

The children as well as the adults enjoy themselves at the **Nehru Planetarium** and the **Nehru Science Center** situated in Worli. The Audiovisual shows are beneficial for even those without a scientific bend of mind. While your visit to the former be ready for the virtual space voyage. The latter too can be enjoyed with the color shadow as your dance partner.

While on science the **Taraporevala Aquarium** cannot be missed. The aquarium is home to several exotic species sea and river fish. Besides fish the collection of the preserved species of rare animals will charm you. The shell-crafted articles have also been exhibited. Though it is the scenes with the orange butterfly fish, the blue ring angelfish, and sea horses. That will flash through when you recall your visit to the Taraporevala aquarium.



For feasting your eyes on the larger species of animal kind you may drop at the **Sanjay Gandhi National Park**. The only wildlife preserve of Mumbai is home to panther, antelope, moose, deer and the wild bear. You may board the special park vehicles to a get closer view of the lions at the Lion Safari Park. Though the zoo of the Mumbai city is at the **Jijamata Udyan Garden** that boasts of animals, birds and nursery of rare plants. The Hanging Gardens beautiful landscaped garden built on a series of reservoirs is another popular hangout. Mumbai has several amusement parks like the **Fantasy Land** and the **Essel World**.

Shopping in Mumbai is a memorable experience as you wander through its Bazaars with striking names like Chor Bazar, Mutton Street and Zaveri Bazar. At Chor Bazar you'll find a phenomenal collection of antiques, jewellery, wooden articles, leatherware and general bric-a-brac.

**Crawford market**, famous for flowers, fruits, meat and fish, is certainly place worth capturing on your camera. Zaveri Bazar offers excellent range of jewellery items. For colourful and innovative carpets one should head for Mereweather Road behind Taj Mahal Hotel. Here the range is extensive, exclusive and the prices slightly higher. To be on the safer side, one could, however check at the Jammu and Kashmir Emporium first. Several state emporia in the World Trade Centre, at Cuffe Parade are an ideal place to buy souvenir, a rare artifact or textiles. The Central Cottage Industries Emporium (Apollo Bunder) and Khadi Village Industries Emporium (D.N.Road) with their fixed price tags, are genuine and of superb quality.

**Colaba and Flora Fountain** (Hutatama Chowk) in the heart of South Mumbai and walking distance from Bombay V.T and Churchgate Railwa Stations are full of shopping of all kinds, mainly ethnic artifacts and departmental stores. For those who look for the glamorous the ideal place to shell out some money would be Kemps Corner, Warden Road, Breach Candy and Napean Sea Road.

**Bandra**, the so-called Queen of Suburbs is the residential abode of the's who of Mumbai, film stars, industrialists and the likes. Linking Road joins Bandra to Khar and is lined up on both sides with showrooms for the elite. But the striking contest here is the pavement selling which adds to the thrill while you walk out of a posh showroom.

The famous essence of perfume industry in India had its prime ingredient called Itar. Although the Itar is now only concentrated towards Kanuj in U.P., right here in Mumbai you could get a sample of it the way it used to be. Yes, walk into the famous Mohammed Ali Road and shop to your heart's content for Itar, embroidery and Zari work besides artefacts and souvenirs.



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