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Actuarial Analysts

# Quick Questions

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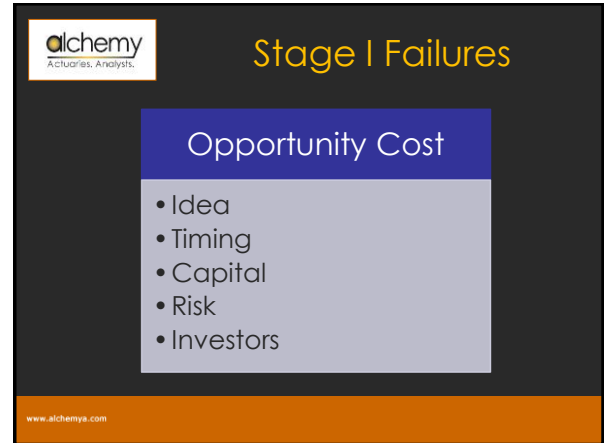
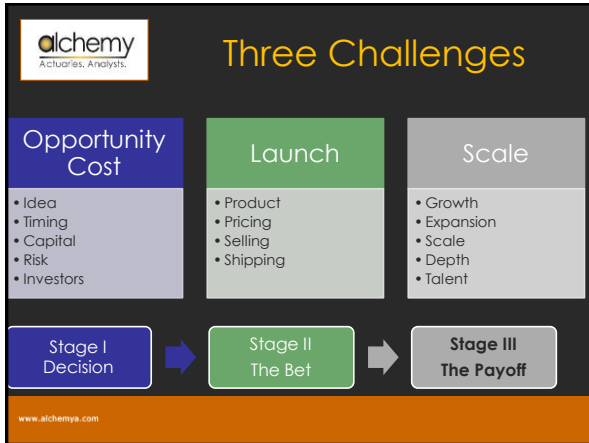
# Why are you here?

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# Quick Opinions

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# Can't Sell


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# Confused

(Selling what?)

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# Can't Deliver

(Sold too much)


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# Pitching

What is it like?

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# Influencing

Persuading  
Convincing

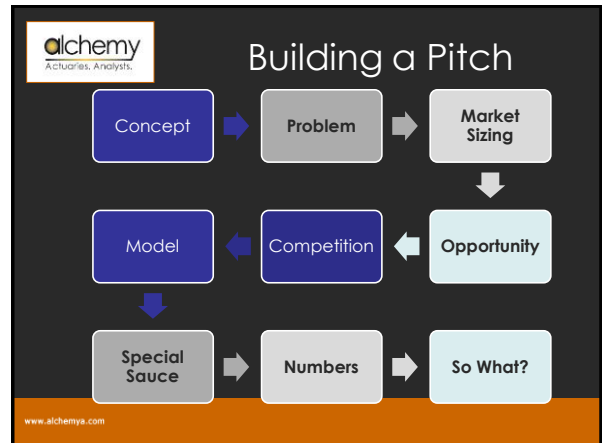
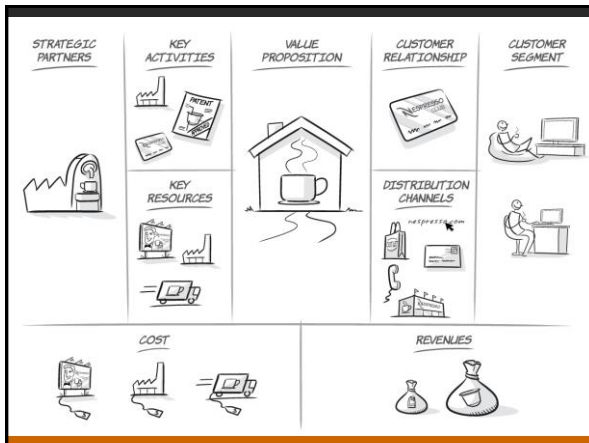
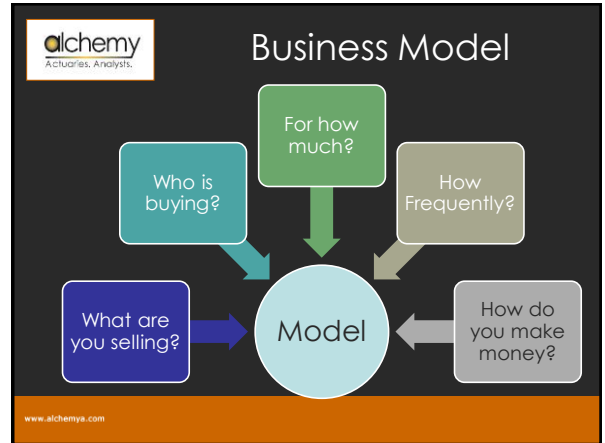
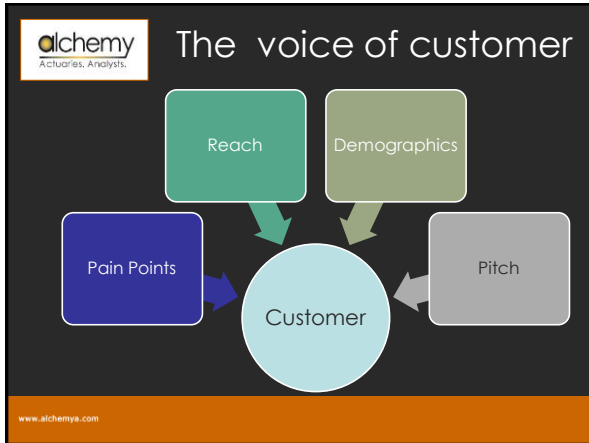
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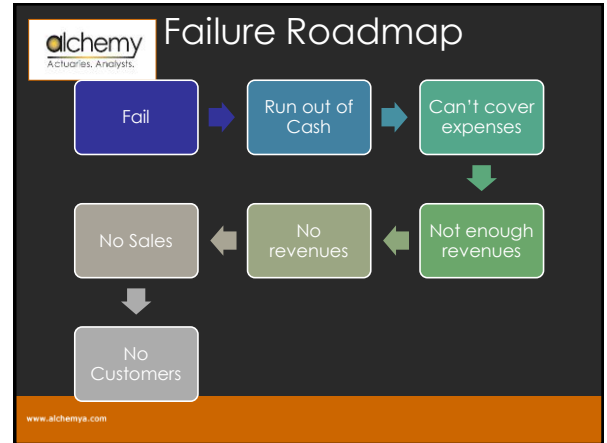
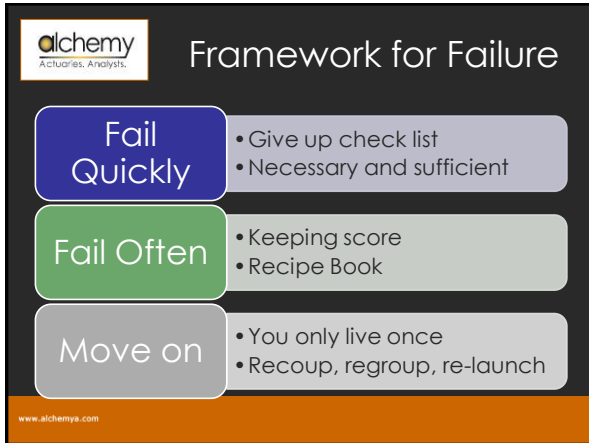


# Telling a great story

- Engagement
- Plot
- Respect my intelligence
- Get to the point
- Roadmap to credibility
- Who is the Hero?

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## Treasury Education

Choose Your Audience [Learn More About Targeting](#)

Locations: ☐ India ☐ Yemen ☐ Malaysia ☐ Saudi Arabia ☐ United Arab Emirates ☐ Jordan ☐ Thailand ☐ Indonesia ☐ Philippines ☐ Singapore ☐ United States ☐ Bangladesh ☐ Hong Kong ☐ France ☐ Germany ☐ China ☐ Brazil ☐ Canada ☐ Italy ☐ Spain ☐ Australia ☐ Egypt ☐ Belgium

Age: ☐ 22 ☐ No max ☐ Require exact age match ☐

Gender: ☒ All ☐ Men ☐ Women

Precise Interests: ☐ #Accountant ☐ #Certified Public Accountant ☐ #Microsoft Excel ☐ #Chartered Institute of Management Accountants ☐ #Finance ☐ #Accountancy ☐ #Chartered Financial Analyst ☐ #International trade ☐ #Risk management ☐ #Foreign exchange market ☐ #Investment ☐ #Trader (Finance) ☐ #Institute of Chartered Accountants of India ☐ #Commodity ☐ #Chief financial officer ☐ #Derivative (Finance) ☐ #Actuary ☐ #Portfolio (Finance) ☐ #Basel ☐ #Financial analyst

Suggested Likes and Interests: ☐ #Stock Audience: 3,000,000 ☐ #Risk step Audience: 20,000 ☐ #Real estate investing Audience: 40,000 ☐ #Stock market ☐ #Trade Audience: 1,000,000 ☐ #Calculation ☐ #Association of Chartered Certified Accountants Audience: 400,000 ☐ #Subtraction Audience: 10,000 ☐ #South Africa

**Audience**  
8,052,100 people

- who live in one of the countries: India, Yemen, Morocco, Saudi Arabia, United Arab Emirates, Jordan, Thailand, Indonesia, Philippines, Nigeria, Bangladesh, Hong Kong, Singapore, United States, United Kingdom, France, Germany, China, Brazil, Canada, Italy, Spain, Australia, Egypt or Belgium
- age 22 and older
- who like #Accountant, #Certified Public Accountant, #Microsoft Excel, #Chartered Institute of Management Accountants, #Finance, #Accountancy, #Chartered Financial Analyst, #International trade, #Risk management, #Foreign exchange market, #Investment, #Trader (Finance), #Institute of Chartered Accountants of India, #Commodity, #Chief financial officer, #Derivative (Finance), #Actuary, #Portfolio (Finance), #Basel II or #Financial analyst
- who are not already connected to Sama Nadem Izhari, Jawwad Farid, National ICT Policy Recommendations or Finance Training Videos

**Suggested Bid**  
\$0.12–\$0.63 USD

## Actuarial Exams

Choose Your Audience [Learn More About Targeting](#)

Locations: ☐ United States ☐ India ☐ Japan ☐ Malaysia ☐ Mexico ☐ Canada ☐ Saudi Arabia ☐ Singapore ☐ Turkey ☐ United Arab Emirates ☐ United Kingdom ☐ Thailand ☐ Indonesia ☐ Russia ☐ Kuwait ☐ Hong Kong ☐ China ☐ Taiwan ☐ Bangladesh ☐ Sri Lanka ☐ Egypt ☐ France ☐ Bahrain ☐ Germany ☐ Kenya

Age: ☐ 22 ☐ 50 ☐ Require exact age match ☐

Gender: ☒ All ☐ Men ☐ Women

Precise Interests: ☐ #Investment banking ☐ #Brazilian Institute of Actuaries ☐ #Institute of Business Administration ☐ #Actuarial science ☐ #Society of Actuaries ☐ #Risk management ☐ #Stock market ☐ #Investment ☐ #Financial Times ☐ #Casualty Actuarial Society ☐ #Actuarial exam ☐ #Institute and Faculty of Actuaries ☐ #Derivative (Finance) ☐ #The Wall Street Journal ☐ #Actuary

Broad Categories: ☐ Activities ☐ Business/Technology ☐ Ethnic

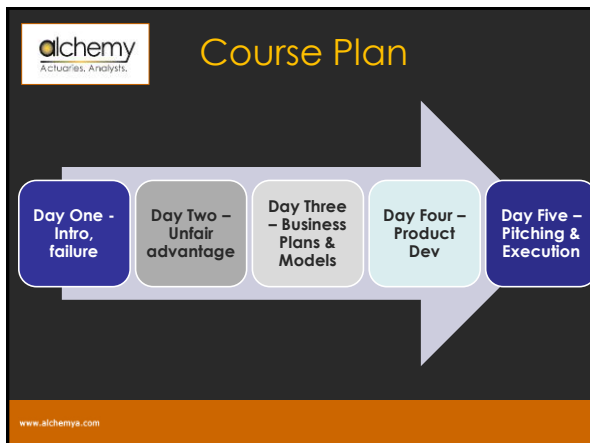
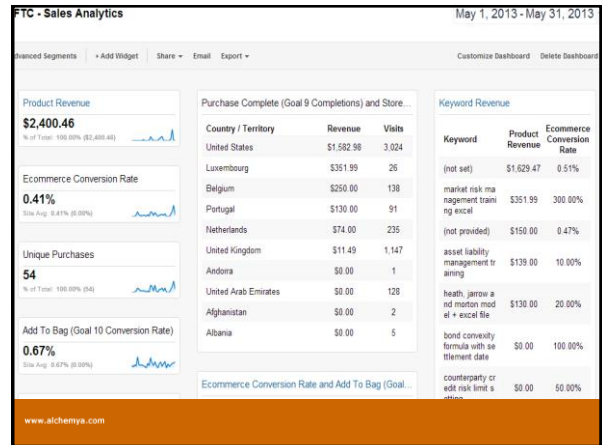
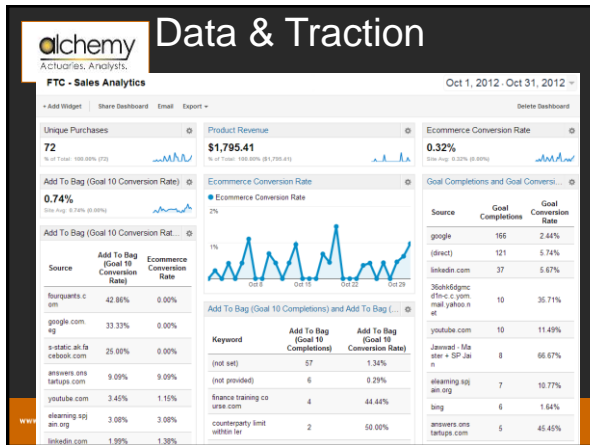
**Audience**  
5,096,140 people

- who live in one of the countries: United States, India, Japan, Malaysia, Mexico, Canada, Saudi Arabia, Singapore, Turkey, United Arab Emirates, United Kingdom, Thailand, Indonesia, Russia, Kuwait, Hong Kong, China, Taiwan, Bangladesh, Sri Lanka, Egypt, France, Bahrain, Germany or Kenya
- between the ages of 22 and 50 inclusive
- who like #Investment banking, #Brazilian Institute of Actuaries, #Institute of Business Administration, #Actuarial science, #Society of Actuaries, #Risk management, #Stock market, #Investment, #Financial Times, #Casualty Actuarial Society, #Actuarial exam, #Institute and Faculty of Actuaries, #Derivative (Finance), #The Wall Street Journal or #Actuary
- who are not already connected to Sama Nadem Izhari, Jawwad Farid, National ICT Policy Recommendations or Finance Training Videos

**Suggested Bid**  
\$0.17–\$1.11 USD

Organic Monthly Searches			
17 Core Topics		Total Global & US Search Query Estimates	
Topics	Tags and keywords	Global Search	Local US Search
Risk Management Posts:	risk management	12,500,000	4,500,000
Basel II & III Posts:	basel-ii, basel-iii	6,000,000	300,000
ALM Posts:	asset liability management	5,000,000	500,000
Interest Rate Posts:	interest rate	2,700,000	1,000,000
Portfolio Optimization Posts:	portfolio optimization, investment manage	1,500,000	673,000
Collateral Posts:	collateral	673,000	246,000
Corporate Finance Posts:	finance	368,000	90,000
Stress Testing Posts:	stress testing	300,000	110,000
Stop Loss Posts:	stop loss	256,000	90,000
Black Scholes Posts:	black scholes	250,000	50,000
Monte Carlo Simulation Posts:	monte carlo simulation, montecarlo simule	220,000	20,000
Value at Risk Posts:	risk	200,000	40,000
Option Pricing Posts:	Options Pricing	100,000	5000

Continuing Professional Education		
Continuing Professional Education Market		
Specialization Themes	Membership Bodies	Membership
	Grand Total	1,179,000
Risk	PRMIA	86,000
Actuaries	SOA	35,000
Accounting	AICPA	368,000
Risk	GARP	150,000
Investment	Certified International Investment Analyst (CIIA)	60,000
Project Management	PMP - PMI	370,000
Investment	CFA Institute	110,000
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## The Product

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- 5 – 8 Minute Product Pitch for client/investor
- Scripted, visual with voice over
- Uploaded on Youtube and Vimeo

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## Tools required

- Power point
- Camtasia – evaluation license
- Creativity
- Scripting
- Rehearsals
- Passion

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## Starting up Myths

Capital, Investors

Ideas, Plans

Exits, buyouts

Quick bucks

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## Starting up

What does it take?

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## First Steps – 0 – 3 mths

**0 - 3 months**

Name → Logo/ Brand → Back Story

**IMPACT** Need to answer basic questions about who you are, what you do, why are you special, why should I give you work, how can I trust you.

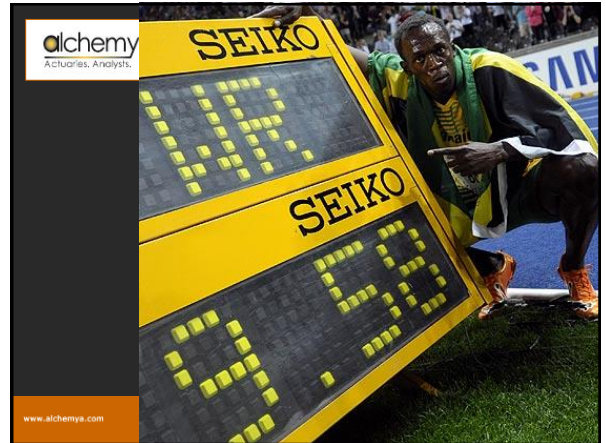
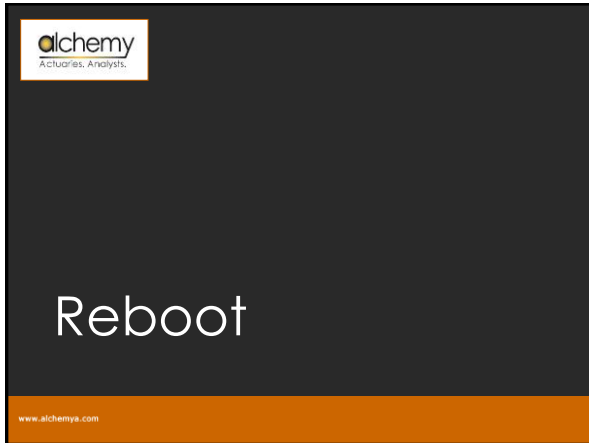
**1 - 3 months**

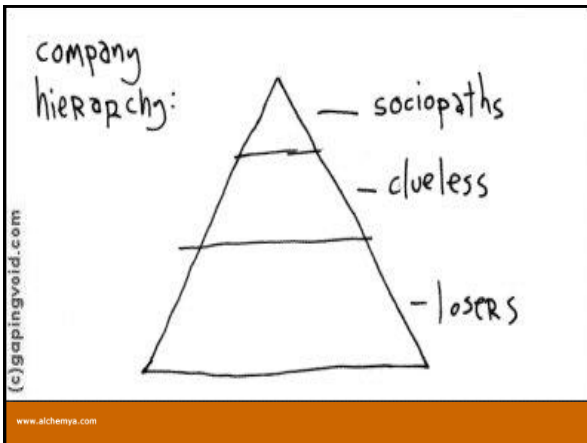
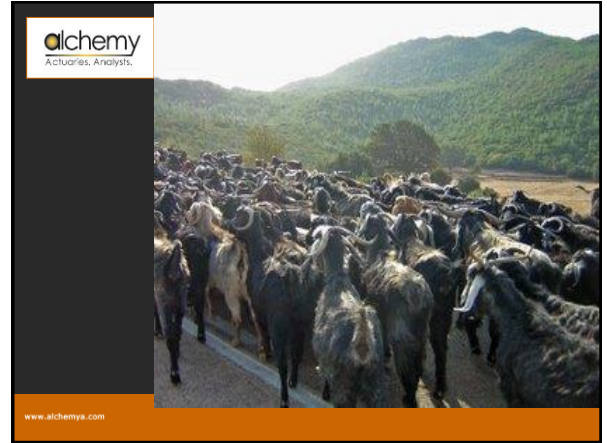
Meet people → Ask for Work → Repeat

**IMPACT** Need to answer basic questions about who you are, what you do, why are you special, why should I give you work, how can I trust you.

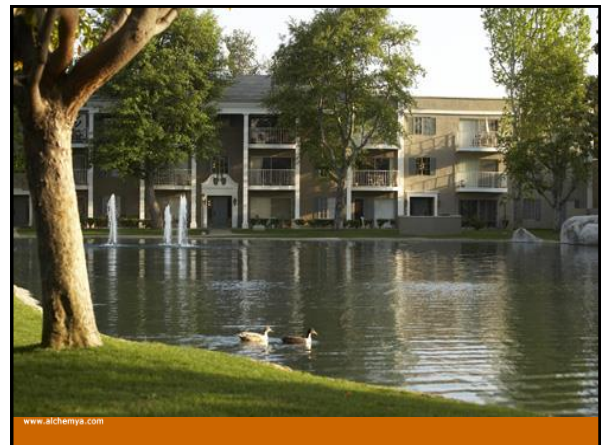
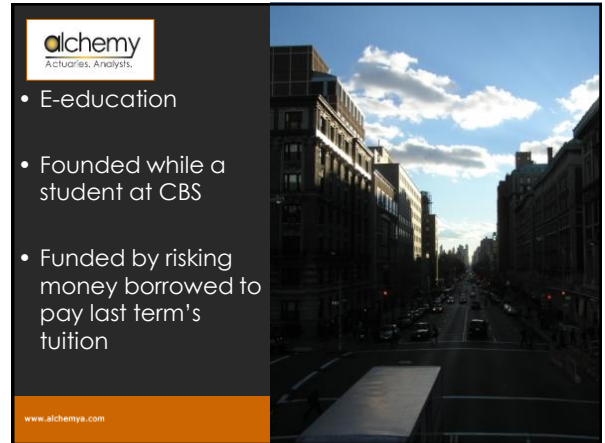
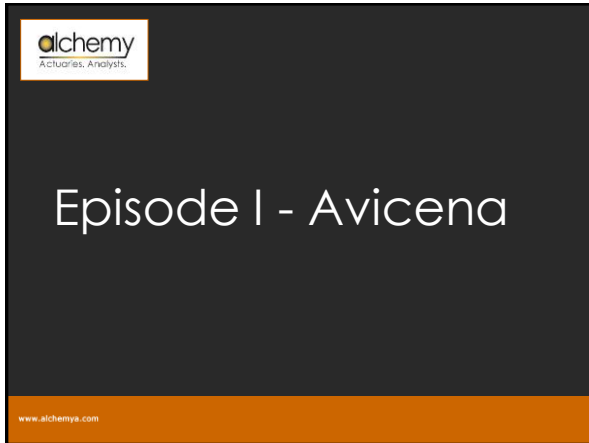
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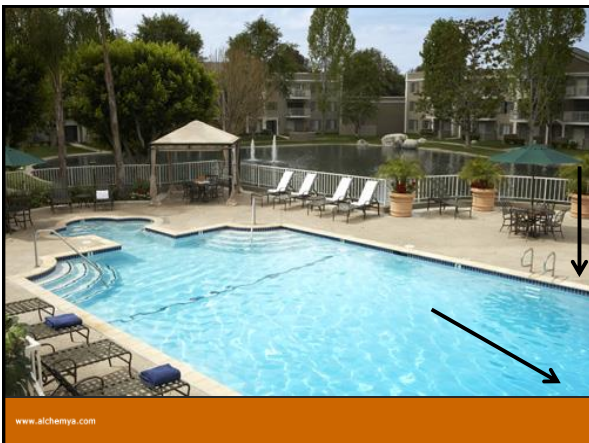
















What was the most painful moment  
when you went under?

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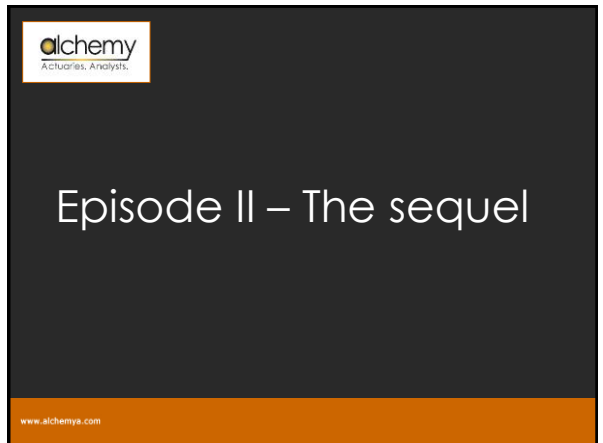
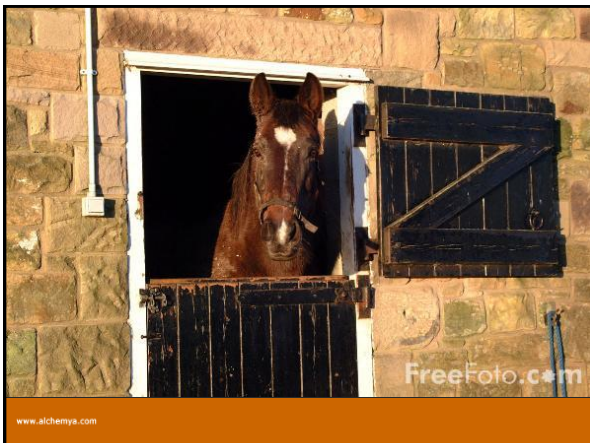
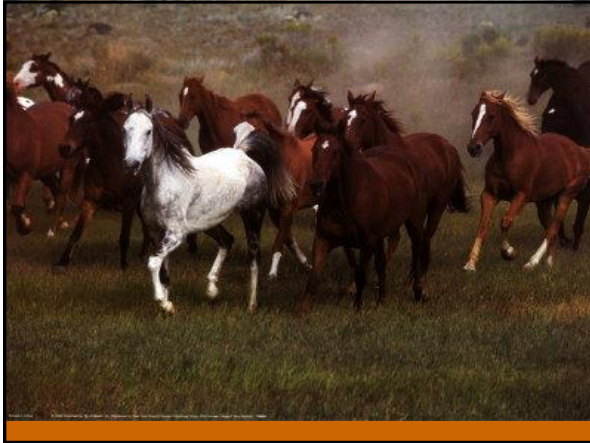
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Lessons

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Risk & Actuarial Practice

0 – 50 head count  
in 6 years

0 – 700,000 US\$ in 6  
years



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From here




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to here




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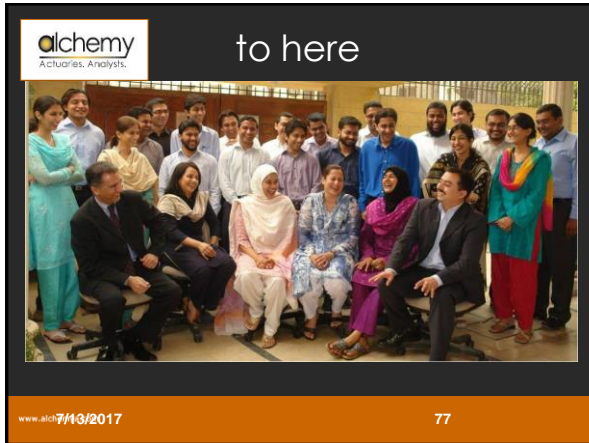
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From here



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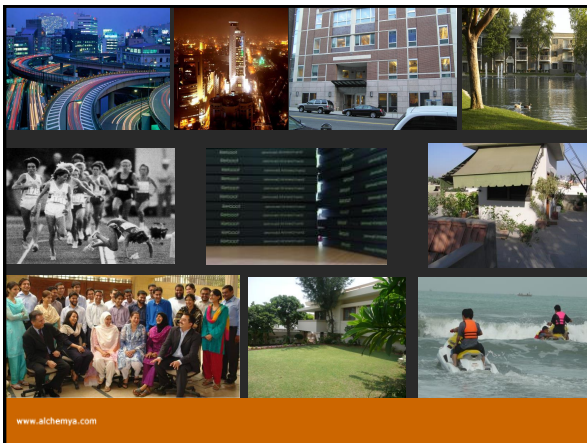


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## Lessons - Reloaded

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## Ten Lessons

- 1 Technology
- 2 Big Projects / Big sales deals
- 3 Perfect products
- 4 Solving the wrong problem
- 5 Heroes
- 6 Capital
- 7 Leadership
- 8 Diversification
- 9 Faith, commitment, and the inability to fail
- 10 Expectation Management

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## Recap

- The home ground advantage
- Embrace Failure
- Beware of the cycle

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Nothing ever goes to waste.

There is always hope.

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ADVANCE TOPICS	ALM	BASEL II & III	BLACK SCHOLES	CAPITAL ADEQUACY	CREDIT PROCESS	COLLATERAL
CONVEXITY	CORPORATE FINANCE	COUNTERPARTY LIMITS	DERIVATIVES	DURATION	EXCEL MODELS	TREASURY
EXOTICS	FI LIMITS	FOUNDATIONS	INTEREST RATES	ICAAP	MONTE CARLO SIMULATION	OPTION PRICING
PORTFOLIO OPTIMIZATION	QUANT CRASH COURSE	RISK	STRESS TESTING	STOP LOSS	STUDY GUIDE	VALUE AT RISK

13 topic guides
 more than 40 video sessions
 more than 30 excel downloads
 PDF guides
 free trial

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1999-2001

FTC 2013

US\$ 24,000 annual revenues

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# 2003-2008

## Cross border IPR sale Jan 2014

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# Pitch in 25 Minutes

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## 5 min per step

- Pick an Idea
- Pick a Market
- Pick a Product
- Pick a Feature
- Pick a Customer
- Pick a Price

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## DAY TWO

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## Ten Lessons

- 1 Technology
- 2 Big Projects / Big sales deals
- 3 Perfect products
- 4 Solving the wrong problem
- 5 Heroes
- 6 **Capital**
- 7 Leadership
- 8 **Diversification**
- 9 **Faith, commitment, and the inability to fail**
- 10 **Expectation Management**

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## Capital

- Operating, Risk & Signaling Capital
- Underestimated needs
- The price of capital
  - If Greed > Control - get outside capital, board members etc
  - If Control > Greed - run your business on its own cash flow; keep your control.
- Partners
- The nature of equity
  - The bandwidth problem
  - The customer solution

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## Business franchise?

- Barrier to entry
  - Economies of Scale – Scale
    - Identifying scale?
  - Proprietary tech – IP
    - Replication test?
  - Switching Costs – Captive Customer
    - The power of niches

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## Expectations Management

- Family
- Customers
- Vendors
- Employees
- Self
- Setting it up to fail

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## Faith & Commitment

- Sunk costs is an alien concept
- The importance of failing quickly
- The new venture life style
- When is a good time to quit
- Irrational exuberance & faith's place in the grand scheme of things

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## Thou shall not fail

- The road to failure framework
  - Product
  - Customer
  - Capital
  - Economics
  - Team
  - Timing


Feedback loop

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# Business Plan - Model



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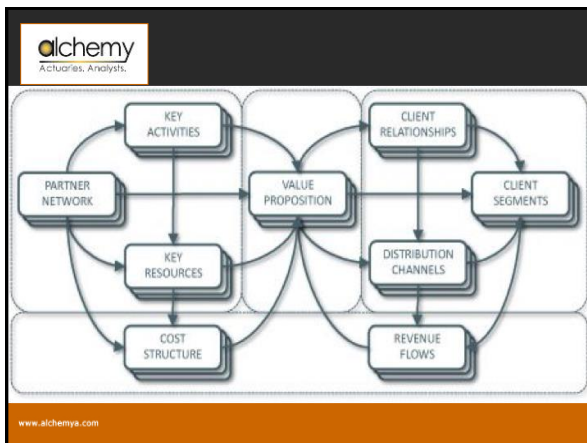
## Business Model Canvas

9 building blocks define your business model

<b>Partner Network</b> What can partners do better than you, at a lower cost and so leverage your model?	<b>Key Activities</b> What are your key activities? How difficult are they to perform and therefore costly?	<b>Value Proposition</b> Which of your client problems are you solving? What are the core benefits they receive?	<b>Relationship Management</b> What characterizes the nature of the relationship between you and your clients? How unique is it?	<b>Customer Segments</b> What are your client's needs, wants, and ambitions?
	<b>Key Resources</b> What are your key resources that drive your model? How difficult are they to copy?		<b>Distribution Channels</b> Through what means does your client want to be reached and serviced by you?	
<b>Cost Structure</b> What is the cost structure of your business model? What scaling advantage exists compared to competition?			<b>Revenue Flows</b> On what basis are you paid? What subsidization occurs between segments? How do these revenue models compare to competition?	

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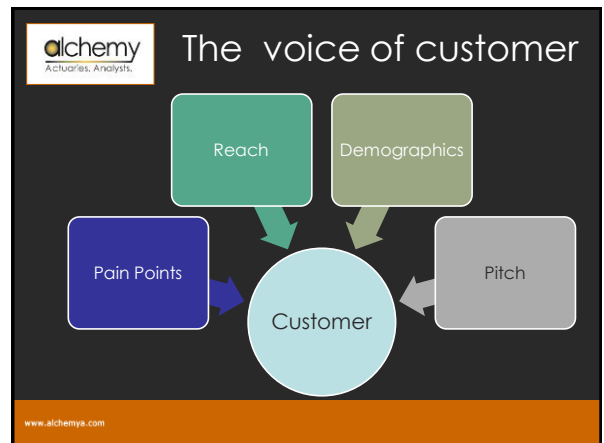
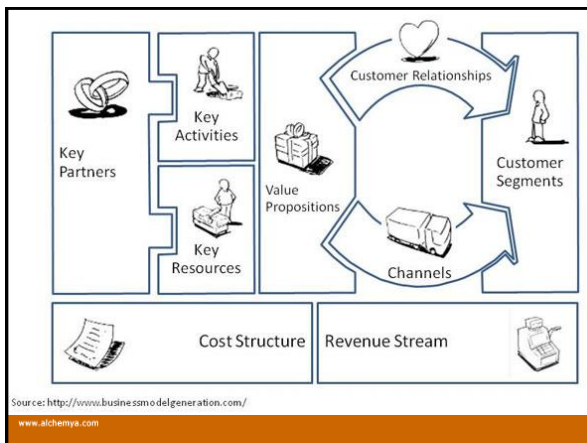
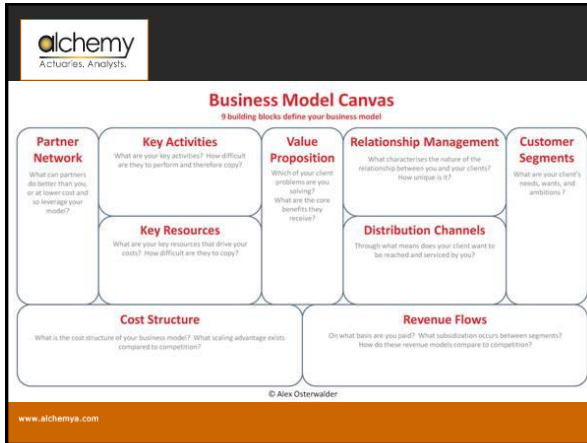
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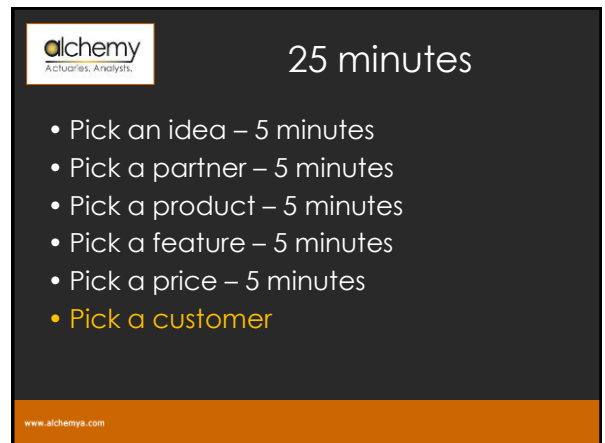
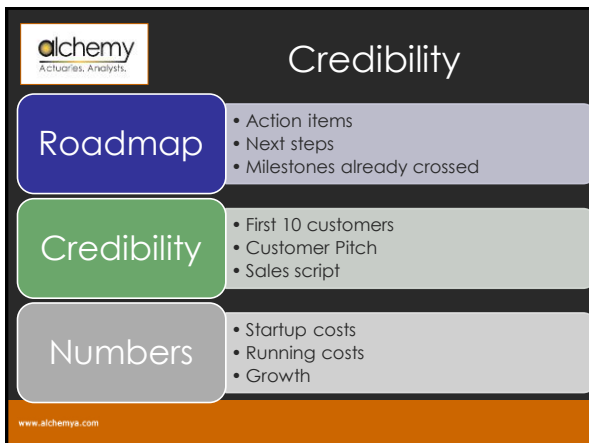
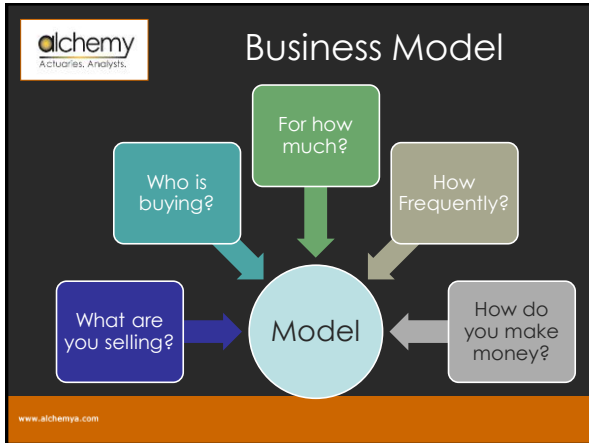
## Three Challenges


<b>Opportunity Cost</b> <ul style="list-style-type: none"> <li>Idea</li> <li>Timing</li> <li>Capital</li> <li>Risk</li> <li>Investors</li> </ul>	<b>Launch</b> <ul style="list-style-type: none"> <li>Product</li> <li>Pricing</li> <li>Selling</li> <li>Shipping</li> </ul>	<b>Scale</b> <ul style="list-style-type: none"> <li>Growth</li> <li>Expansion</li> <li>Scale</li> <li>Depth</li> <li>Talent</li> </ul>
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Stage I Decision → Stage II The Bet → Stage III The Payoff


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 **DAY TWO**

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 **Bad Ideas**


*Hand-drawn red scribbles: a large 'X' at the top, and 'In' and 'Out' with dollar signs and arrows below.*

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 **Starting up Myths**

- Capital, Investors
- Ideas, Plans
- Exits, buyouts
- Quick bucks

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 **The First 5**

- Technology
- Big Projects / Big sales deals
- Perfect products
- Solving the wrong problem
- Heroes

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## The next 5

- 6 Capital
- 7 Leadership
- 8 Diversification
- 9 Faith, commitment & inability to fail
- 10 Expectation Management

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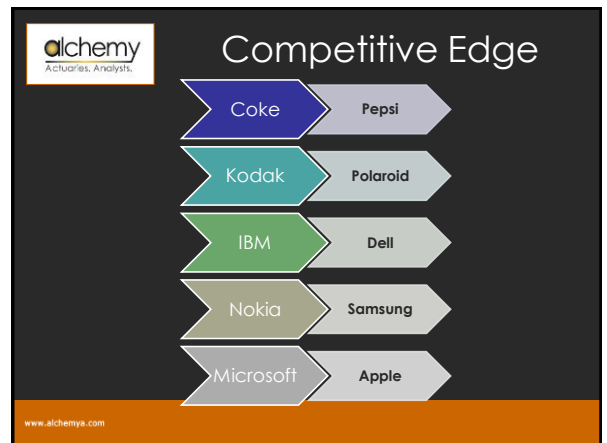
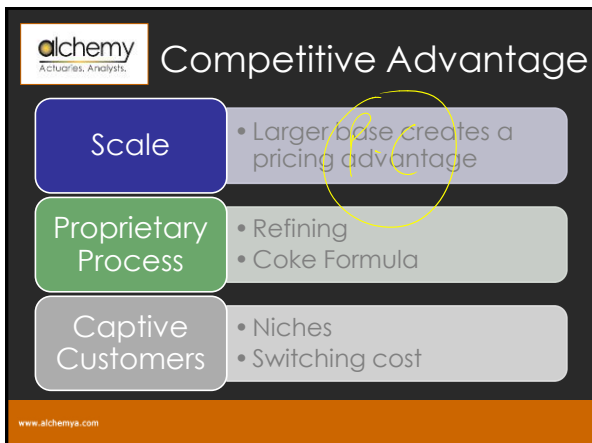
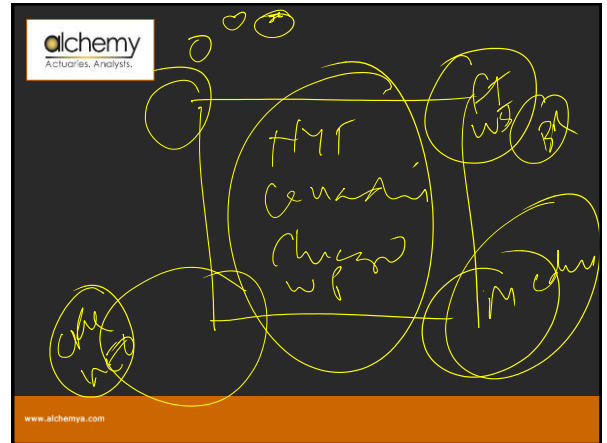
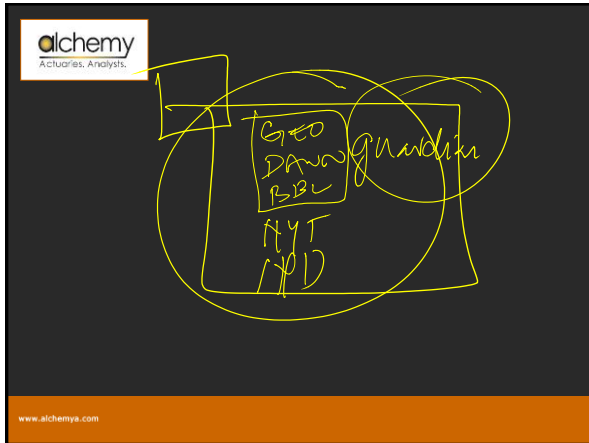
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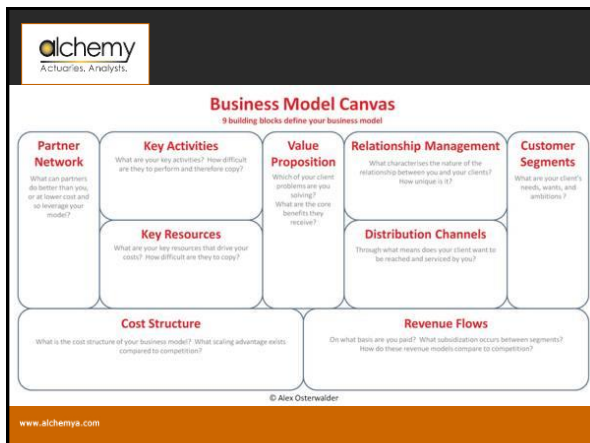
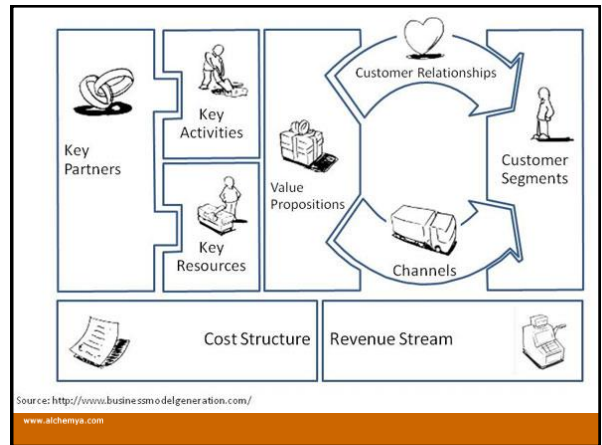
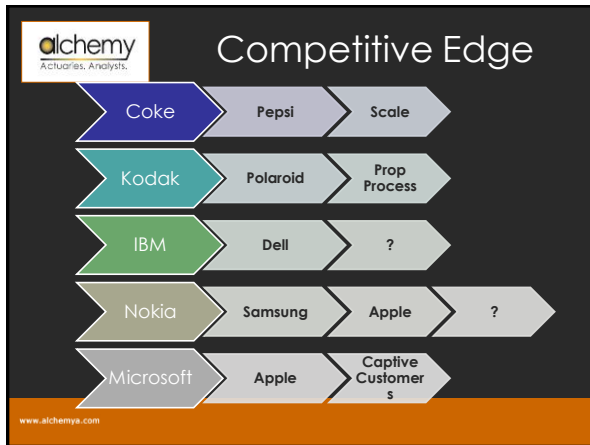
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1996 -	40 - 500M
2005 -	60 - 1.2M
2016 -	105 - 2.7M

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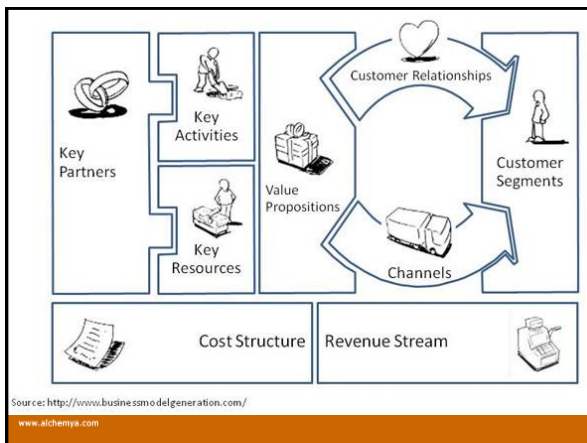
# A sample business plan / pitch

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# Business Models

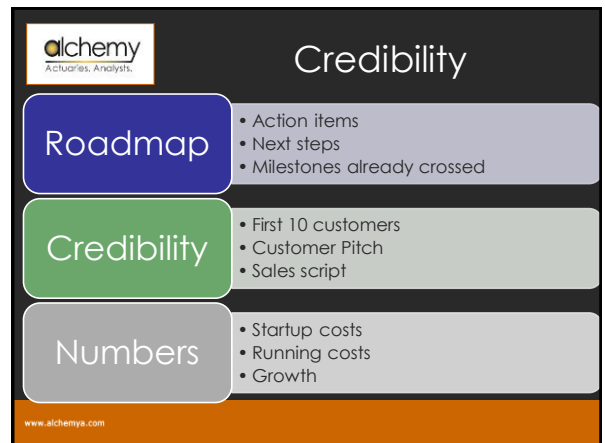
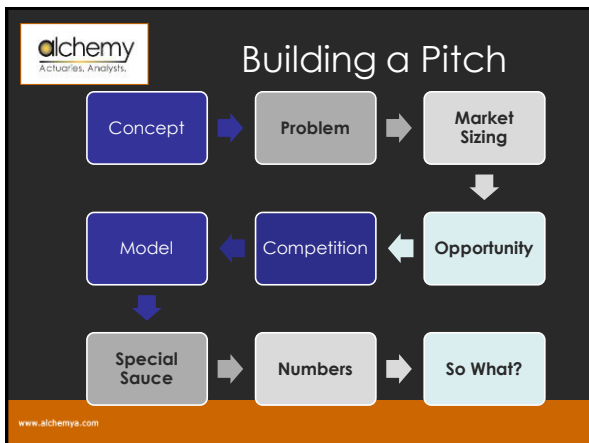
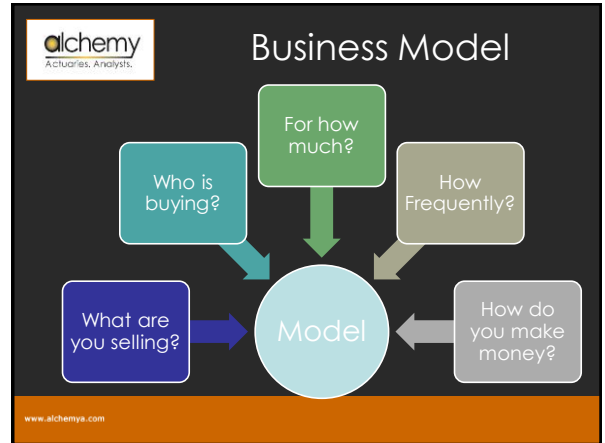
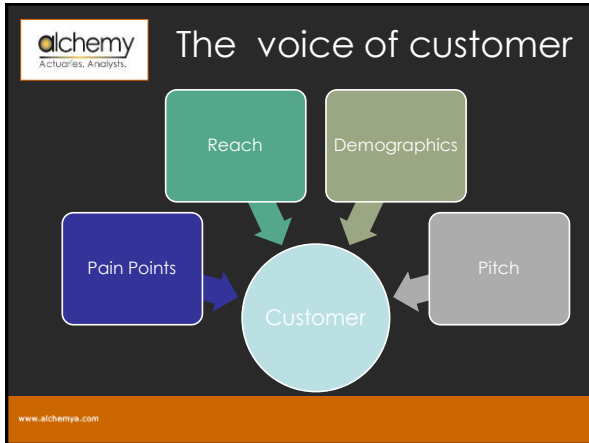
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# Product Development

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# Day 3 Product Dev

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## Product Development

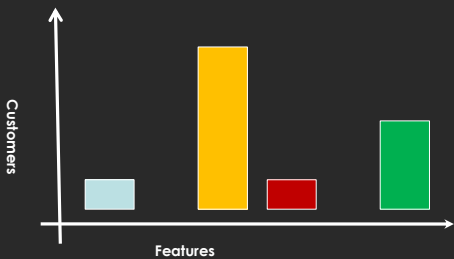


Features

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## Product Development



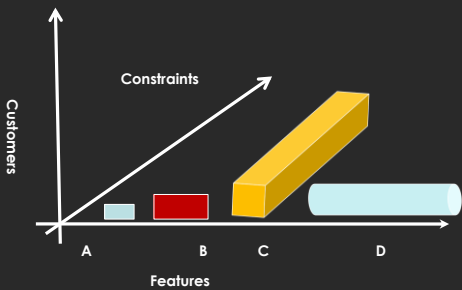
Customers

Features

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## Product Development



Constraints

Customers

Features

A B C D

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# Minimal Acceptable Feature Set

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Group Name		10 - very important	10 - very easy	10 - very well	10 - Can Charge	0 - Cost Impact	Feature Sources
Partners		0 - not important	0 - not easy	0 - not at all	0 - Can't charge	10 - no cost impact	
Pain Point Addressed	Product Attribute	Importance to Customer	Pitch / Position				Price
							Distribute
							Medium
							Competitive
							Usage
1							0
2							

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## Polycom Soundstation

Full-duplex sound quality good or better than competition

Simple to use

Looks "first-class"



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## Project Pillars - I

- Store 100 megs
- Fast enough
- 200 – 300 dollars
- Simple to install



- Ready for Comdex

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## Kodak Funsaver Camera

- Use 35mm film
- Packaged in a cardboard box
- Cost under \$2
- Use a specific developing process
- Cut development time to 7 months
- Better than Ektralite



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## Powershot Stapler

Simple to use

Visually distinctive



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## Vecta Kart Chairs

- High reliability
- Long life cycle
- Cheap to manufacture



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## Project Pillars - II

- Full duplex sound quality
- Simple to use
- Looks first class

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# Project Pillars

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## Questions

- Reason for being
- Level of excellence
- Feature set
- Design constraints
- Comparison points
- Target market / ideal customer
- Deadlines / Timelines/Milestones
- Business Model
- First Ten prospects/pitch

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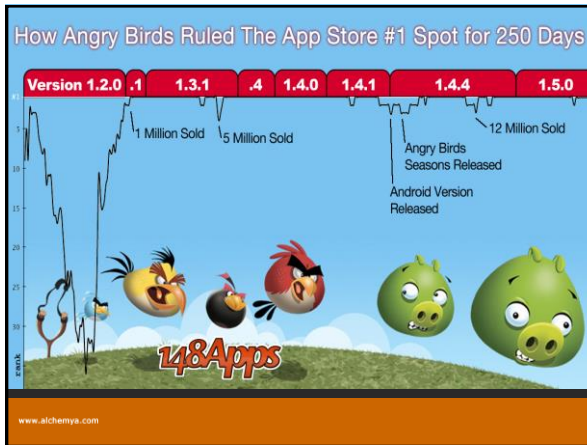
2 billion views  
12 million downloads

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6 years, 51 failed titles.

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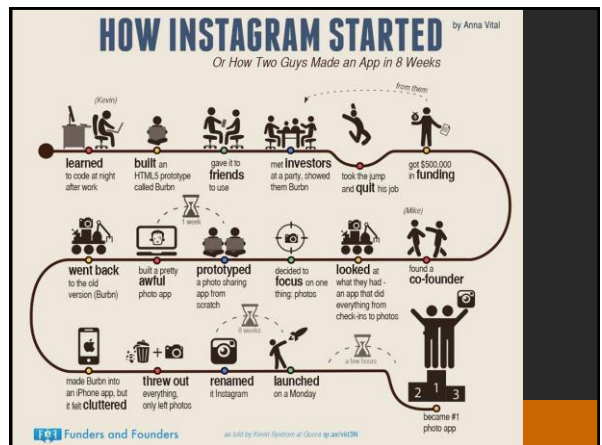
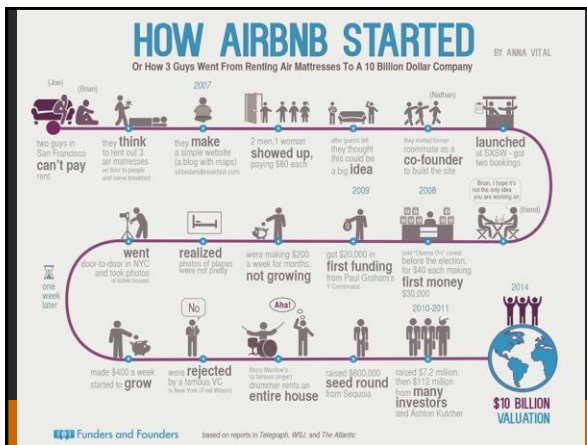


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## Rovio Angry Birds

- Easy to pick and play but hard to master.
- Instant get.
- Expandable theme and story lines.
- Priced at 0.99 cents.

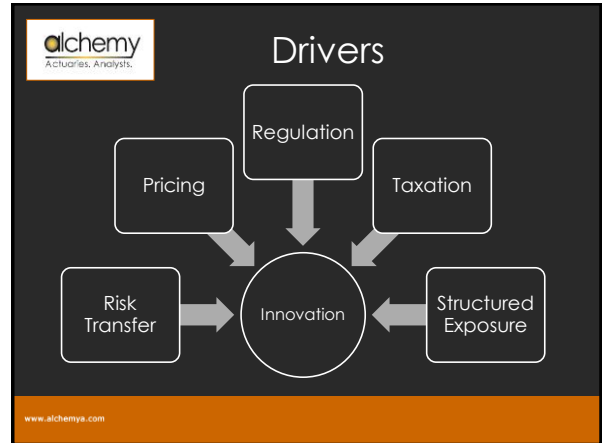
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## Product Development & Innovation in Financial Services

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### Financial Innovation

Variable life	<ul style="list-style-type: none"> <li>• Risk Transfer</li> <li>• Participation</li> </ul>
Hedge Funds	<ul style="list-style-type: none"> <li>• Structured Exposure</li> <li>• Returns</li> </ul>
Tax Arbitrage	<ul style="list-style-type: none"> <li>• Tax Efficiency</li> </ul>
Offshore Wealth Solution	<ul style="list-style-type: none"> <li>• Tax Efficiency</li> </ul>
Structured Notes	<ul style="list-style-type: none"> <li>• Structured Exposure</li> </ul>
Islamic Finance	<ul style="list-style-type: none"> <li>• Religious code &amp; preference</li> </ul>

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Group Name	10 - very important	10 - very easy	10 - very well	10 - Can Charge	0 - Cost Impact		
Partners	0 - not important	0 - not easy	0 - not at all	0 - Can't charge	10 - no cost impact		
Pain Point Addressed	Product Attribute	Importance to Customer	Pitch / Position			Grand Total	Price Distribution
1						0	Medium Competitive Usage
2							

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## Pricing

- Cost plus
- Value share
- Competitive benchmark

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## Your Pitch

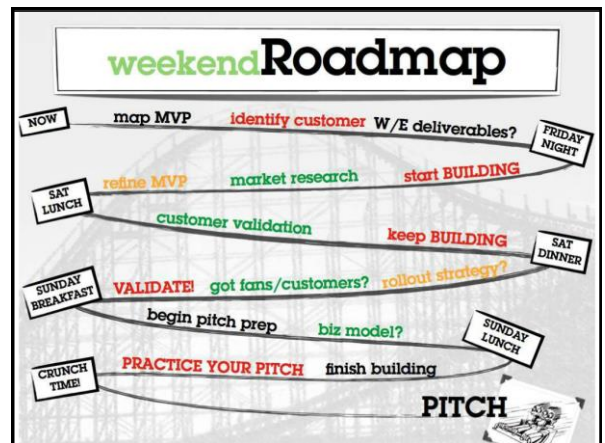
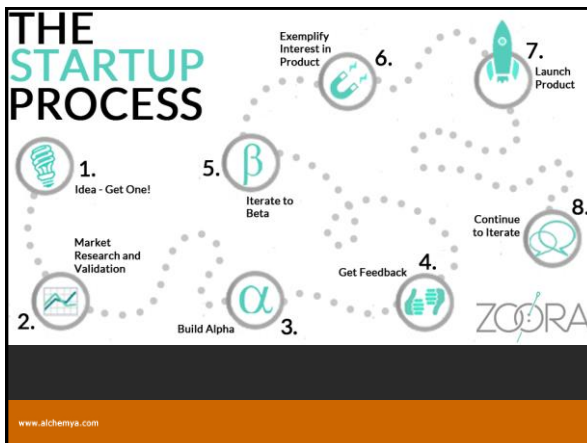
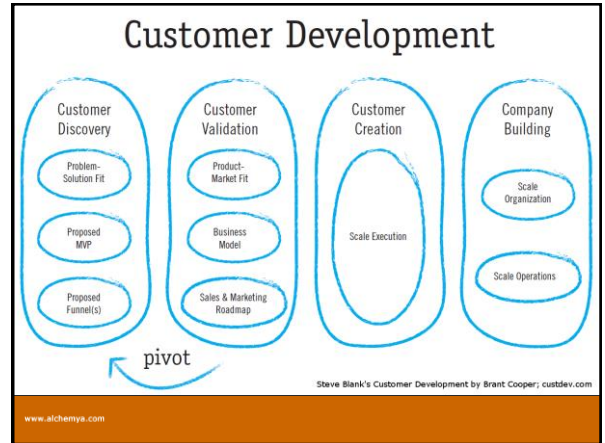
- Who is the customer?
- What is he buying?
- Why is he buying from you?
- Why should I care?

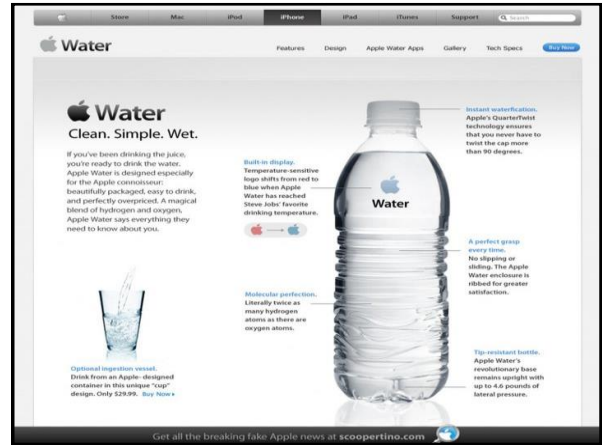
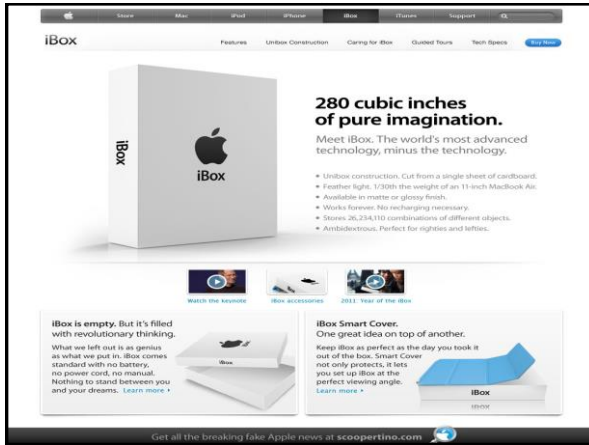
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## Linking Customer Persona with Minimal Acceptable Feature Set

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# Credibility

Roadmap

- Action items
- Next steps

Credibility

- First 10 customers
- Customer Pitch
- Sales script

Numbers


- Startup costs
- Running costs
- Growth

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# Financials


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# Assumptions

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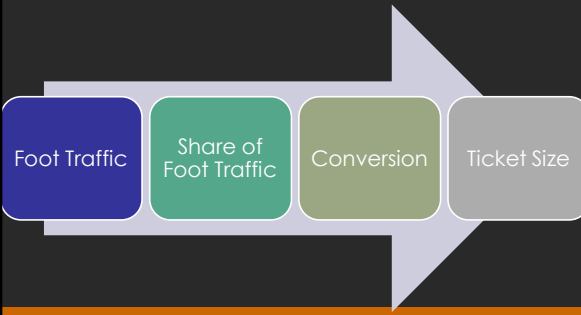
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# Where do the numbers come from?

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## Revenues Model



Foot Traffic   Share of Foot Traffic   Conversion   Ticket Size

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## Txns

- Think of a single transaction
  - What will it involve?
  - What will it cost?
  - How much will you make?
  - How long will it take?

Will you treat it differently if it is a product or a service?

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## Cost drivers

- Operations – Space, Resource, Utilization
- Sales & Marketing – Commissions
- Distribution – Cost
- Servicing – Cost, resources
- Fixed versus Variable

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## Services Company

- Number of transaction a month
- Gross Rev per transaction
- Net Rev per transaction
- Margin per transaction
- Linked services
- Product placement
- Upsell

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## Products Company

- Number of transaction a month
- Gross Rev per transaction
- Net Rev per transaction
- Margin per transaction
- Add on services
- Up sell

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## Pricing

- Outpatient services in a hospital
- Outpatient services in a clinic
- Buying a chair as a walk in
- Buying a chair on the phone
- Buying a chair online

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## Core Questions

- Breakeven (volume)
- Fixed Costs per month
- Margin per Txn
- Growth rate
- Growth Capital
- Scale up

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## Roadmap to Launch

Life, Pensions & Wealth  
Management Lines

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## Regulatory Milestones

- Validation of License
- Revised Business Plan
- Two products approved by Appointed Actuary
- Marketing Collateral & Brochures
- Policy documents
- Policy Holder Contract
- Allocation to Life Fund

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## Business Milestones

- Product design & finalization
- Sales compensation
- Life & Wealth sales team core members
- Life & Wealth System
- Life & Wealth Process Manuals
- Life & Wealth back office resources
- Life Reinsurance Treaty & Rates

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## Launch

- Life & Wealth Branding
- Retail distribution agreements
- Quotas, Goals, Milestones
- Allocation of marketing budget
- Agreement on launch timelines

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## Lessons

- Iterations –
  - Products, Customers, Pricing
- Failure
  - Quickly, Acceptance
- Customers
  - Voice
- Competitive Advantage
  - Barriers
- Cycles
  - What goes up...

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## Do or do not, there is no try.

Master Yoda

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## Pitching

Dry Runs

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## Credibility

<b>Roadmap</b>	<ul style="list-style-type: none"> <li>Action items</li> <li>Next steps</li> <li>Milestones already crossed</li> </ul>
<b>Credibility</b>	<ul style="list-style-type: none"> <li>First 10 customers</li> <li>Customer Pitch</li> <li>Sales script</li> </ul>
<b>Numbers</b>	<ul style="list-style-type: none"> <li>Startup costs</li> <li>Running costs</li> <li>Growth</li> </ul>

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## One line pitch

Your idea and why does it matters?

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## Customer Pain

Visualize your customer pain in under 45 seconds?

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## HR Head

Placement Services

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## Pain points

- Quality of candidate
- Time Management
- Hassle of the process of hiring
- Opportunity Cost
- Competition for Talent
- Focused Search
- Experienced with Process

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Attributes	Pain Point	Describe
<ul style="list-style-type: none"> <li>•Process</li> <li>•Checklist</li> <li>•Assessments that test fit and background,</li> <li>•Compliance with local immigration regulation</li> </ul>	Quality of candidate	Ensuring that the right guy gets the right offer, not because we are out of time and need to fill the position. Shortcuts may be taken that we may end up paying for later

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## Combined Pitch

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## Wrap up

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