



# Vianta Advisors DMCC

Better Bank Financing, Quickly Delivered

## What Do Banks Look For In Small And Medium Enterprises?

Presentation to the  
Russian Business Council

26<sup>th</sup> Nov, 2014





## INTRODUCTION – VIANTA ADVISORS DMCC

- Vianta Advisors is a SME-focussed financial advisory firm founded by ex-banker, Mr. Vikram Venkataraman, who has been in this business for 4 years.
- Vianta specialises in financial advisory – financing strategies, bank debt financing for SMEs and Emerging Corporates; and providing CFO Services to SMEs.
- Vianta is recognised by TECOM Investments, Dubai Exports, Dubai Multi Commodities Centre (DMCC), Dubai SME, and various trade associations including National Association of Freight and Logistics (NAFL), Channel ME, and Dubai Computer Group (DCG). We have conducted joint seminars and events with all these entities.
- Banks dealt with include FGB, ENBD, ADCB, NBAD, Mashreq Bank, United Arab Bank, Citibank, HSBC, Credit Europe Bank, Credit Suisse, Standard Chartered and numerous other local banks.
- Executed over 50 transactions, and successfully raised over AED 800 Million for clients over the last 4 years.
- Total team of 8, office in Jumeirah Lakes Towers, Dubai



# What do **YOU** think they look for?

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- ✓ A great business idea!
- ✓ Unique, one and only!
- ✓ Passion!
- ✓ Rapid growth – past and future!
- ✓ Customers love their product!



# And the **ANSWER** is?

✓ Yes

✓ WOW

✓ Fabulous!



## And The **Real Answer** Is...

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- ✓ 3 year track of success (i.e., making money!)
- ✓ Audited financials
- ✓ Steady, improving performance
- ✓ A well thought out business plan in place
- ✓ What YOU are about...
- ✓ Collateral?



# How Does A **Banker** Think?

- ✓ All businesses are risky!
- ✓ What are the risks?
- ✓ How can they be mitigated?
- ✓ Ability to repay?
- ✓ Willingness to repay?
- ✓ Is it profitable for the bank?

# How To Deal With A Bank

- ✓ Negotiate: banks aren't doing you a favour, they need customers and revenues!
- ✓ Be prepared: know your facts, don't be on the defensive
- ✓ Don't get stuffed: Banks tend to give you facilities that suit them more often than not
- ✓ Never depend on one bank
- ✓ Get to know more than just than 1 person at your bank

## Mature First Time Borrowers

- Hard work, even for mature companies, especially service providers...
- ✓ Clearly identify financing needs as a bank would
- ✓ Prepare a brief but comprehensive business plan
- ✓ Put together a comprehensive information pack
- ✓ Identify the appropriate bank
- ✓ Get introduced, if possible

The Vianta solution.....





# Case Study

The client...a first time borrower:--

✓ Logistics, Freight Forwarder, Supply Chain Service Provider

✓ Pros:

- Good client base
- Reasonable financials
- Fast growing

✓ Cons:

- Chunky exposures to few clients
- Slightly erratic track record
- No borrowing track record



# Vianta's Solution

## ✓ Process:

- Chose bank that **understood** service industries
- **Structured** financing based on company strengths
- Focus: performance **track record** and quality of clients
- Short duration of debt

## ✓ Solution:

- To set up a **factoring** line for discounting receivables

## ✓ Next step:

- To finance network expansion via loans, once track record established

## RUSSIA – Sanctions etc.

- ✓ No Central Bank of UAE sanctions with regard to Russia
- ✓ No restrictions on dealing with Russian companies or businessmen
- ✓ No restrictions on dealing with Russian banks
- ✓ High KYC requirements in place
- ✓ Banks wary of any US sanctions



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Спасибо .....Thank You!



## Vianta Advisors DMCC

#2604, AA-1, Mazaya Business Avenue,  
Jumeirah Lakes Towers,  
Dubai, United Arab Emirates

Phone: +971-4-4306157

### Vikram Venkataraman

E: [vikram@viantaadvisors.com](mailto:vikram@viantaadvisors.com)

M: +971-55-1961234

### Shekhar Iyer

E: [shekhar@viantaadvisors.com](mailto:shekhar@viantaadvisors.com)

M: +971-55-9804535

### Praveen Nambiar

E: [praveen@viantaadvisors.com](mailto:praveen@viantaadvisors.com)

M: +971-52-8429619