

<b>24 SEPTEMBER (DAY 1)</b>	
08:30	<i>Registration, refreshments, and exhibition opening</i>
10:00	<p><b>Welcome and Opening Remarks</b></p> <p><i>Tariq Kazi, Deputy President, Association of Corporate Treasurers</i>  <i>Denis Murphy, Commercial Director, Association of Corporate Treasurers</i></p> <p><b>Baniyas Ballroom</b></p>
10:15	<p><b>The Middle East and the world in 2024: a macroeconomic update</b></p> <p>In an increasingly volatile economic picture, what factors contribute to the Middle East outperforming the rest of the world? Can this last or is it another bubble? What do treasurers need to look out for in an economy which is different from others around the world?</p> <p><i>Simon Ballard, Chief Economist, First Abu Dhabi Bank</i></p> <p><i>In association with First Abu Dhabi Bank</i></p> <p><b>Baniyas Ballroom</b></p>
11:00	<p><b>Keynote speech</b></p> <p><i>Sanjay Sethi, Senior Managing Director, Head of Global Transaction Banking, First Abu Dhabi Bank</i></p> <p><b>Baniyas Ballroom</b></p>
11:25	<i>Morning Refreshments &amp; Networking</i>
11:55	<p><b>Silent theatre session 1: Digital Transformation in Treasury: How APIs are shaping the future of treasury management systems</b></p> <p>This presentation will showcase how embracing a modern agile TMS solution allows treasury professionals to ease their work through integrations and automations possible by the use of APIs.</p> <p><i>Ekaterina Krasilnikova, Operations Manager, Zen Treasury</i></p> <p><i>In association Zen Treasury</i></p>

12:10	<p><b>STAGE A: How have the partnership between corporates and banks help treasurers set-up, grow and manage their treasury</b></p> <p><i>Chris Porter, Group Treasurer, AW Rostamani</i>  <i>Ali Asgar, Treasurer, Ducab</i>  <i>Daniel Duriancik, Vice President &amp; Group Treasurer, Edge Group</i>  <i>Facilitated by Tariq Hoodbhoy, Managing Director, Head of Treasury Advisory Services, First Abu Dhabi Bank</i></p> <p><i>In association with First Abu Dhabi Bank</i></p> <p><b>Al Aameera Ballroom 2</b></p>
	<p><b>STAGE B</b>  <b>How treasurers can better support trade within the Middle East and beyond</b></p> <p>This session will explore:</p> <ul style="list-style-type: none"> <li>- How can treasurers bridge the gap in trade digitalisation and the progression to MLETR?</li> <li>- What is the role of supply chain and trade finance to support operations?</li> <li>- How can a treasurer support the sustainability ambitions of their organisations via their trade and supply chains</li> </ul> <p><i>Viacheslav Oganezov, Co-Founder &amp; CEO, Finverity</i>  <i>Raghav Khajuria, Director, Growth &amp; New Initiatives, DP World Trade Finance</i>  <i>Vineet Gupta, Director – Treasury, Al Dahra</i>  <i>Facilitated by Amr El Haddad, Head of Transaction Banking, National Bank of Kuwait</i></p> <p><b>Al Aameera Ballroom 1</b></p>
	<p><b>STAGE C</b>  <b>The case for early adoption of AI</b></p> <p>Why AI just can't be ignored. How does it impact the Treasury function?</p> <p><i>Dominic Lynch, Group Treasurer, Exinity</i>  <i>Tram Anh Nguyen, Co-Founder, Centre for Financial Technology &amp; Entrepreneurship (CFTE)</i>  <i>Deepa Arora, SVP Advance Analytics, Risk &amp; Reg Digital Journey. Wholesale Digital Studio, Mashreq</i>  <i>Facilitated by Chris van Dijk, Founder &amp; Managing Director, Cugavadi</i></p> <p><i>In association with Mashreq</i></p> <p><b>Al Aameera Ballroom 3</b></p>
13:00	<p><i>Lunch in the Exhibition Hall</i></p>

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13:00	<p><b>Silent theatre session 2: PayInvoice : AR / AP Automation</b></p> <p>PayInvoice is a cloud-based AI-powered solution engineered to transform the efficiency and effectiveness of Account Payables (AP) and Accounts Receivables (AR) processes for businesses of all sizes. PayInvoice enables regular health checkup of your distribution network (suppliers &amp; dealers), streamlines Invoice management, automates procurement workflows and enhances cash flow visibility.</p> <p><i>In association with Veefin</i>  <i>Sampann Nayak, Director Growth, Veefin</i></p>
13:20	<p><b>Silent theatre session 3: CFTE and the ACT in partnership: Gen AI for treasurers</b></p> <p>This session will introduce the newly developed joint course on Gen AI for treasurers. The course launched in June and in this short session we will introduce the topics that are covered in the course, why it is important and some of the impacts for treasurers and finance professionals.</p> <p><i>Tram Anh Nguyen, Co-founder, CFTE</i>  <i>Janet Legge, Deputy Chief Executive and Director of Awarding Body &amp; Learning, Association of Corporate Treasurers</i></p> <p><i>In association with CFTE</i></p>
13:40	<p><b>Silent theatre session 4: The Petty Cash Trap: Unlock Hidden Capital</b></p> <p>Join us for a conversation on the challenges of managing petty cash and learn how digitization of petty cash can optimize cash flow, automate processes, and unlock capital tied up in manual expense management. Discover how modern tools like Alaan can boost efficiency and transform your financial operations.</p> <p><i>In association with Alaan Pay</i>  <i>Karun Kurien, Co-Founder and Chief Product Officer, Alaan</i></p>
14:10	<p><b>STAGE D</b></p> <p><b>Accessing affordable financing</b></p> <p>Developing an effective capital raising strategy and maintaining strong relationships with financial institutions.</p> <p><i>Paul Lund, Head of Corporate Ratings, Middle East and Africa, Fitch Ratings</i>  <i>Tariq Ghaffar Fancy, Acting Chief Treasury &amp; Investments Officer, Emirates Development Bank</i>  <i>Toby Shore, Senior Director, Group Treasury, Shared Services, Credit Risk &amp; Insurance, Emirates Global Aluminium</i>  <i>Abhishek Gupta, Director - Corporate Finance &amp; Treasury, Americana Group</i>  <i>Facilitated by Michael Grifferty, President, The Gulf Capital Market Association</i></p> <p><b>Al Aameera Ballroom 1</b></p>

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	<p><b>STAGE E</b>  <b>How Damac optimised their AP/AR reconciliation processes and reduced the cost of funds</b></p> <p>Using the example of Damac, this session will explore how cards and tokenised credentials can provide alternative working capital solutions, by exploring:</p> <ul style="list-style-type: none"> <li>• what are the new technologies that treasurers can utilise that enhance cash flow?</li> <li>• how can tokenised credentials help give greater data security for improved reconciliation?</li> <li>• how can a treasurer eliminate (or reduce) usage of cheques and ACH by adopting new payment options?</li> </ul> <p><i>Alan Koenigsberg, Global Head of Treasury &amp; Working Capital Solutions, VISA</i>  <i>Vlastimil Huba, VP, Group Treasury &amp; Finance, Damac</i>  <i>Hemang Mehta, Head of Commercial Cards, Emirates NBD</i>  <i>Facilitated by James Westerby-Jones, Group Treasurer, Deriv</i></p> <p><i>In association with VISA</i></p> <p><b>Al Aameera Ballroom 2</b></p>
	<p><b>STAGE F</b>  <b>Avoiding the pitfall of "trapped cash"</b></p> <p>In fast paced financial environment, trapped cash is one of the focus points for treasurers not only for liquidity management purposes, but also to reduce foreign currency risk. We will hear from the panellists about the business impact, how to strategically mitigate the risks of trapped cash and effectively navigate business decisions with a discussion on:</p> <ul style="list-style-type: none"> <li>• how does the trapped cash effect operations and cashflow management?</li> <li>• what innovative strategies does companies use to manage trapped cash?</li> </ul> <p><i>Adeel Javed, Financial Controller, Distribution NOW</i>  <i>Suhail Osman, VP, Group Financing, Emirates</i>  <i>Omar Sheikh, Managing Director, Head of Corporate Banking, MENA, Barclays</i>  <i>Facilitated by Fatenah El Danab, Head of Trade &amp; Working Capital, Middle East, Barclays</i></p> <p><i>In association with Barclays</i></p> <p><b>Al Aameera Ballroom 3</b></p>
15:00	Afternoon refreshments and networking

15:00	<p><b>Silent theatre session 5: FinverityOS: One system to manage all your working capital facilities</b></p> <p>Struggling to manage multiple working capital facilities across dispersed banking portals and rigid lender processes? Learn how to remove the pain by centralising and streamlining your working capital management – all on one system.</p> <p><i>In association with Finverity</i>  <i>Viacheslav Oganezov, Co-Founder &amp; CEO, Finverity</i></p>
15:30	<p><b>STAGE G</b></p> <p><b>Future-proofing your treasury tech landscape: key concepts and strategies</b></p> <p>In the rapidly evolving financial landscape, a robust treasury tech setup is crucial for managing complex operations and driving strategic growth. This panel offers essential insights into safeguarding and optimising your treasury functions by integrating advanced technologies. Hear from Kyriba and their business partners on how to navigate the intricacies of modern treasury, enhance efficiency, and ensure organisational resilience through key concepts and innovative strategies.</p> <p><i>Vlastimil Huba, VP, Group Treasury &amp; Finance, Damac</i>  <i>Saurabh Limkar, Treasury Manager, Americana Restaurants</i>  <i>Imaad Khan, Vice President, Senior Cash Management Sales Manager, Mashreq</i>  <i>Omar Shariff, Regional Head, Solution Engineering, Kyriba</i>  <i>Facilitated by Roshun Tulkens, Director, Group Treasurer, Averda</i></p> <p><i>In association with Kyriba</i></p> <p><b>Al Ameera Ballroom 1</b></p>

**STAGE H****Investment strategies in a global market of falling interest rates**

As global interest rates begin to fall, the changing interest rate environment necessitates a reassessment of investment strategies and management of excess cash. This session will provide treasurers with crucial insights into navigating this new landscape effectively.

- Gain an in-depth understanding of the potential risks and opportunities in the short-term investments market
- Discover the latest global trends and their specific implications for Middle Eastern treasurers, including the growing prominence of private credit
- Learn how to adapt your investment strategies in response to the changing interest rate environment and explore the operational benefits that distributed ledger technology can bring to cash investors

*Geeta Sharma, Director, USD Portfolio Management, BlackRock*

*Wadih Canaan, Director, Deloitte Middle East*

*JK Arora, Forex Head, Export Trading Group*

*Manish Joshi, Executive Director, Regional Leader – CEEMEA, Liquidity & Account Solutions, J.P. Morgan*

*Facilitated by Imen Tebouri, Program Director, M.Sc. Financial Management, University of Birmingham Dubai*

***Al Ameera Ballroom 3***

**STAGE I****Treasury transformation: securing investment and measuring ROI**

One of the key challenges that treasurers face is securing the budget to implement a treasury transformation project.

- What are the key things treasurers need to do, show and track to help better explain the return on the investment that treasury transformation projects will bring.
- What are some of the hard and soft benefits to the project?
- How can the cost of implementation be balanced against the benefits - including time savings, risk (and fraud) mitigation, and financial savings from fewer manual inputs and correcting manual errors?
- How to identify indirect benefits that may be realisable by other teams across the business?

*Anuj Narayan, Finance Head, Property Finder*

*Priya Guru, Treasurer, Veolia*

*Pratik Rathi, Head of Finance, Tabby*

*Martijn Stoker, Global Head of Liquidity and Investment Solutions, HSBC*

*Facilitated by Moussa Soukal, Head of Middle East, Zanders*

*In association with HSBC*

***Al Ameera Ballroom 2***

16:20	<i>Travel time</i>
16:30	<p><b>STAGE J</b>  <b>Treasury automation for competitive advantage: a guide to implementing a treasury technology project</b></p> <p>In today's rapidly evolving technological landscape, automation within the treasury function has become a critical driver of competitive advantage. However, the success of treasury automation initiatives hinges not just on technology, but on the ability of treasurers to lead and manage these transformations effectively. This session will:</p> <ul style="list-style-type: none"> <li>- Explore how new technologies are transforming treasury operations from streamlining processes to enhancing decision-making and risk management?</li> <li>- Understand what critical leadership skills are required to drive successful IT transformations within the treasury function and identify the key competencies treasurers need to develop to lead automation initiatives effectively</li> <li>- Hear examples of treasury technology projects and what led to their successful implementation</li> </ul> <p><i>Adrien Sicoli, Co-Founder and Chief Growth Officer, DiXIO</i>  <i>Karine Marec, Head of Solution Engineers Group – Capital Markets Europe, FIS</i>  <i>Shabbir Ahmad, Head – Treasury, Landmark Retail</i>  <i>Facilitated by Sander van Tol, Partner, Zanders</i></p> <p><b><i>Al Aameera Ballroom 1</i></b></p>
	<p><b>STAGE K</b>  <b>The journey through ESG</b></p> <p>As the push towards sustainability and ESG continues, treasurers remain involved in helping to deliver their organisations' commitments to net-zero targets. The role of financial institutions as strategic partners in financing these initiatives is becoming ever more critical. This session will provide key insights into the evolving landscape of sustainability in finance.</p> <ul style="list-style-type: none"> <li>- Explore the latest trends and the future trajectory of sustainability and ESG within the treasury function</li> <li>- Stay informed on the most recent developments in ESG regulations and standards</li> <li>- Learn how to seamlessly incorporate ESG considerations into financial strategies and reporting</li> <li>- Understand how financial institutions are supporting corporates to accelerate and scale up their ESG initiatives, and how treasurers can leverage these partnerships for greater impact</li> </ul> <p><i>Craig Gosnell, Senior Director, ESG/Sustainability, Fitch Ratings</i>  <i>Ernest Buist, Director – Treasury, QTerminals</i>  <i>Uzair Kapadia, Head of Cash Product - Pakistan, Middle East &amp; Africa, Standard Chartered</i>  <i>Facilitated by Bruno Massera, CFO – International Markets, BRF</i></p> <p><b><i>Al Aameera Ballroom 2</i></b></p>

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17:20	<i>Close of Day 1 and Drinks Reception</i>
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<b>25 SEPTEMBER (DAY 2)</b>	
10:00	<p><b>Welcome to Day 2</b></p> <p><i>Annette Spencer, Chief Executive, Association of Corporate Treasurers</i></p> <p><b>Baniyas Ballroom</b></p>
10:05	<p><b>CFO Panel: Overcoming Diversification Challenges in the Middle East</b></p> <p>As the transformation of the region continues, the treasurer plays an increasingly important part in executing the strategic vision of the CFO in managing the challenges and opportunities in diversifying away from traditional sectors. Join leading regional CFOs as they discuss the risks and prospects in a rapidly evolving regional landscape. This panel will delve into how CFOs identify new opportunities, strategically allocate resources, and manage regional economic volatility to stay one step ahead of the curve. Attendees will explore practical strategies and firsthand experiences that financial leaders use to guide their organisations through the dynamic economic shifts in the region.</p> <p><i>Youssef Salem, Chief Financial Officer, ADNOC Drilling</i>  <i>Pramod K Chand, Group Chief Financial Officer, RAK Ceramics</i>  <i>Ali Abouda, Group Chief Financial Officer, Gulf Navigation Holding</i>  <i>Facilitated by Tariq Kazi, Group Treasurer, Peabody, Deputy President, Association of Corporate Treasurers</i></p> <p><b>Baniyas Ballroom</b></p>
10:50	<p><b>The era of invisible banking</b></p> <p><i>Shiraz Ali, Chief Business Officer, NymCard</i>  <i>Zahi Kallab, General Manager, Naqodi</i>  <i>Facilitated by Devendra Kumar, Head of Digital Channels, Global Transaction Banking, Mashreq</i></p> <p><i>In association with Mashreq</i></p> <p><b>Baniyas Ballroom</b></p>
11:15	<i>Morning Refreshments &amp; Networking</i>

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11:15	<p><b>Silent theatre session 6: The AI-Powered Future: Unlocking FinTech Growth in Banking</b></p> <p>This presentation explores how AI is revolutionizing the banking industry, driving growth and innovation in the FinTech sector. It focuses on the transformative role AI plays in enhancing customer engagement, streamlining operations, and creating new revenue opportunities for banks. Key themes include:</p> <ol style="list-style-type: none"> <li>1. AI-Driven Customer Engagement</li> <li>2. Operational Efficiency &amp; Automation</li> <li>3. Personalized Financial Services</li> <li>4. Enhanced Security and Compliance</li> <li>5. Future of Banking with AI</li> </ol> <p><i>In association with Cequens</i>  <i>Ankita Tiwari, Regional Sales Manager, Cequens</i></p>
11:30	<p><b>Silent theatre session 7: ACT's in-person tutor support for students in the Middle East</b></p> <p>Join us for a short overview of our new in-person tutor support offer for ACT students in the Middle East. Gain an understanding of how the F2F tutor model can benefit groups of individuals or teams at your organisation, and get an opportunity to meet our subject matter expert at the same time to answer any questions you may have.</p> <p><i>Chirs van Dijl, Founder &amp; Managing Director, Cugavadi</i>  <i>Martin Newman, Business Development Manager, ACT</i></p>
11:45	<p><b>Treasury Lab 1</b>  <b>How treasury functions have supported transformation and spearheaded growth in family-owned conglomerates in the Middle East</b></p> <p><i>Tamim AlShikh Khalil, Group Senior Treasury Manager, Ittihad International Investments</i>  <i>Mohammed Khair M Sharif, Head of Credit &amp; Treasury Management, Zamil Steel Holding</i>  <i>Mamta Budhrani, Group Treasury Head, Sinyar Group</i>  <i>Maher Ousta, Group Chief Financial Officer, SIBCA</i>  <i>Facilitated by Jackson Kehengu, Head GTB Sales - CBG &amp; Contracting Abu Dhabi, First Abu Dhabi Bank</i></p> <p><i>In association with First Abu Dhabi Bank</i></p> <p><b>Al Ameera Ballroom 2</b></p>

	<p><b>Treasury Lab 2</b>  <b>Reporting, reconciliation and SaaS tools to drive working capital efficiencies for treasurers</b></p> <p>Use of customised data and reporting to amplify cash flow forecasting and visibility.</p> <p><i>Pinaaz Kulkarni, Vice President, Head of Visa Commercial Solutions CEMEA, VISA</i>  <i>Pulkit Mehra, Head of Treasury, Al Maya</i>  <i>Kartik Taneja, EVP – Head of Payments &amp; Consumer Lending, Mashreq &amp; Chairman – Neopay</i>  <i>Facilitated by Vishal Virmani, Head of Treasury &amp; Working Capital Solutions, EMEA, VISA</i></p> <p><i>In association with VISA</i></p> <p><b>Al Aameera Ballroom 1</b></p>
	<p><b>Treasury Lab 3</b>  <b>A practical overview of advanced treasury technology implementation</b></p> <p>This session explores the evolution of treasury technology frameworks, focusing on key technological milestones, trends, use cases, and the readiness of treasury operations to implement these technologies. The session is structured in three parts:</p> <ul style="list-style-type: none"> <li>• An overview of technological milestones in treasury management from early TMS to the latest ML, AI, RPA, Blockchain.</li> <li>• How are these technologies implemented by Treasury? What is the adoption rate and Treasury readiness?</li> <li>• Conclusion with a short demo</li> </ul> <p><i>Fernanda De Genaro, Director, Treasury Advisory, Zanders</i>  <i>Sahar Morhal, Senior Consultant, Zanders</i></p> <p><i>In association with Zanders</i></p> <p><b>Al Aameera Ballroom 3</b></p>
12:25	<i>Travel Time</i>

12:35

**Treasury Lab 4**

**Fuelling innovation and customer engagement through effectively leveraging fintechs to power decision making and engaging stakeholders**

As banks and large corporates seek to enhance service and productivity, the integration of various fintechs into the ecosystem, leveraging product and service innovation, to utilising AI-driven tools have become a game-changer. This panel will explore the role of how fintechs support corporates and how advanced language models and machine learning, in addressing complex customer queries efficiently without additional resources. Participants will discuss how the principles of simplicity, security, and seamless integration, combined with AI-powered solutions, can transform customer interactions, automate workflows, and provide deep insights into customer data. The discussion will highlight practical strategies for treasurers and fintechs to implement these technologies, thereby driving innovation, efficiency, and profitability in a rapidly evolving financial landscape.

*Omair Ansari, CEO & Co-Founder, abhi*

*Paul Hamilton, Managing Director, Ibtikar*

*Haider Amjad, regional sales director, Cequens*

*Sampann Nayak, Director, Growth, Veefin*

*Facilitated by Sanjiv Purushotham, Founder & CEO, Bridge Solutions*

*In association with FintechTuesdays*

***Al Ameera Ballroom 1***

**Treasury Lab 5**

**Unlocking the future of payments: embracing ISO20022 for seamless banking and global transactions**

By November 2025, financial institutions must adopt ISO20002 as the standard for banking communications. Together with key stakeholders, we will discuss the concrete implications, benefits, and opportunities for organisations in the context of the general adoption of ISO20022.

*Finali Fernando, Managing Director - Regional Head of Products, CCO, HSBC*

*Davinder Sharma, Transaction Banking Senior Lead, Emirates NBD*

*Amer Chebaro, Partner, Midis Group, Regional Lead CEMEA, Kyriba*

*Mickael Thomas, Head of Corporates & Partners, Middle East, Africa & CIS, SWIFT*

*Facilitated by Alaa AlRousan, Country Manager UAE, SWIFT*

*In association with SWIFT*

***Al Ameera Ballroom 2***

	<p><b>Treasury Lab 6</b>  <b>Treasury careers: what skills are needed to progress in a treasury career?</b></p> <p>How do you build the skills needed for a successful treasury career? We ask a panel of members about their career journeys, what treasury skills they value and how to develop the skills needed to fit the evolving treasury landscape. All the panellists have worked in a variety of industries and will discuss the technical, business and behavioural skills needed to succeed.</p> <p><i>Roshni Ramachandran, Manager – Treasury, Chalhoub</i>  <i>Nora Naadu Sena, Regional Treasurer, MEA, Pakistan and Turkey, Nestle</i>  <i>Jason Spanos, Group Treasurer, AIR (Advanced Inhalation Rituals)</i>  <i>Facilitated by Kortam Mohammed, Group Treasury Manager, Mantrac Unatrac</i></p> <p><i>ACT Future Leaders’ in Treasury</i></p> <p><b>Al Aameera Ballroom 3</b></p>
13:15	<p><i>Lunch in the Exhibition Hall</i></p>
13:20	<p><b>Silent theatre session 8: Veefin Digital Suite for Corporates</b></p> <p>Veefin Digital Suite enables Corporates to digitize their distribution network and provide multi-lender financing options to their suppliers and dealers. The solution offers an unparalleled combination of advanced technology and industry expertise, enabling Corporates to strengthen their supply chains by providing additional &amp; flexible financial support through their existing lender network.</p> <p><i>Sampann Nayak, Director Growth, Veefin</i></p> <p><i>In association with Veefin</i></p>
13:40	<p><b>Silent theatre session 9: Fueling Innovation and Customer Engagement Through Effectively Leveraging Fintechs to power decision making and engaging stakeholders</b></p> <p>As banks and large corporates seek to enhance service and productivity, the integration of various Fintechs into the ecosystem, leveraging product and service innovation, to utilising AI-driven tools have become a game-changer. This panel will explore the role of fintechs support corporates, and how advanced language models and machine learning, in addressing complex customer queries efficiently without additional resources. Participants will discuss how the principles of simplicity, security, and seamless integration, combined with AI-powered solutions, can transform customer interactions, automate workflows, and provide deep insights into customer data. The discussion will highlight practical strategies for treasurers and fintechs to implement these technologies, thereby driving innovation, efficiency, and profitability in a rapidly evolving financial landscape</p> <p><i>In association with abhi</i></p> <p><i>Omair Ansari, CEO &amp; Co-Founder, abhi</i></p>

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14:15	<p><b>Fireside Chat: Future-proofing treasury: the role of crypto-assets</b></p> <p><i>Kim Wong, Treasurer, M2</i>  <i>Facilitated by Kay French, CEO &amp; Co-Founder, Investory</i></p> <p><b>Baniyas Ballroom</b></p>
14:50	<p><b>Panel: Future-Ready: Fostering Talent in a Transforming Regional Landscape</b></p> <p>This panel delves into evolving strategies for identifying, recruiting, and training talent in the Middle East. The discussion will include effective strategies that financial leaders can deploy to empower and harness the region's local talent pool, as well as approaches for maintaining and increasing appeal to international experts, for a wider talent strategy that maximises competitiveness.</p> <p><i>Richard Turner, Executive Career Coach &amp; Business Mentor</i>  <i>Scott Fisher, Director, Brewer Morris</i>  <i>Facilitated by Janet Legge, Deputy Chief Executive and Director of Awarding Body &amp; Learning, Association of Corporate Treasurers</i></p> <p><b>Baniyas Ballroom</b></p>
15:30	<p><b>Closing remarks</b></p> <p><i>Annette Spencer, Chief Executive, Association of Corporate Treasurers</i></p> <p><b>Baniyas Ballroom</b></p>
15:35	<p><i>Close of conference</i></p>