



Association  
of European  
Businesses

**13th AEB HR Conference  
organized by the AEB HR Committee**

# **RUSSIA AND THE NEW REALITY FOR HR**

**22 March 2016  
Intercontinental Moscow Tverskaya**



# **Ruslan Kokarev**

## **COO, Association of European Businesses**

### ***WELCOME REMARKS***



# **Michael Germershausen**

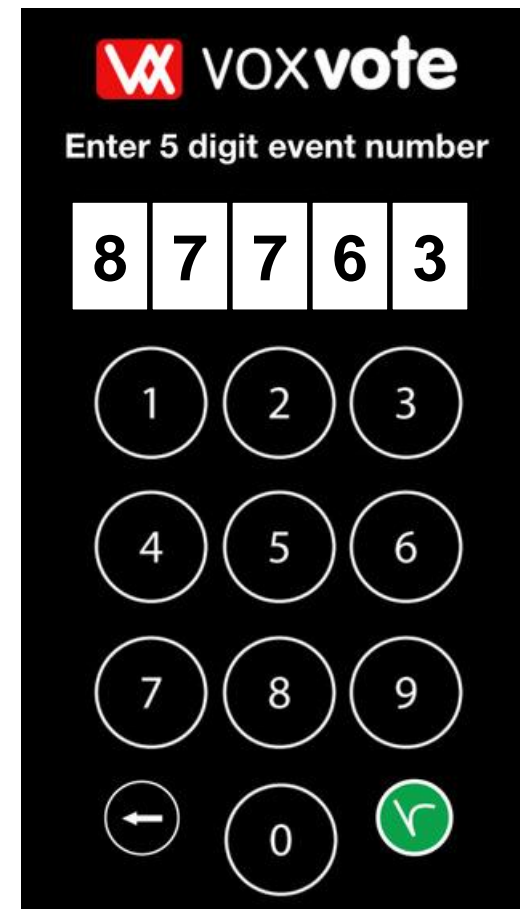
**Chair of the AEB HR  
Committee, General Manager,  
Antal Russia**

## ***OVERVIEW OF HR IN RUSSIA***





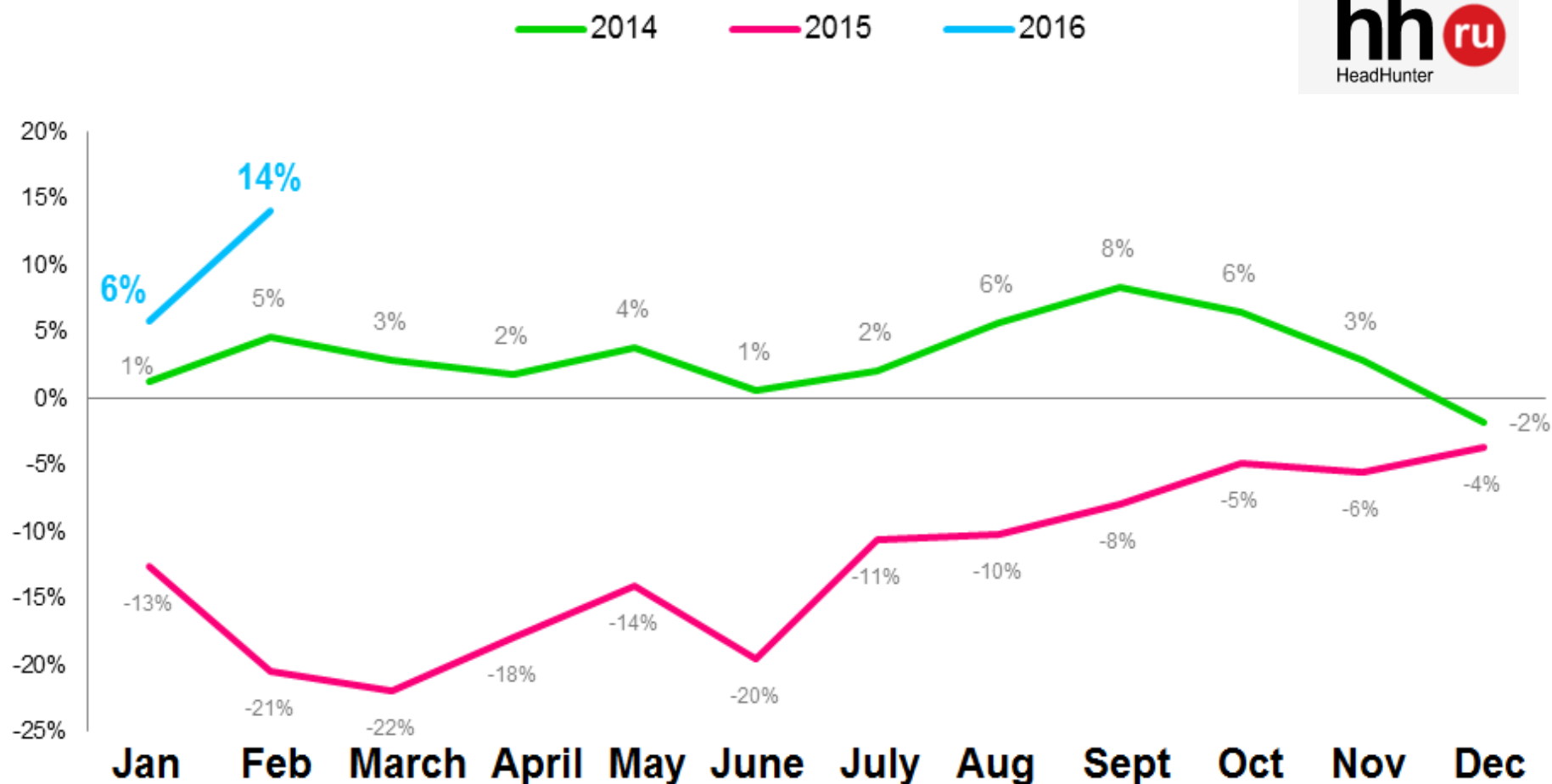
# How do you feel today?



## ***How do you feel today?***

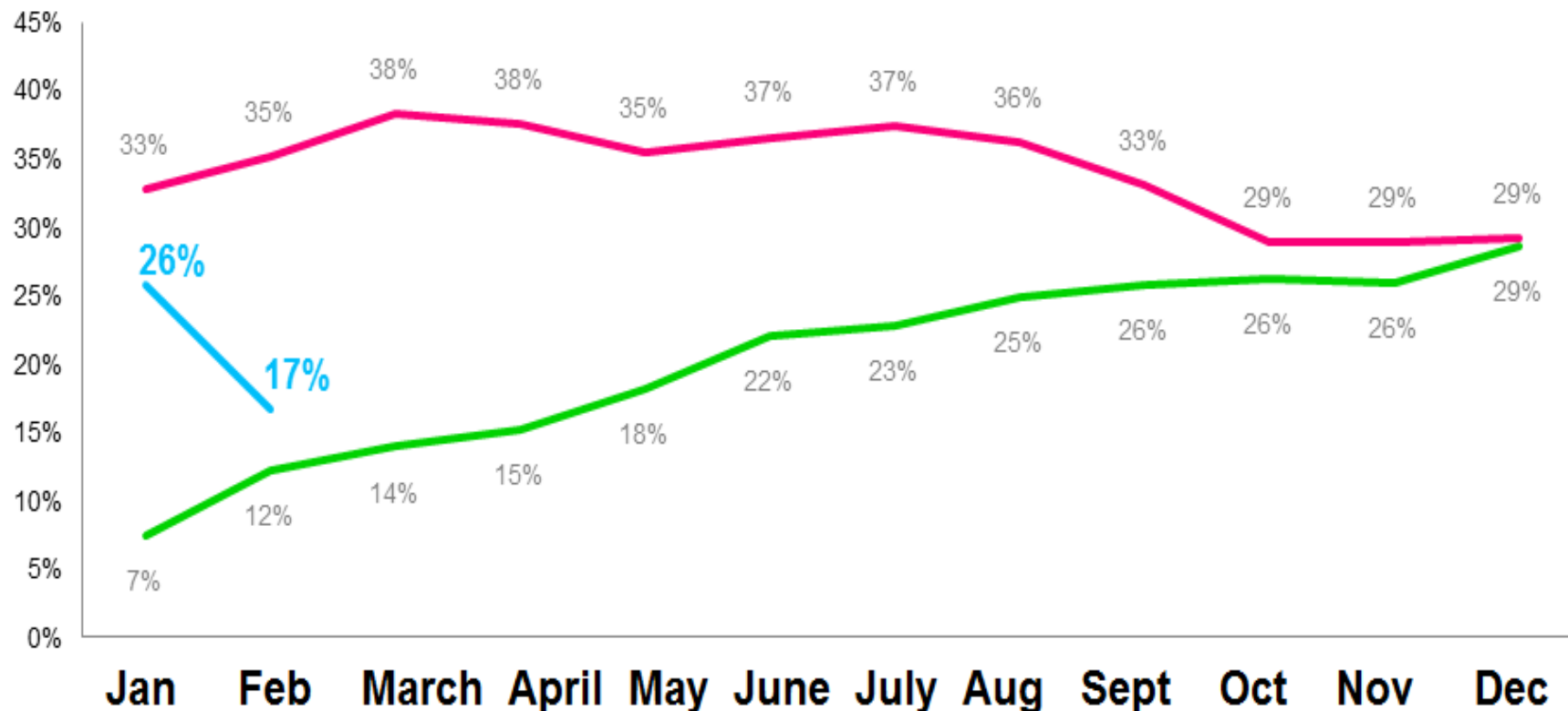
- **Excited**
- **Happy**
- **Skeptical**
- **Sad**

# Vacancy dynamics 2014-2016



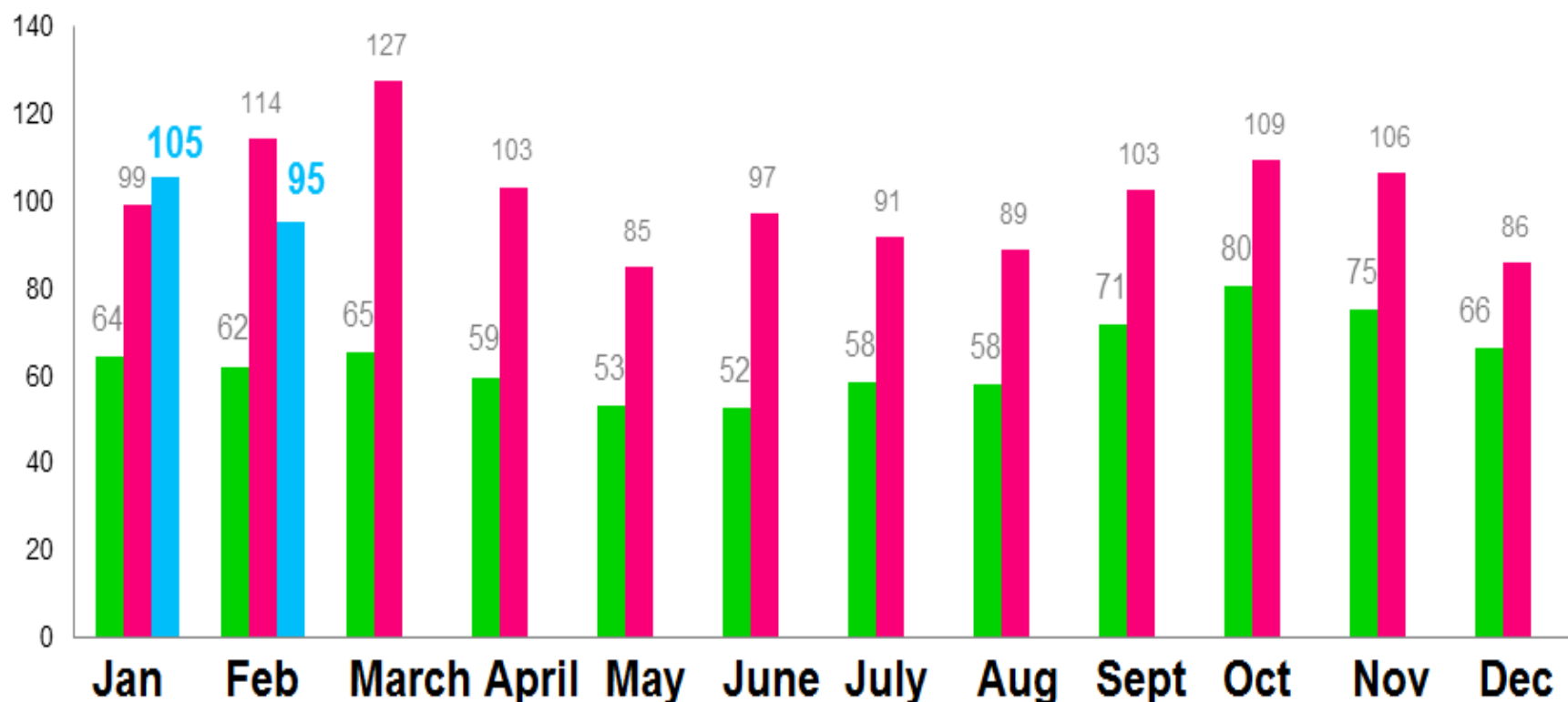
# Number of CVs in last 60 days

— 2014 — 2015 — 2016

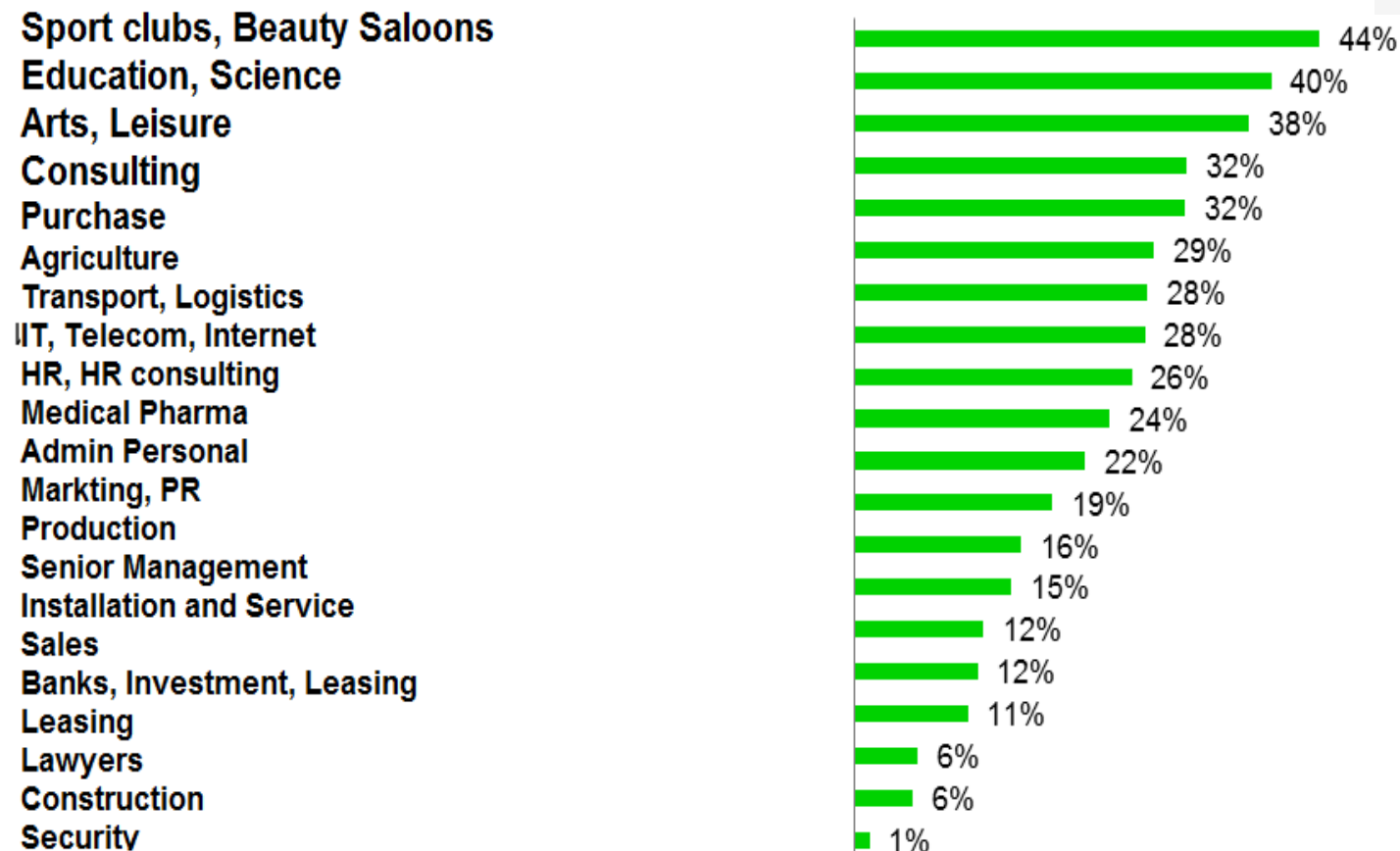


# Clicks per vacancy in Moscow

■ 2014 ■ 2015 ■ 2016



# Number of jobs February 2016 vs February 2015





## A word cloud shaped like a large zero, composed of the words 'ZERO' and 'ONE'. The word 'ZERO' is the most prominent, appearing in various sizes and orientations to form the main structure of the zero. The word 'ONE' is also present, appearing in smaller sizes and orientations, primarily along the left vertical stroke of the zero. The background is white, and the words are in a dark grey or black color.

# AEB – HR Committee What did we do in 2015 / 2016?

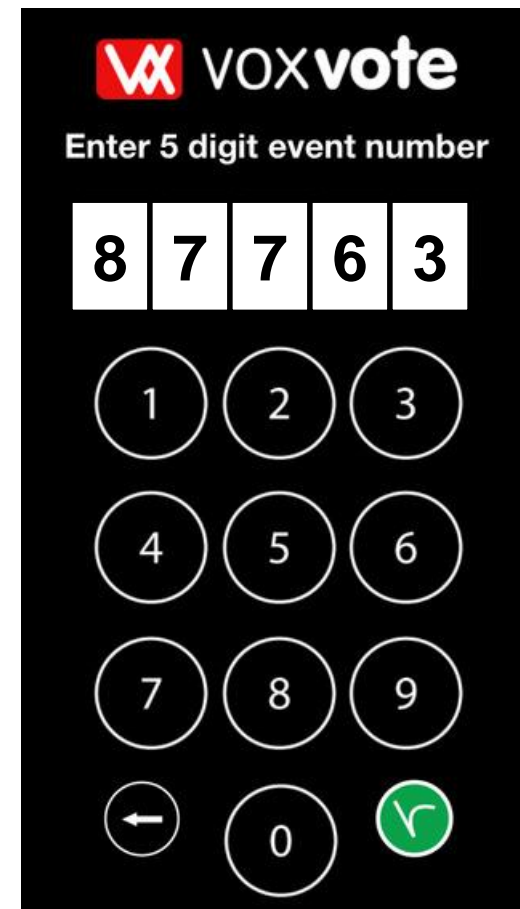
- The AEB SHES and HR Committees, held the workshop: “**Security and legal aspects of recruitment and labour conflicts**”.
- Recruitment Sub-Committee of the AEB HR Committee held its open event “HR in Social Networks”**
- HR Committee, Assessment, Training and Development Sub-Committee hold its open event “Talent Management: Survival Mode?”**
- HR Committee held its annual business meeting “Overview of Salary Surveys in Russia”**
- HR Committee held an open event, “Application of Federal Law No. 116-FL on the Ban on ‘Zayomny Trud’**
- 5 February 2016** Briefing by Maxim Topilin, Minister of Labor & Social Protection of the RF

# Meeting Minister Topilin – what was agreed?

- Ready to talk about changes in 116 Law on Outstaffing
- Supportive of an initiative to abolish work books
- Wants smaller salary increase in good times
- Wants bigger salary increases in bad times



# Would you support the abolishing of work books?



# ***Would you support the abolishing of work books?***

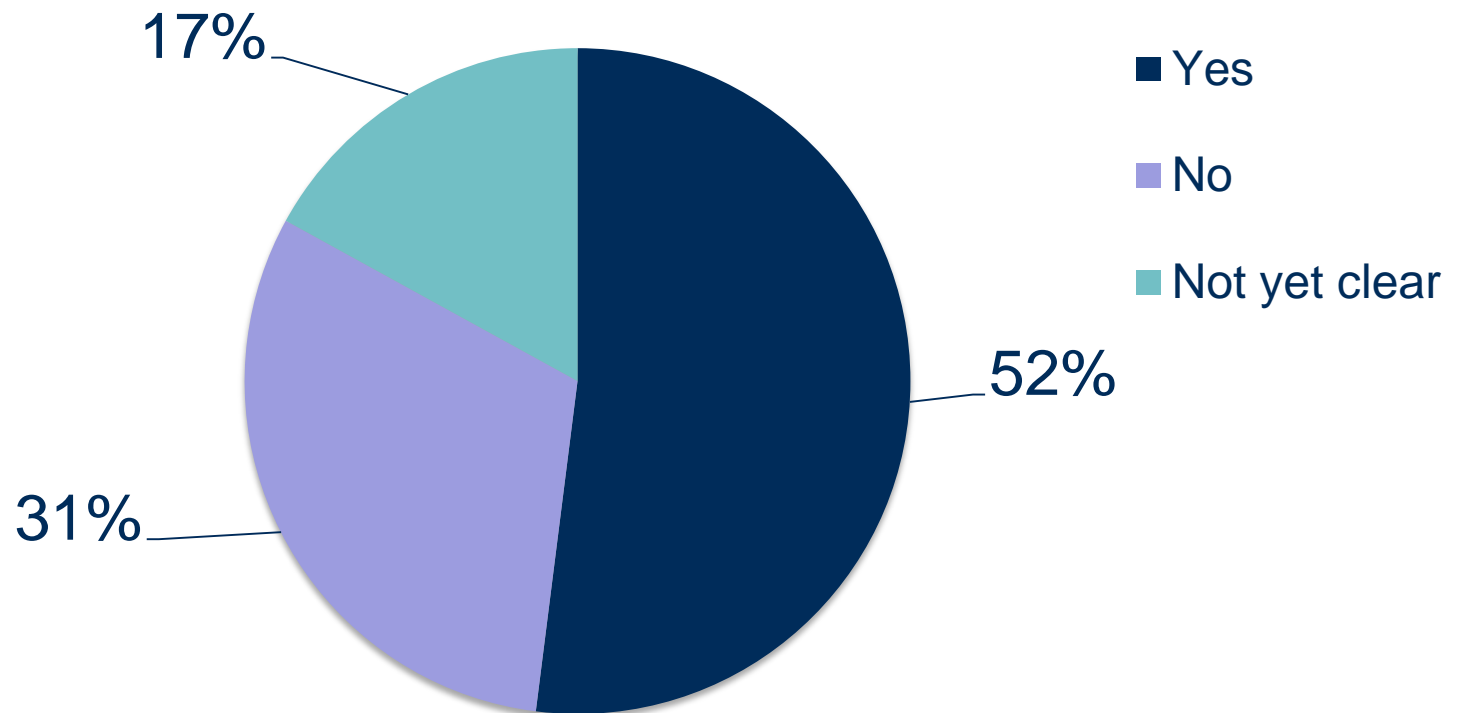
- **Yes**
- **No**

# What is influencing HR this year?



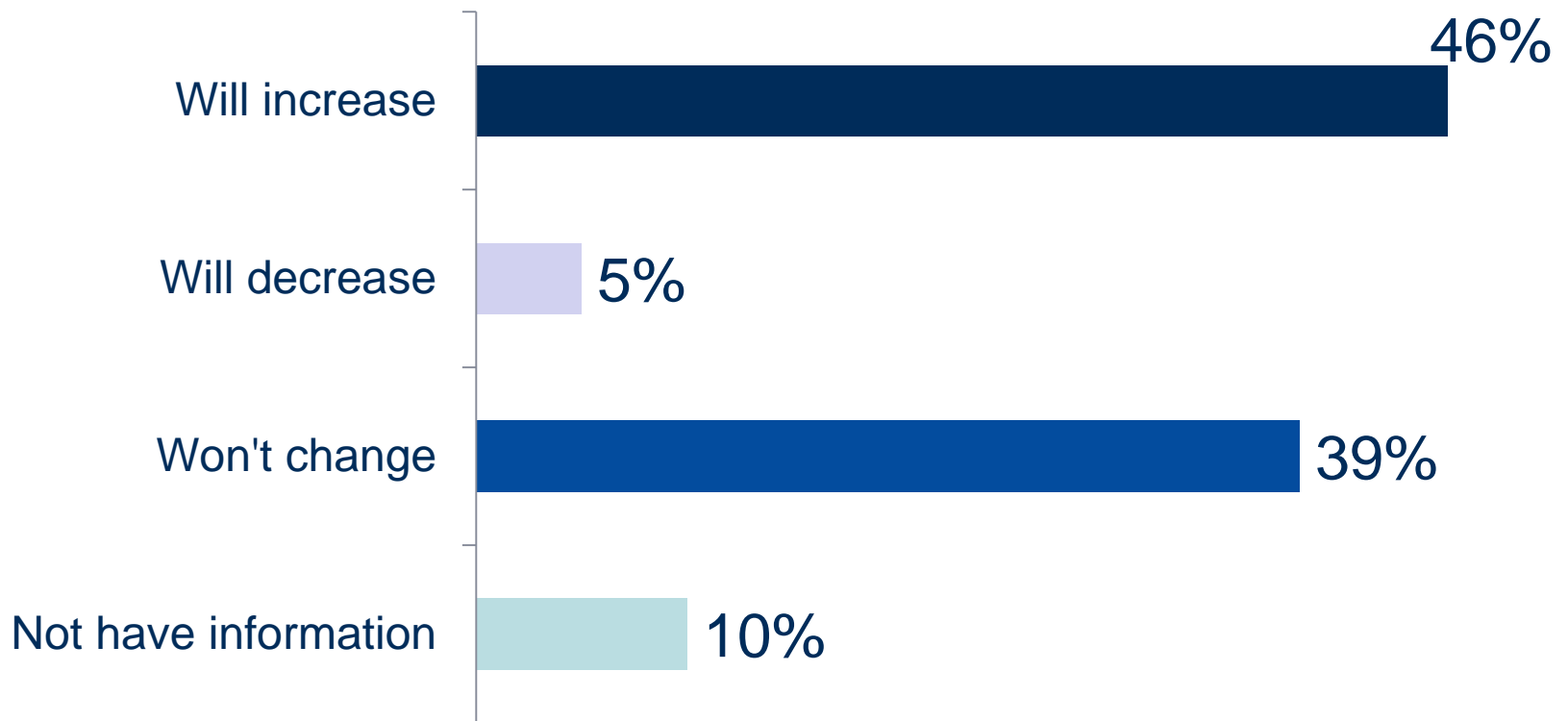


# Has your company achieved budgeted EBITDA in 2015?

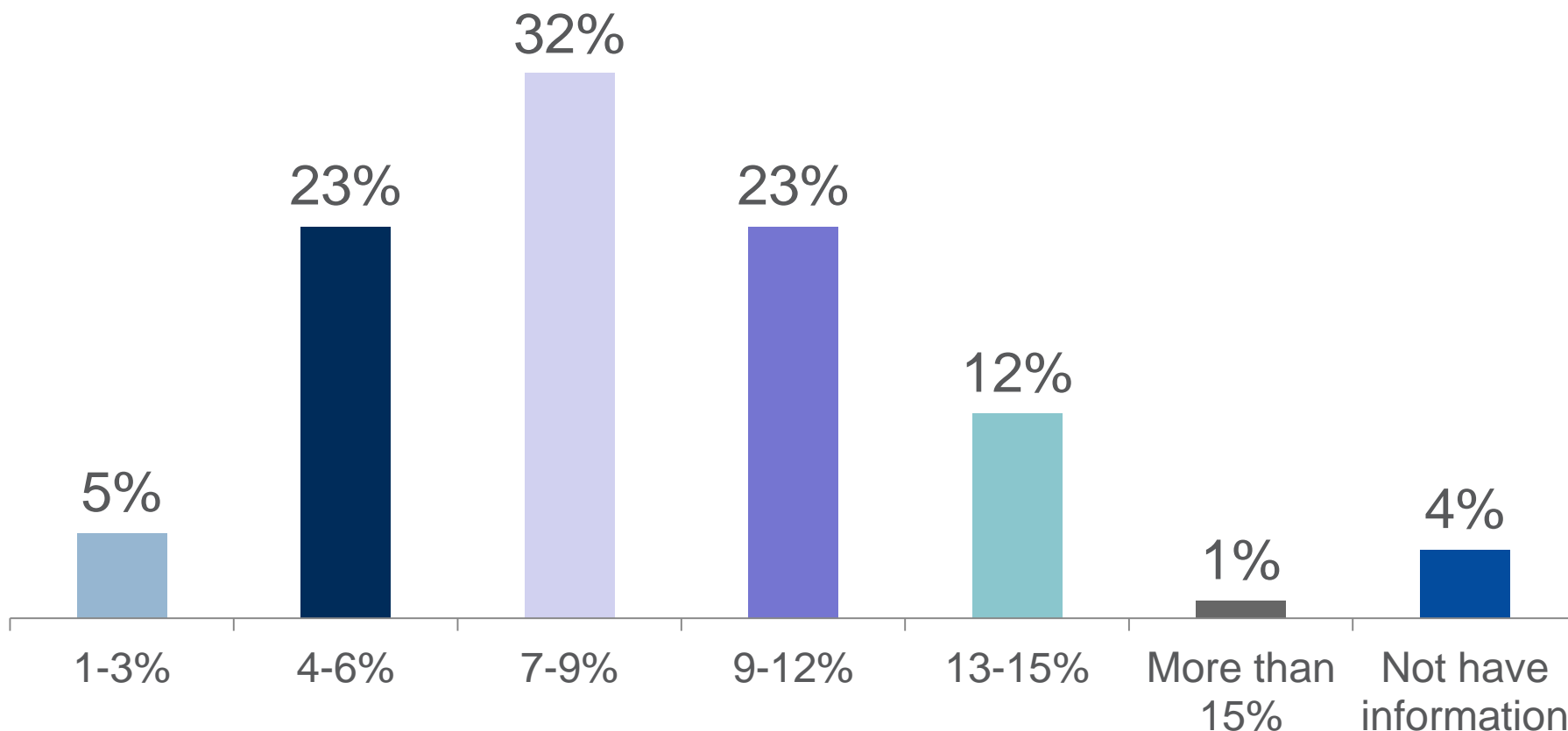


\*This survey was carried out from 15th to 27th of February among 207 Russian and international companies operating in Russia in 16 economic sectors. (Antal Russia)

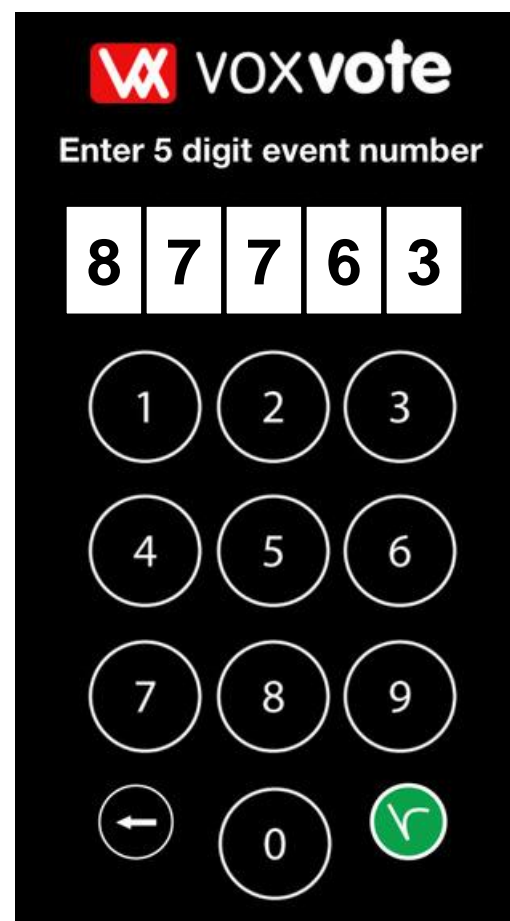
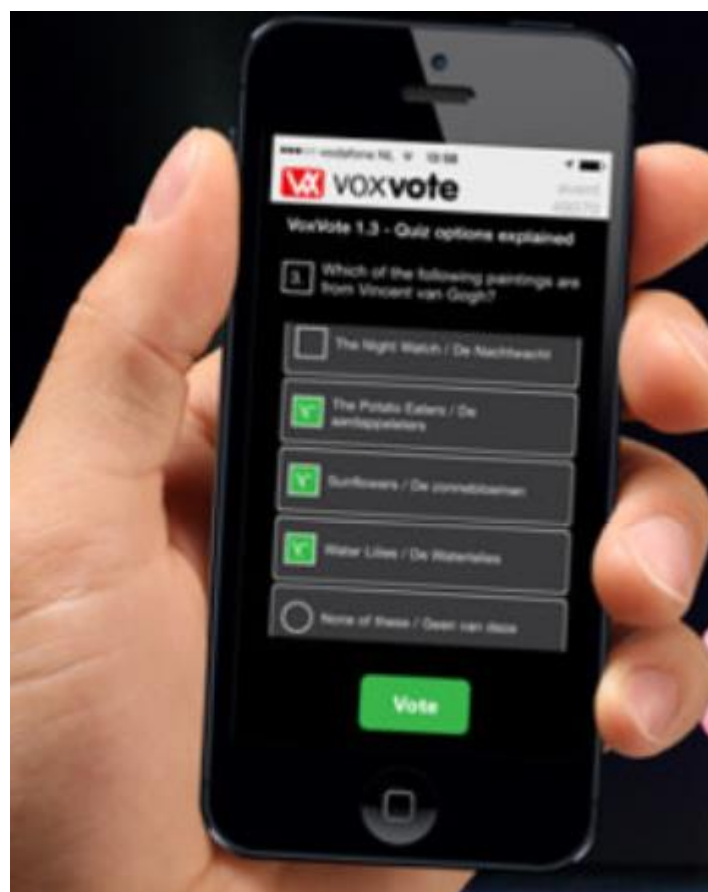
# How will your employees' salaries change in 2016?



# What percentage of salary increase do you project in your 2016 budget?



# How much is budgeted for salary change this year?



# ***How much is budgeted for salary change this year?***

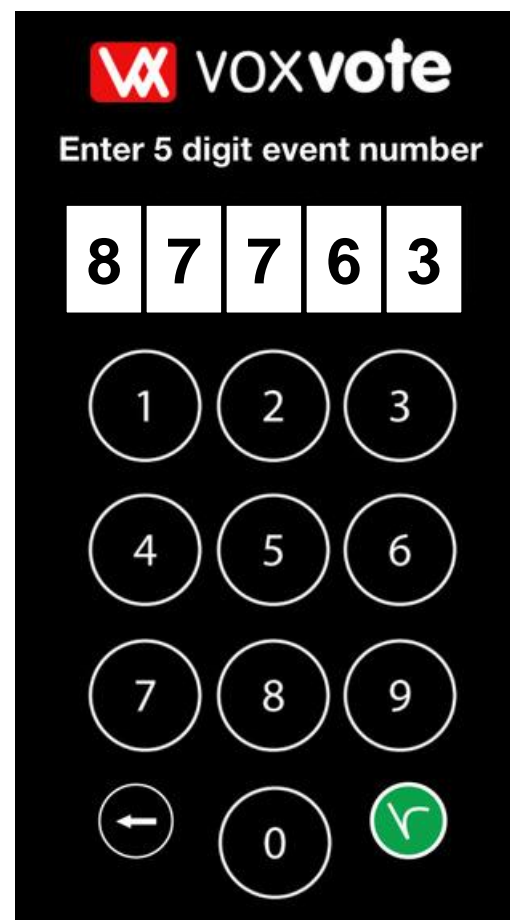
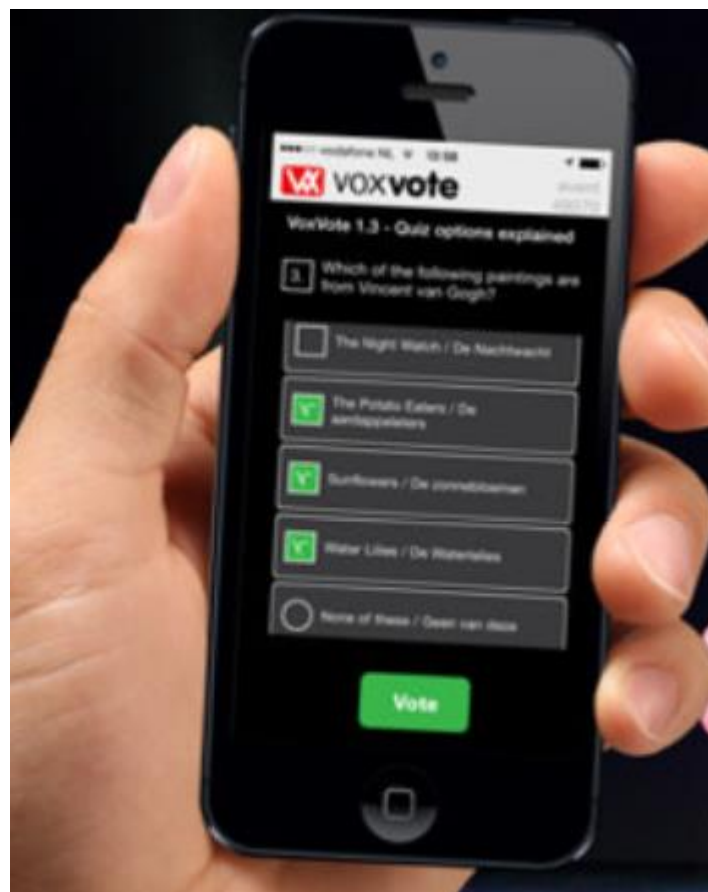
- **1-3%**
- **4-6%**
- **7-9%**
- **9-12%**
- **13-15%**
- **More than 15%**
- **Decrease**
- **No Change**

# How will headcount be affected in the next 3-6 months?





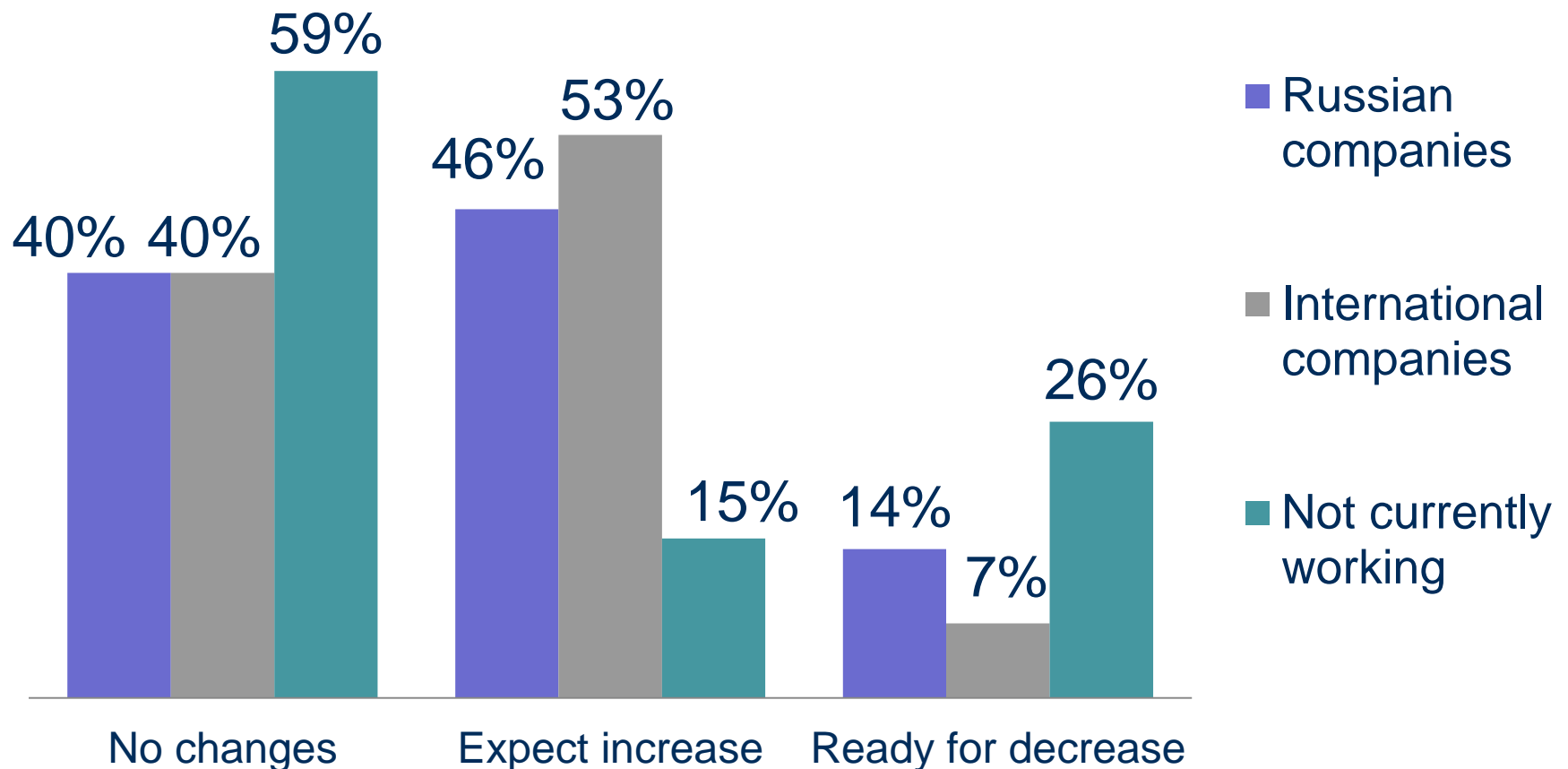
# Are you planning to add headcount this year?



# ***Are you planning to add headcount this year?***

- **Yes**
- **No**
- **We are plan to reduce headcount**

# Salary expectations



\*This survey was carried out from 1st of November to 11th of January among 252 candidates

# Michael's Top - 3



**Michael Germershausen**

Managing Director Eastern Europe JSC Fiveten  
Antal(+79031582171)

Edit post


View stats

## Expats who love Russia should

May 27, 2015 | 1,328 views | 17 Likes | 12 Comments




# Michael's Top - 3



14-16    26-35    46-57    58-68    81-100

**Five Reas Managers**  
March 16, 2016  
337    19

**What is b sentiment**  
February 17, 2016  
167    19



14-16    26-35    46-57    58-68    81-100

**Michael Germershausen**  
Managing Director Eastern Europe JSC Fiveten  
Antal(+79031582171)

Edit post    View stats

**The generation above 50 - why does nobody want them?**

Mar 1, 2016    939 views    67 Likes    16 Comments    [in](#) [f](#) [t](#)

**M&A in Russia - when is the right time?**

**Russia's regional potential**

**12 months of Import**

above 50 - ly want...

repeat of gs never...

# Michael's Top - 3



How to know if you are next to be fired ?

Aug 31, 2015 | 449 views | 16 Likes | 1 Comment | [in](#) [f](#) [t](#)



# 5 Reasons when Headhunters replace HRDs



# Is your HRD engaged with the work force?



# Does your HRD understand your P&L?



# Can you find them active in the social media?



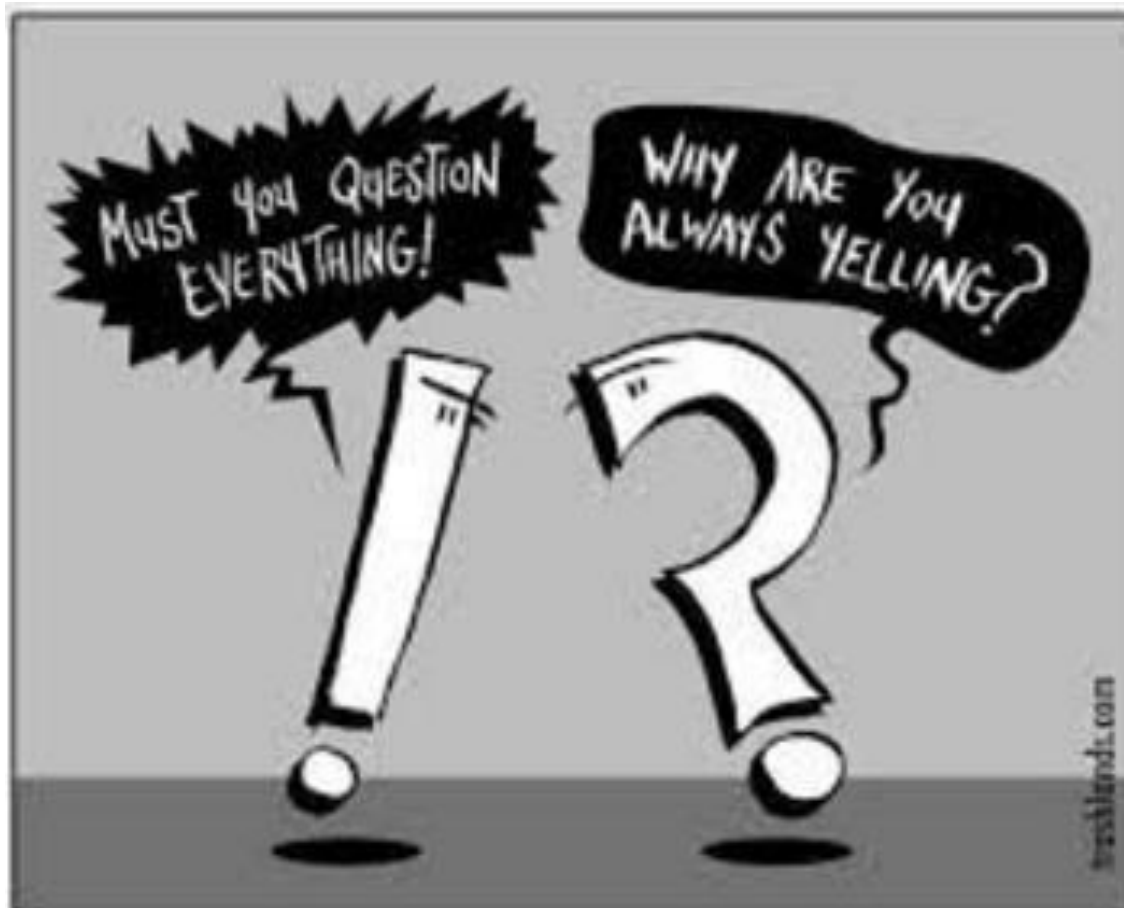
# How flexible are they?



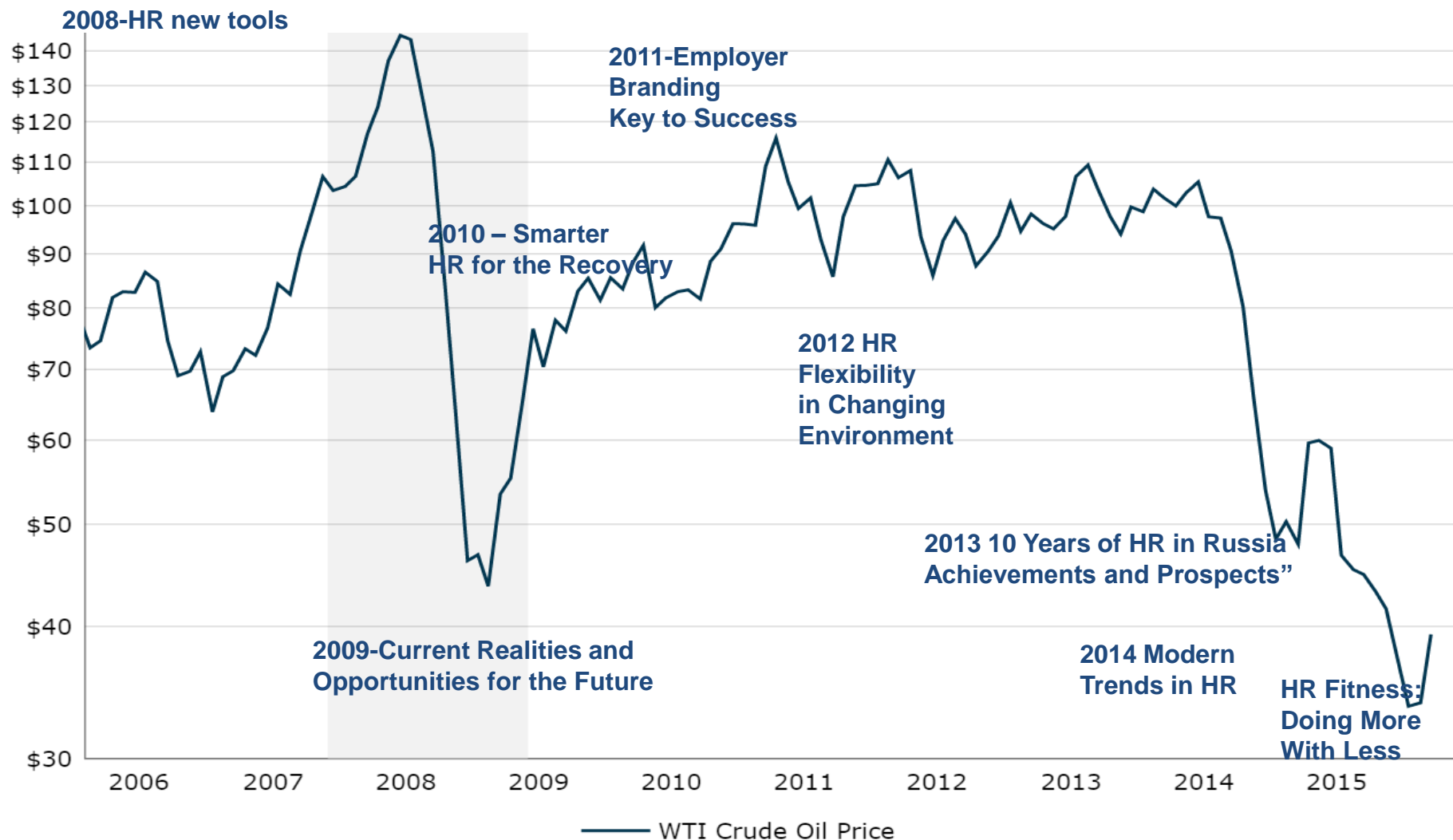
# Is your HRD ready to set number-based KPIs for themselves?



# Will we be still here next year?



# Oil price and HR in Russia





# HR in 2016

**- HOW TO BE FLEXIBLE IN THE NEW REALITY** Juergen Haase,  
HR Director, Volkswagen Group Russia

## **SESSION I (HALL 'RODCHENKO')**

DELICATE ADJUSTMENT OF HR TOOLS  
UNDER THE SHIFT OF THE ECONOMY

EMPLOYEE BENEFITS. VMI AND CO-PAYMENTS  
AS AN EFFICIENT TOOL  
OF PREVENTING EXCESSIVE PRESCRIPTIONS  
AND COSTS CONTAINMENT

MATERIAL AND NON-MATERIAL WAYS TO  
REWARD AND SUPPORT  
EMPLOYEES IN A DIFFICULT ECONOMIC  
SITUATION

SMART WAY TO MAKE IT SIMPLE. CO-  
FINANCING EMPLOYEE BENEFITS

## **SESSION II (HALL 'TATLIN')**

NEXT GENERATION RECRUITMENT:  
FROM BABY BOOMERS TO MILLENIALS

FUNCTIONALLY TARGETED TALENT  
SOURCING

ON DEMAND MEDICAL SERVICE:  
TALENT ACQUISITION CHALLENGE

# HR in 2016

## - HOW TO BE FLEXIBLE IN THE NEW REALITY

### SESSION I (HALL 'RODCHENKO')

NEW APPROACH TO PERFORMANCE:  
DEVELOPMENT...MAKES SENSE

LEARNING AND TEACHING  
ORGANISATION...HOW ALFA-BANK USES  
THE EXPERIENCE OF EMPLOYEES IN L&D  
ACTIVITIES

LOCAL TALENT POOL

INVESTIGATING IN EMPLOYEE MOTIVATION  
DURING THE ORGANISATION REDISIGN

### SESSION II (HALL 'TATLIN')

SALARY INDEXATION,

PERSONNEL LEASING,

DISTANT EMPLOYMENT,

PROFESSIONAL STANDARDS,  
LEGISLATIVE CHANGES

# Juergen Haase

## HR Director, Volkswagen Group Russia

### ***HOW TO BE FLEXIBLE IN THE NEW REALITY***

**VOLKSWAGEN**

GROUP RUS



**How to be flexible in the new reality?**

**Volkswagen Group Rus**

Juergen Haase

22.03.2016

## Volkswagen Group

### VOLKSWAGEN

AKTIENGESELLSCHAFT

#### Automotive Division

##### Passenger Cars



Audi



SEAT

ŠKODA



BENTLEY



BUGATTI



PORSCHE



DUCATI

Remaining companies

##### Commercial Vehicles / Power Engineering



Commercial  
Vehicles



SCANIA



MAN

#### Financial Services Division

##### Volkswagen Financial Services

VOLKSWAGEN FINANCIAL SERVICES

AKTIENGESELLSCHAFT

##### Financial Services

USA / Canada / Spain / Argentina

Scania Financial Services

Porsche Holding Financial Services

Porsche Financial Services

**Deliveries to Customers 9 931 000 units in 2015**

# Volkswagen Group Rus

## VOLKSWAGEN

GROUP RUS



Audi



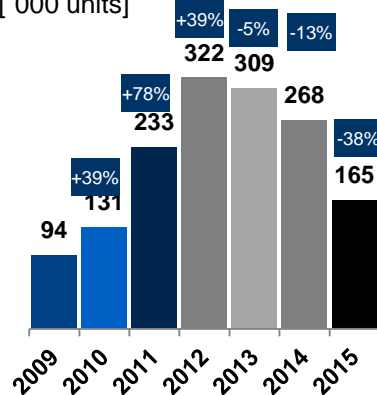
BENTLEY

Commercial  
VehiclesSEAT  
SERVICE

## Key Figures Volkswagen Group Rus

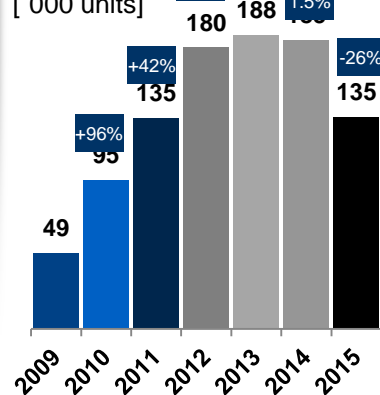
### Customer Sales

['000 units]

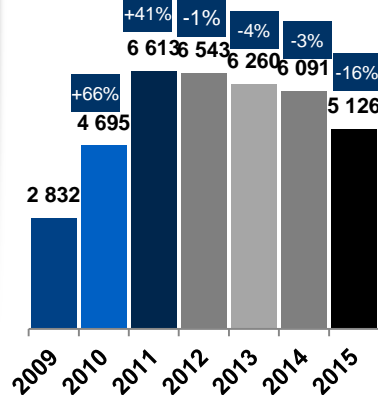


### Production

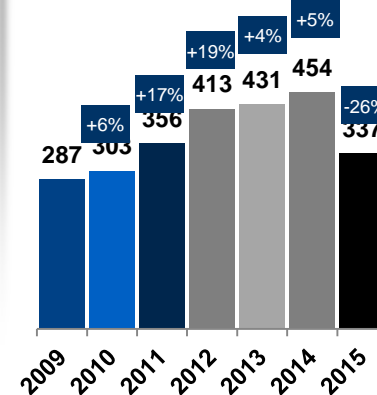
['000 units]



### Staff



### Dealers



<sup>1)</sup> 2011/2012/2013/2014: including  
Export

*Friends & Family  
in Russia:*



VOLKSWAGEN GROUP FINANZ



MAN Diesel &amp; Turbo

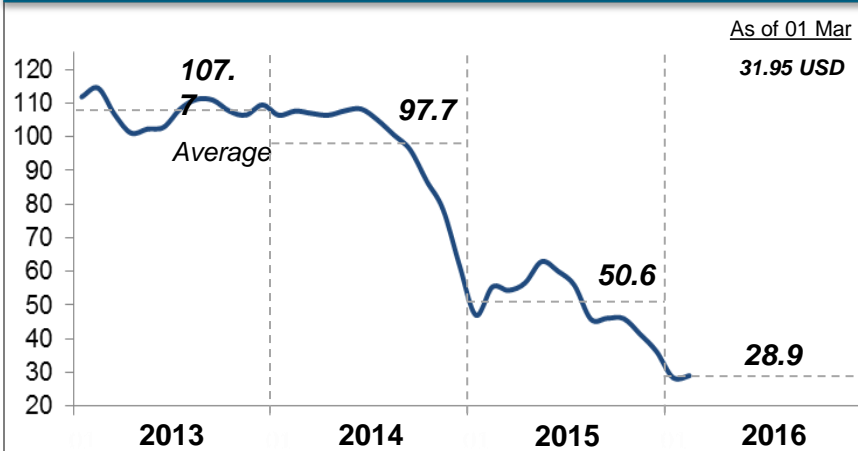


What is the new  
reality in Russia?

## Recession on tap

Accelerating destabilization, GDP forecast **-0.7% to -1%**, Oil **<\$35/Barrel**

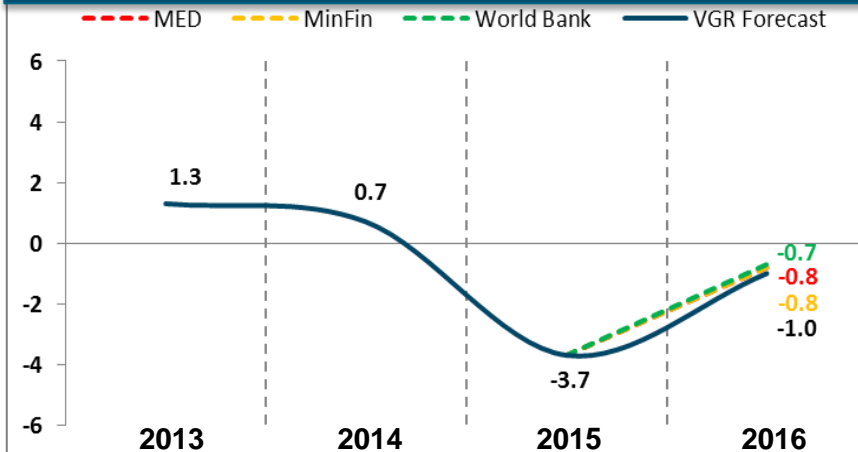
### Urals Oil Price, USD



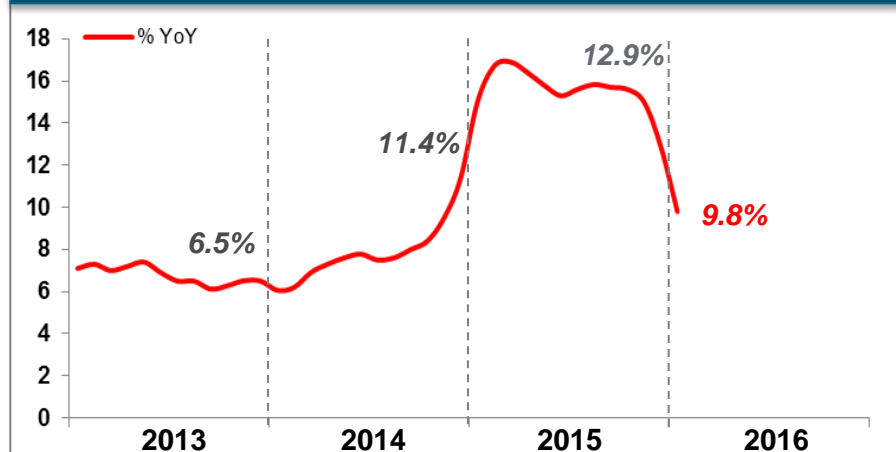
### Exchange Rate USD/EUR vs. RUB



### Annual GDP Growth, %



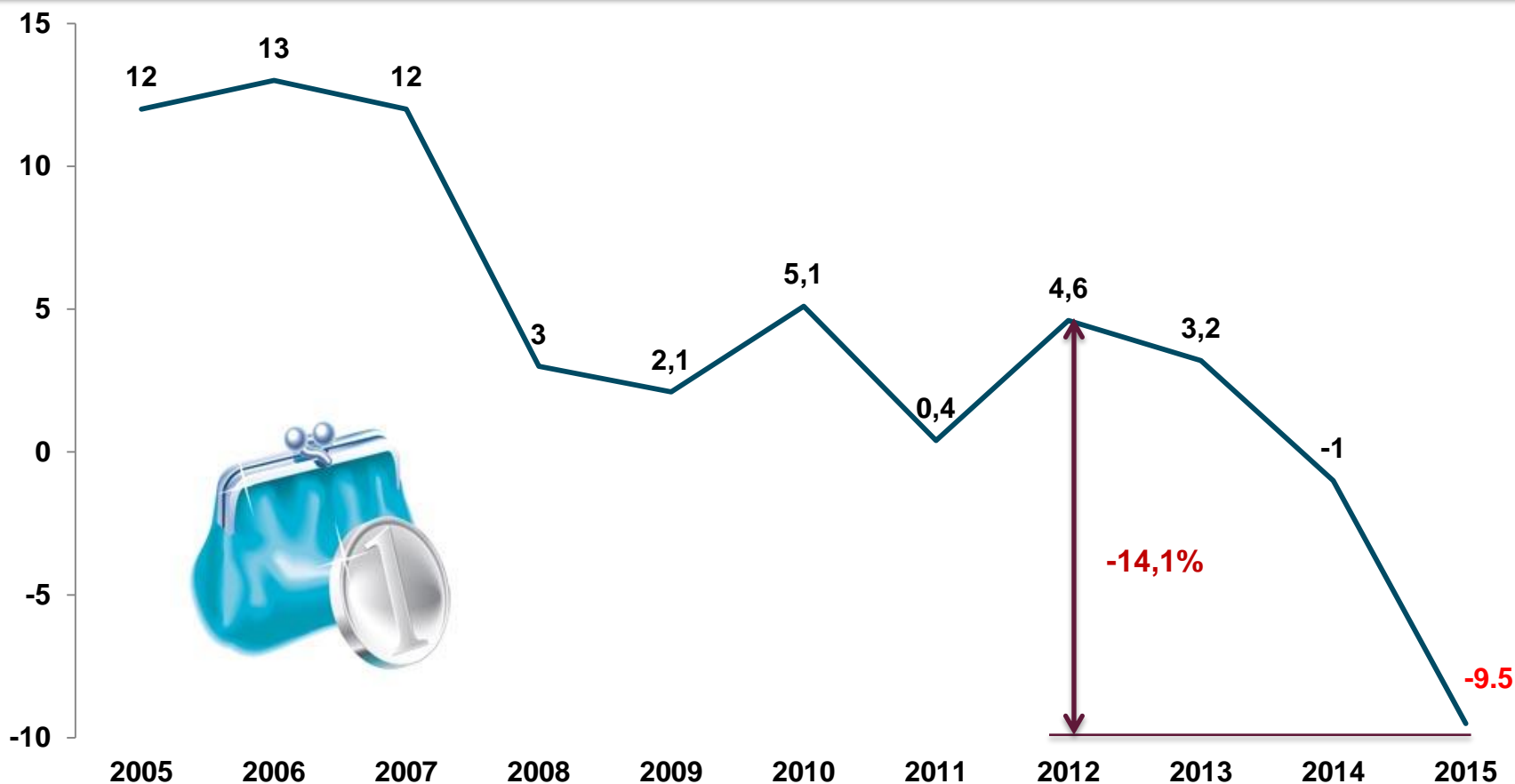
### Inflation, y-y %





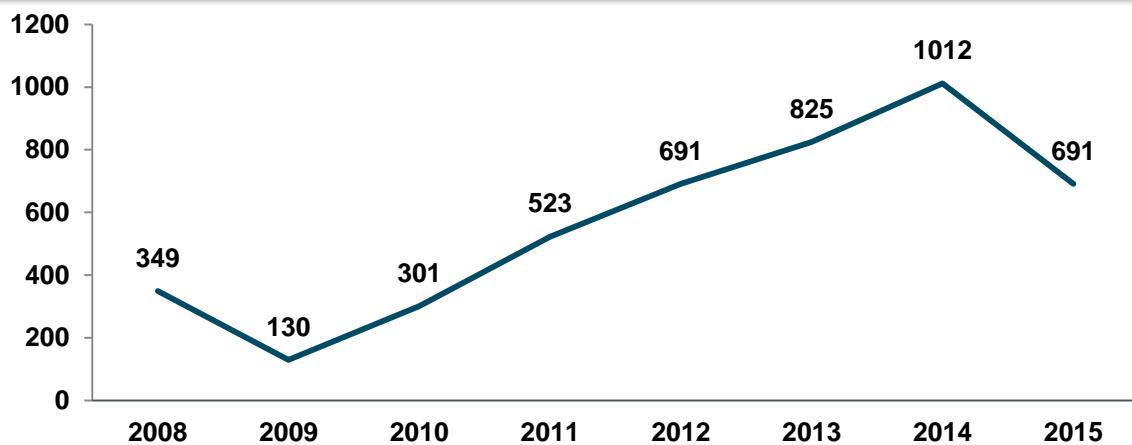
## Dramatic reduction in available income

Development of available income (in percent )

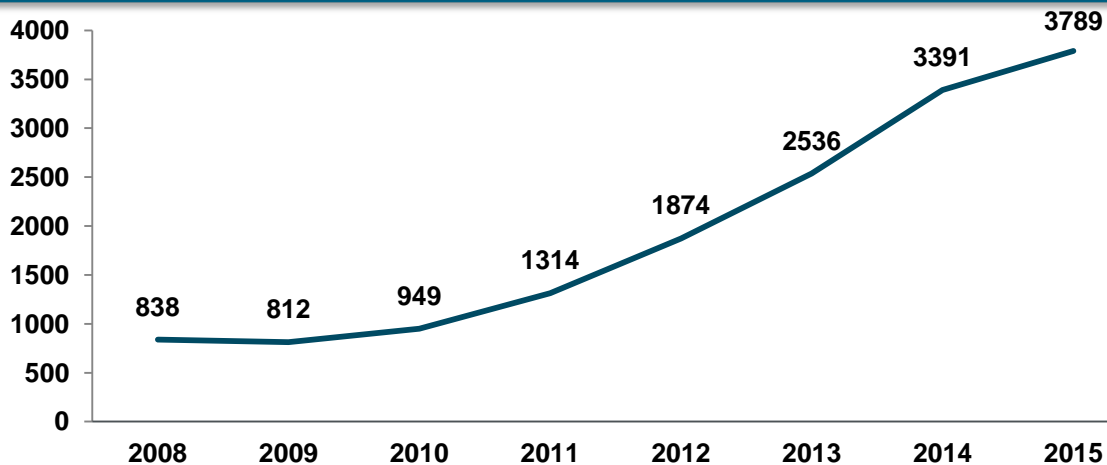


## Excessive debts of the population

Number of the mortgage loans(in thousands of units)

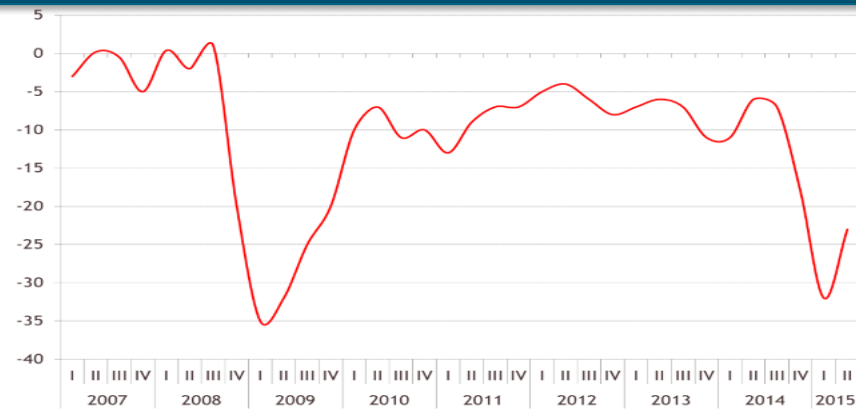


Indebtedness in the mortgage loans(in billion Rub)



## Sinking purchasing power

Consumer confidence -24 points in 2015 (analog 2009)

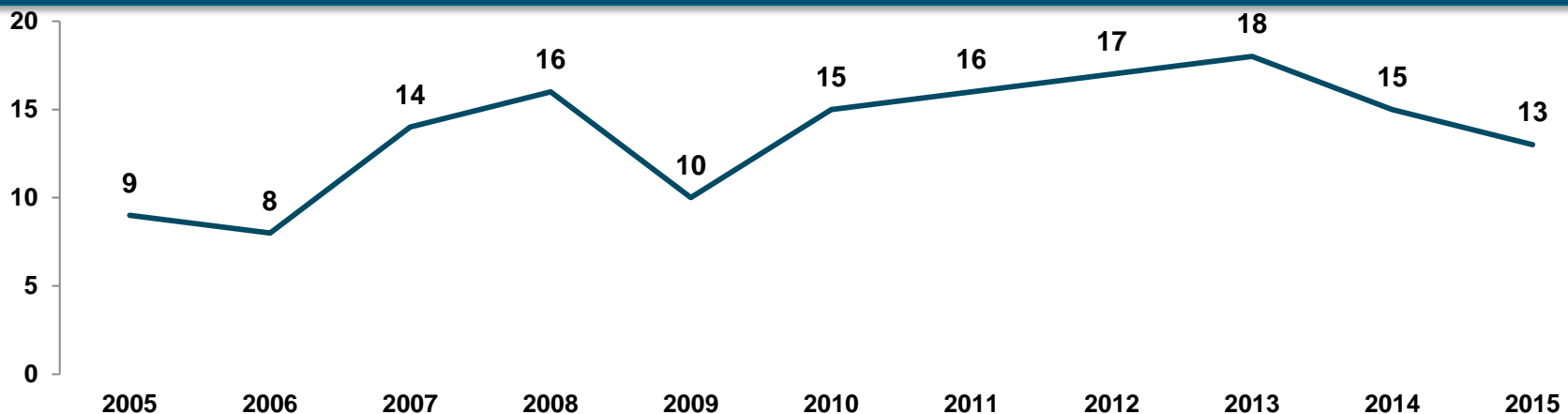


Purchasing power

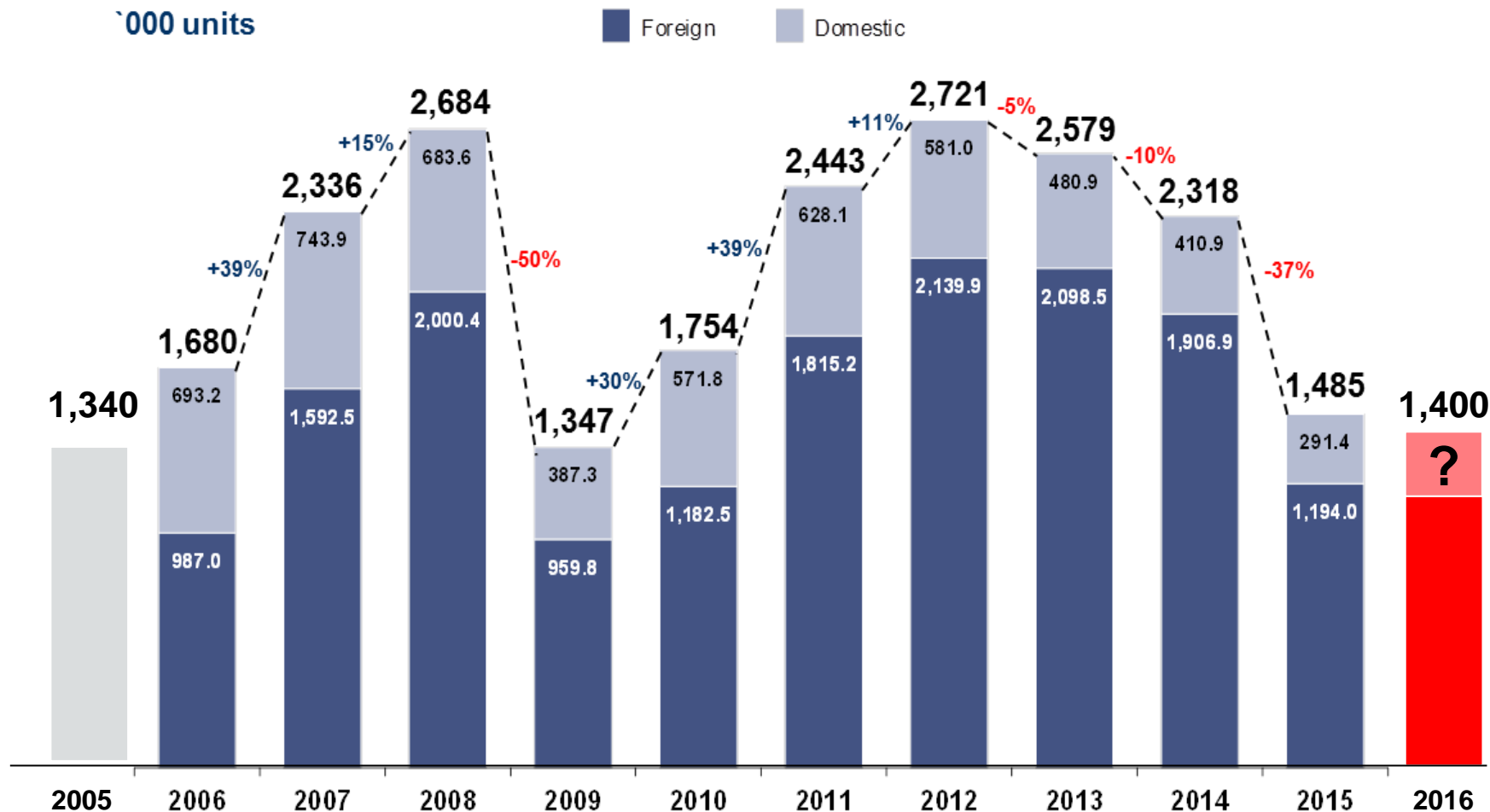
↓ 20 % in 2015 vs. 2014



Share of customers, which can afford to buy a car according self-evaluation (in percent)

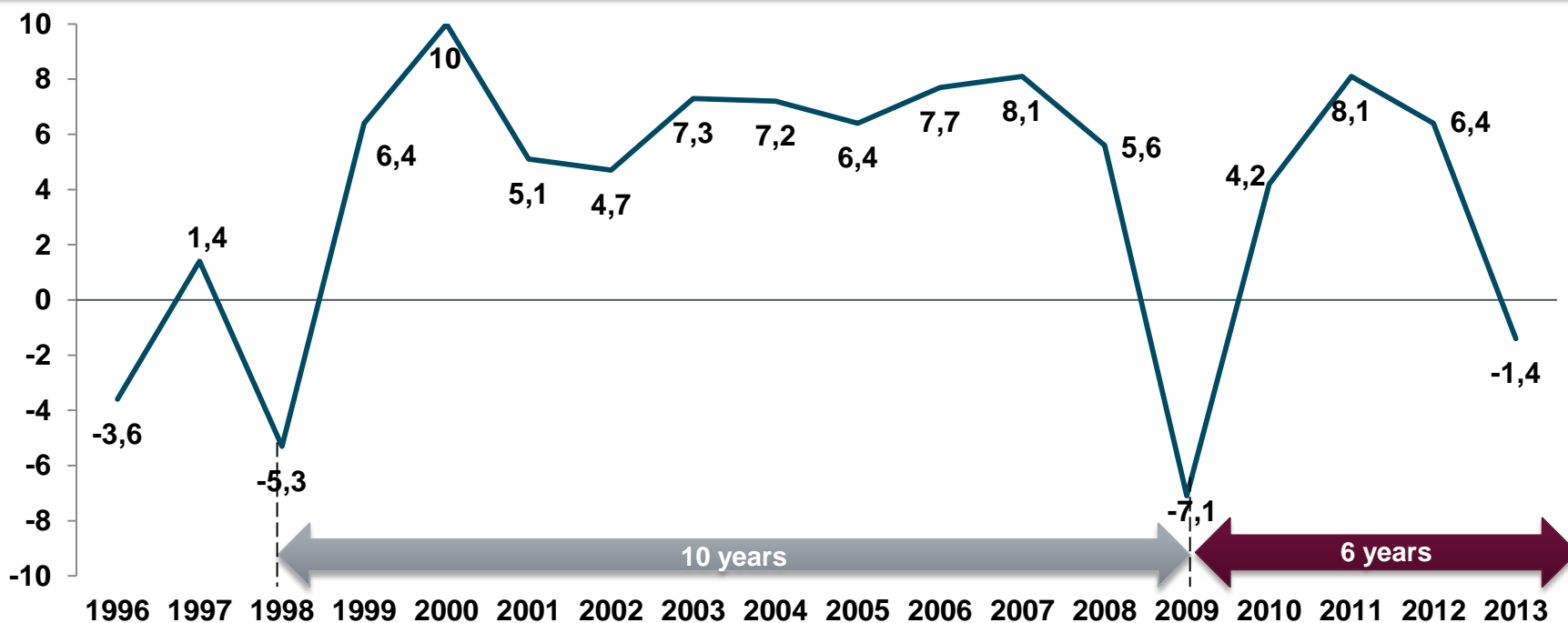


## Development of the overall market in 2006 – 2015



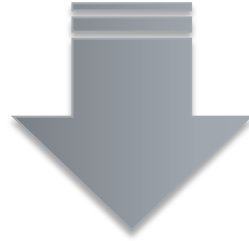
## Economic cycle in Russia

Conjuncture (% of development comparing to the previous year)



**NO FORECAST!**

**NO FORECAST!**



**Navigate(manage) by sight!**





## New instruments at Volkswagen Group Rus

1

**One-off  
payment  
instead of  
indexation**



1

**Flexible  
days of  
collective  
vacations**



2

**Continual  
improvement**



3

**Flexible time  
account**





## New instruments at Volkswagen Group Rus

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1

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2

**Continual  
improvement**



3

**Flexible time  
account**



## Additional agreement to the collective contract

Instead of indexation

3 one-off payment in 2015

3 one-off payment in 2016

28 days of vacation



4 days of collective vacations

No work = Vacation

Work = money

## New instruments at Volkswagen Group Rus

1

**One-off  
payment  
instead of  
indexation**



1

**Flexible  
days of  
collective  
vacations**



2

**Continual  
improvement**



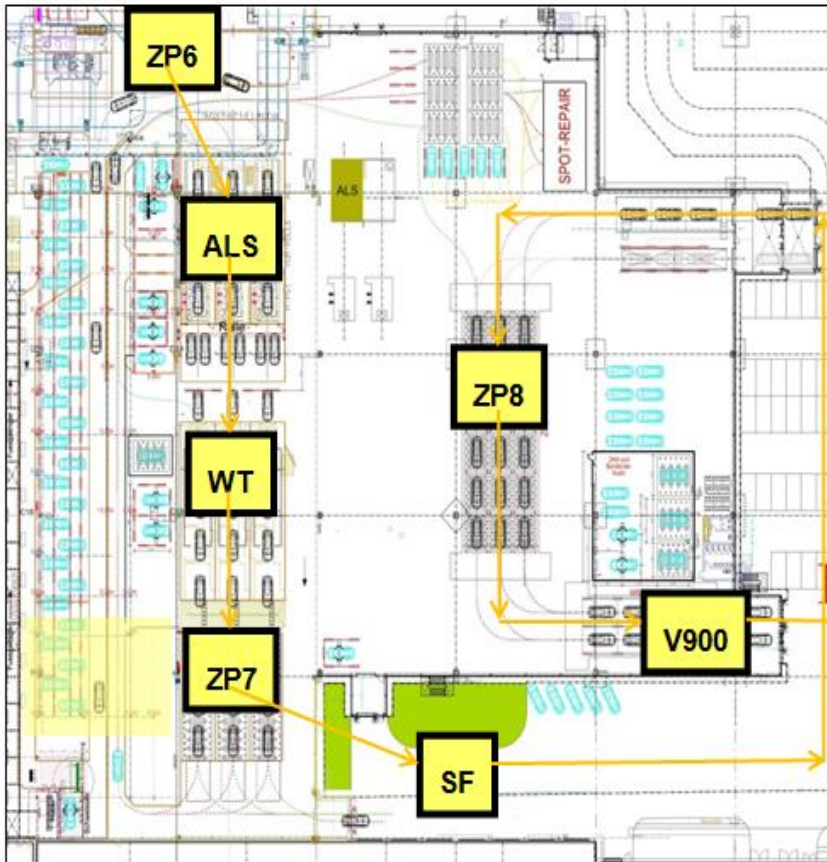
3

**Flexible time  
account**

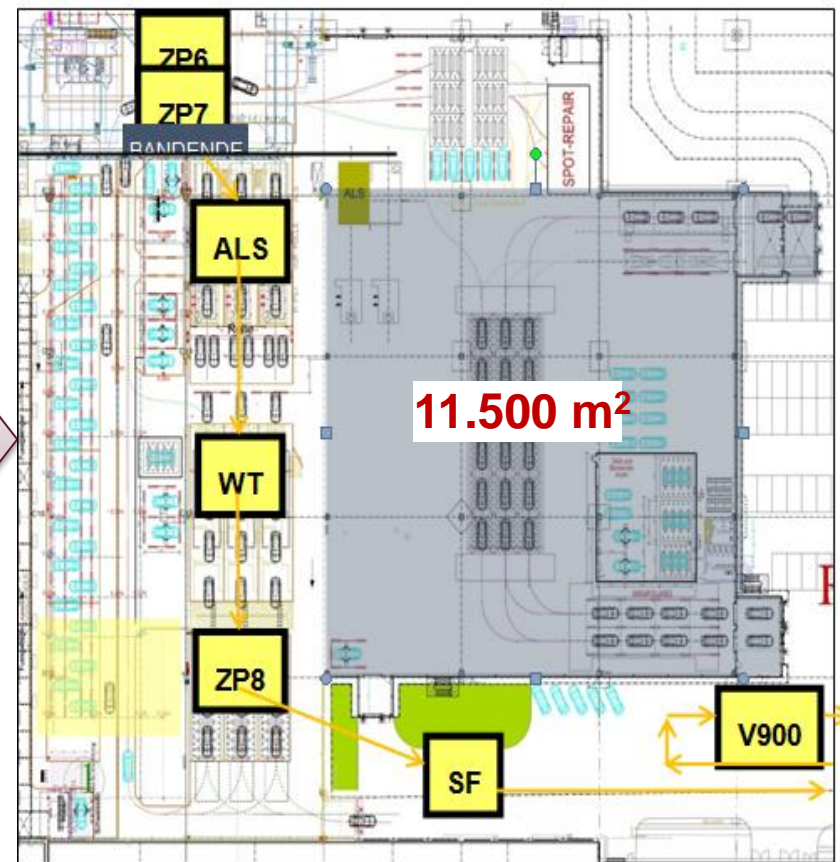


## Reorganisation of the area of reworking

### Standard process



### Current process



## New instruments at Volkswagen Group Rus

1

**One-off  
payment  
instead of  
indexation**



1

**Flexible  
days of  
collective  
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2

**Continual  
improvement**



3

**Flexible time  
account**



## Disadvantages of the current work time regulation

### Instruments

- ☐ Temporary work can only be used in a limited way (9 months)
- ☐ Total working time record per calendar year
- ☐ Overtime only with the employee's agreement



#### For the State

- ✗ Insufficient Investment attractiveness
- ✗ Unemployment



#### For the employee

- ✗ Unstable employment by the market fluctuations
- ✗ Not continuous remuneration

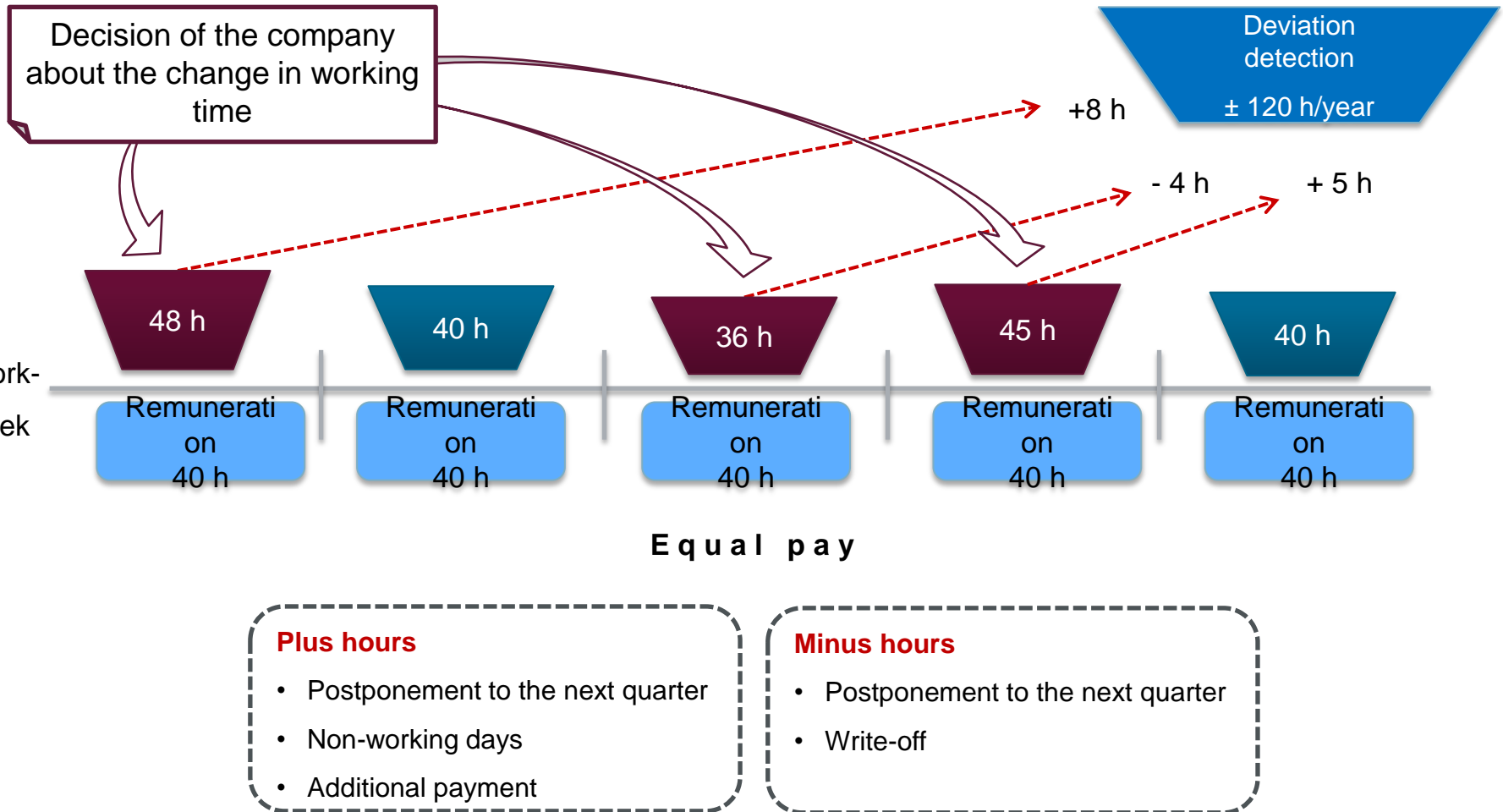


#### For the industry

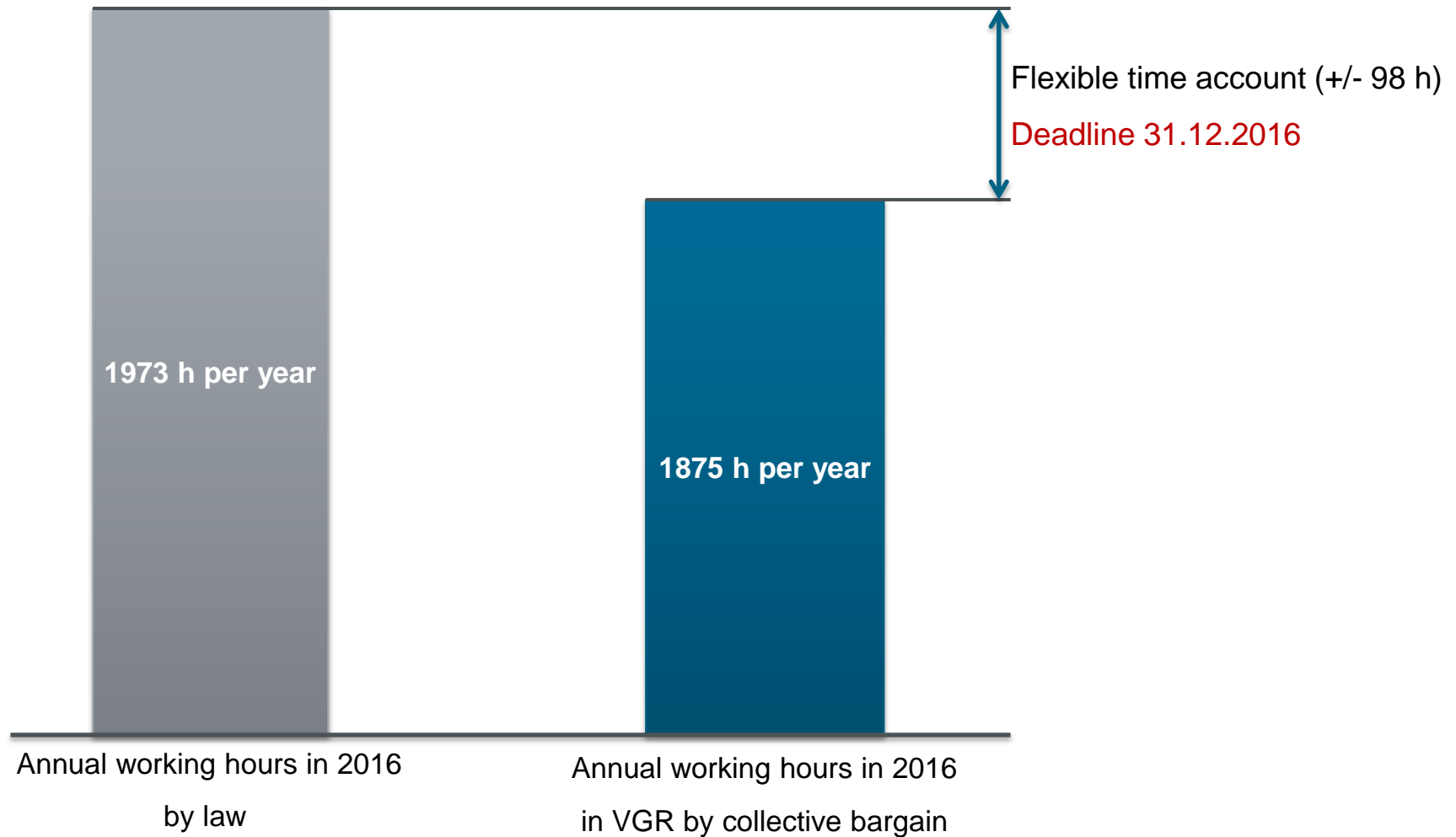
- ✗ Insufficient management options of staff and production
- ✗ Additional costs
- ✗ Worsening of the company's image

**Low competitiveness of the working places**

## Principle of work time flexibilization (Flexible time account)



## Solution of Volkswagen Group Rus for direct employees





## Proposal of Volkswagen Group Rus

### Change of the labour legislation

Possibility of short term  
changes in worktime  
calendar



Restricted use of  
overtime only with  
collective agreement



Possibility of usage  
flexible worktime  
accounts longer than  
one year

# Why do we need to change the labour legislation today?

Change of the labour legislation -

Possibility to manage the working time flexible and operational  
in the framework of the social partnership at the local level



## For the State

- ✓ Increase of the investment attractiveness
- ✓ Stabilization of employment
- ✓ Development of the social partnership at the local level



## For the employee

- ✓ Stable employment
- ✓ Continuous remuneration
- ✓ Consideration of the local interests in the collective agreement



## For the industry

- ✓ Operational management of staff and production
- ✓ Cost optimisation
- ✓ Stabilization of the staff
- ✓ Improvement of the image
- ✓ Improvement in competitiveness

Any  
questions



Thank you for  
your attention!



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Businesses

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**SESSION I (HALL 'RODCHENKO'):  
EFFECTIVENESS AND  
EFFICIENCY –  
HOW TO ACHIEVE BOTH UNDER  
THE NEW REALITY**

**22 March 2016  
Intercontinental Moscow Tverskaya**



**Olga Gracheva**  
**Chair of the AEB**  
**Compensation & Benefits**  
**Sub-Committee, Senior**  
**Manager, People Advisory**  
**Services, EY**

***SESSION 1: MODERATION***

# Delicate adjustment of HR tools under the shift of the economy

March, 2016

People Advisory Services



# Actual changes in HR management

## EY Express-survey on actual changes in HR management

Conducted in  
**March 2016**

**131**  
participating companies

**61%**

Foreign owned  
companies

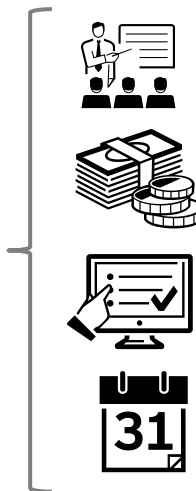
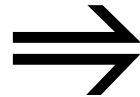
Locally owned  
companies

**39%**

## Actual changes in HR management

**27%** of  
companies plan to  
implement  
changes in HR  
management in  
2016\*:

\*due to the current  
economic situation

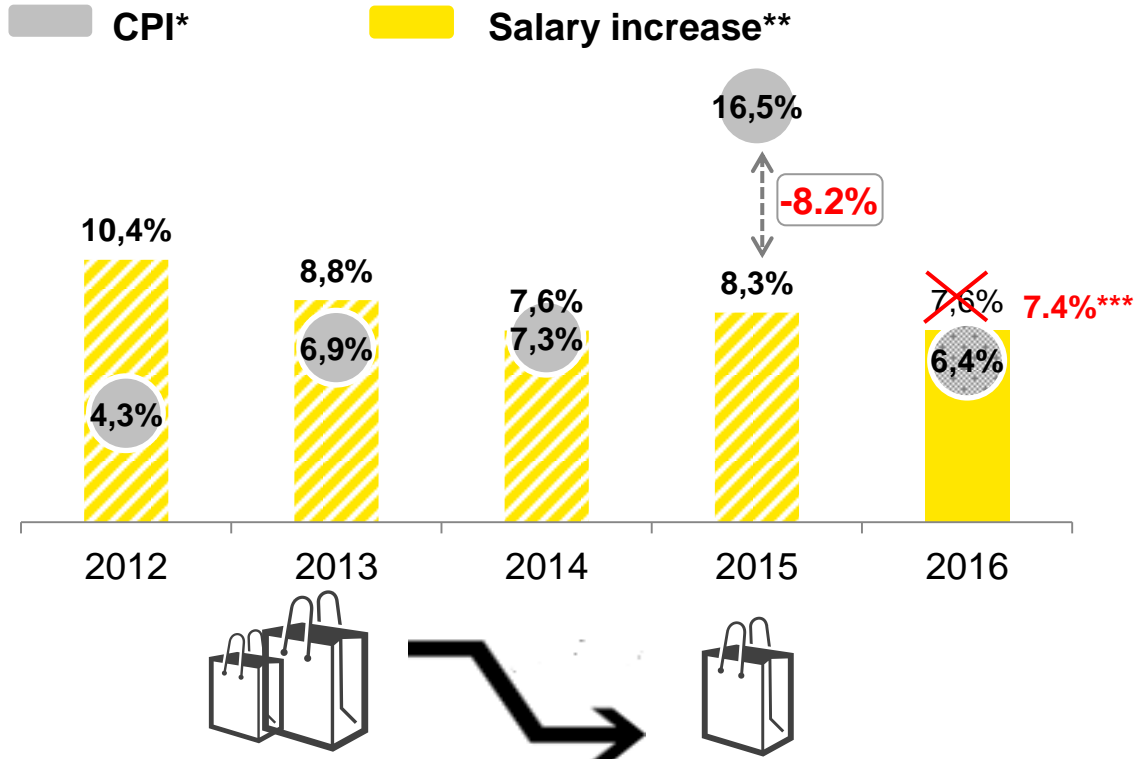


	% of companies
Training system	<b>61%</b>
Remuneration and motivation systems	<b>58%</b>
Performance evaluation system	<b>39%</b>
Working time arrangements	<b>28%</b>



# Salary changes

## Salary adjustments vs CPI levels



**67%** of companies plan to increase salaries in 2016



**22%** of companies do **NOT** plan to increase salaries in 2016

**11%** of companies have **NO** decision yet

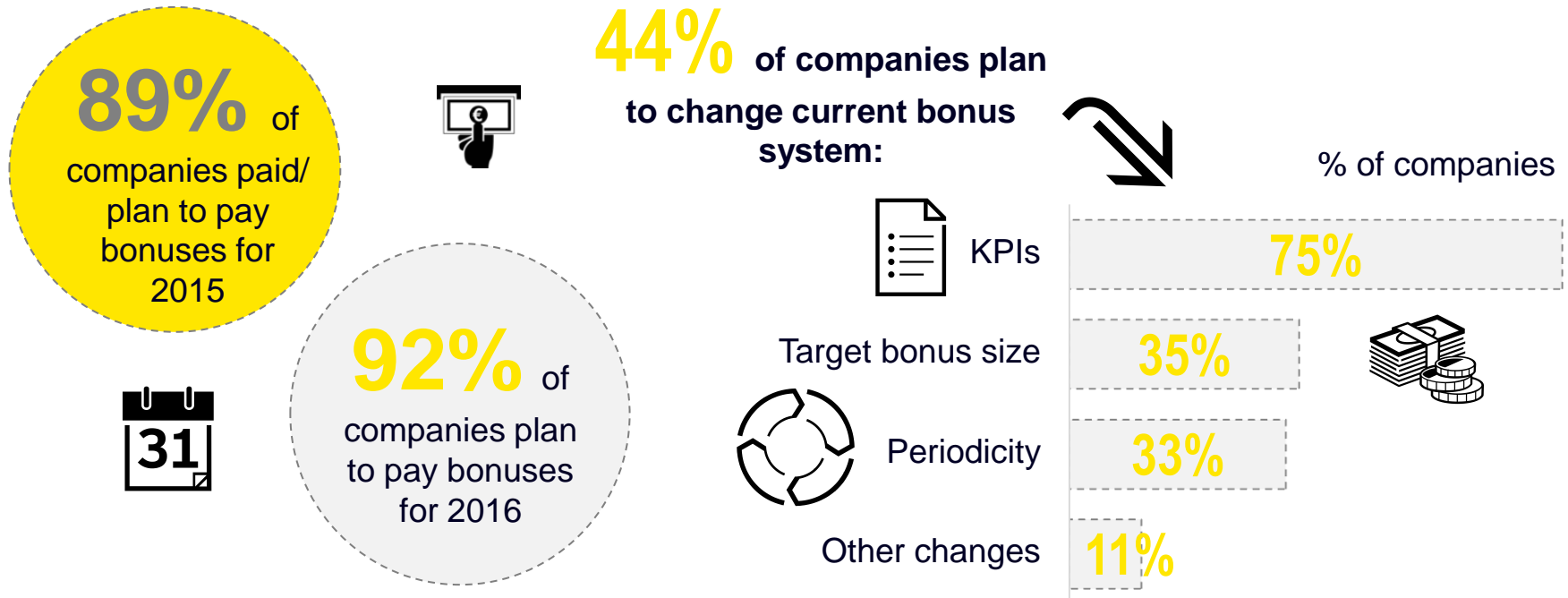
\*Source: Rosstat. CPI data is presented for the period covered within EY surveys. 2016 - forecast by the Ministry of Economic Development

\*\*Source: EY General Industry Compensation and Benefits Surveys

\*\*\* Source: EY Express-survey on actual changes in HR management, March 2016

# Variable pay

## Short-term incentive plans (STI)



## Long-term incentive plans (LTI)



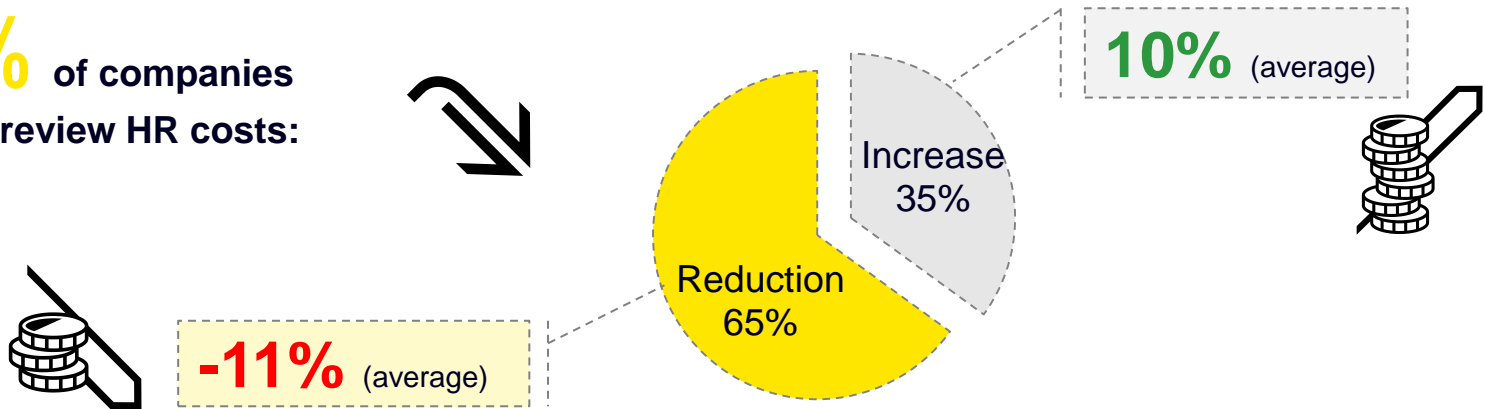
**11%** of companies plan to make changes in current LTI plan



# HR costs and headcount optimization

## HR costs

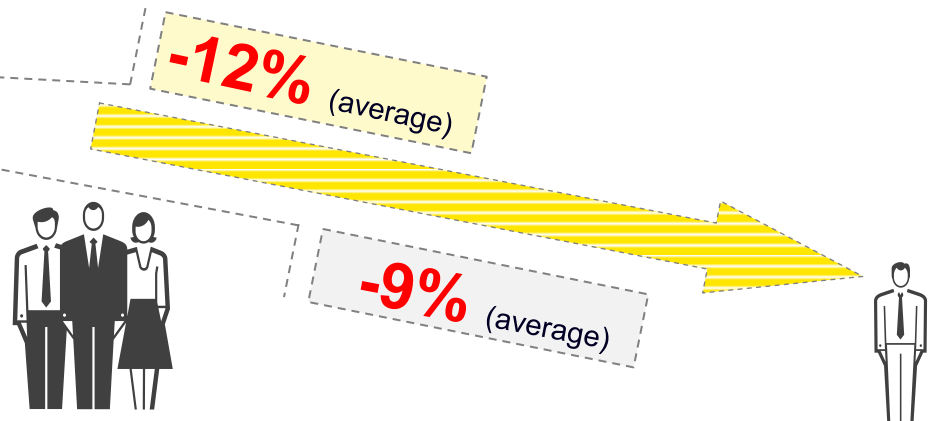
**31%** of companies  
plan to review HR costs:



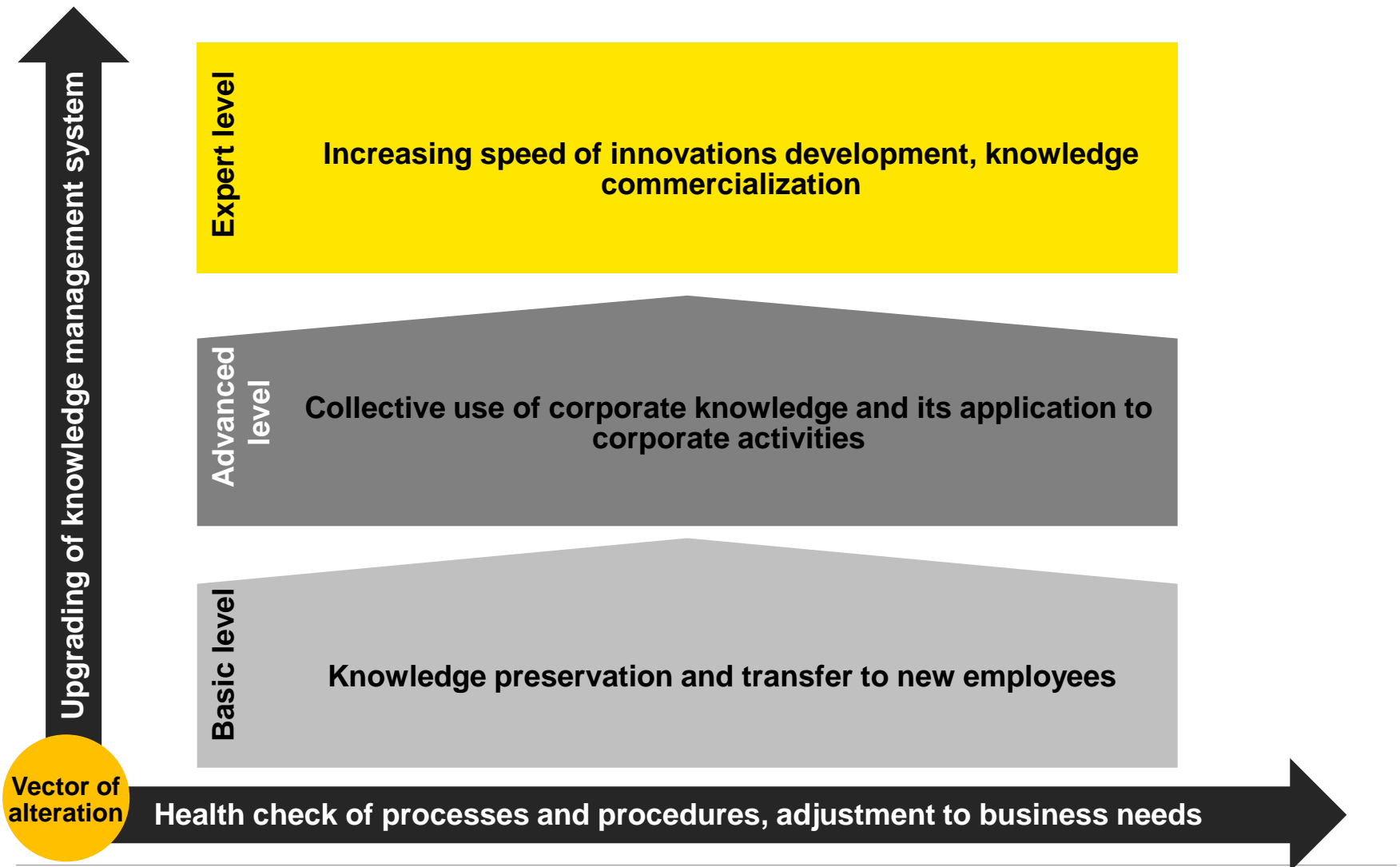
## Headcount optimization

**21%** of  
companies plan  
headcount  
reduction in  
2016

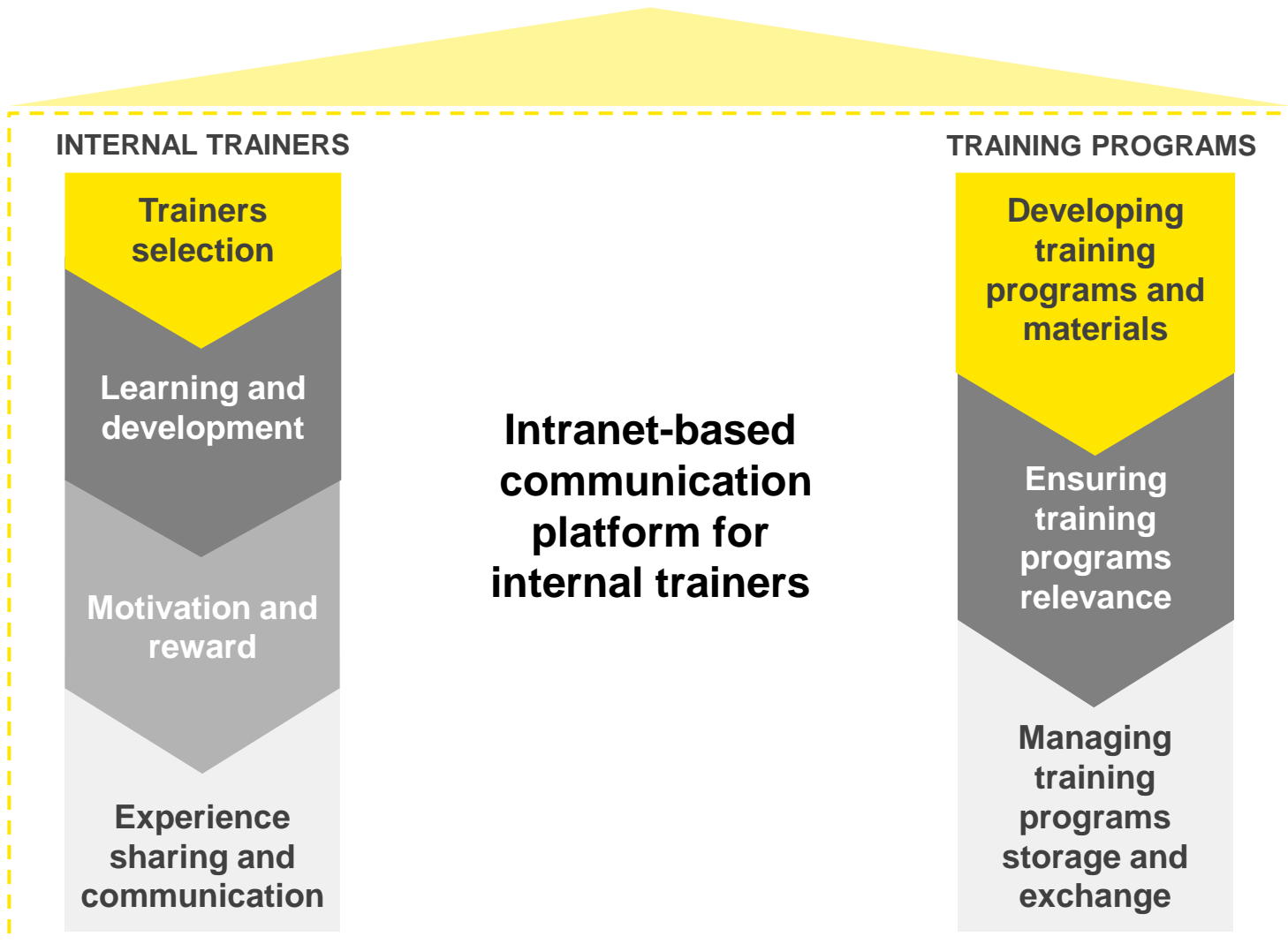
**42%** of  
companies planned  
headcount  
reduction in  
2015



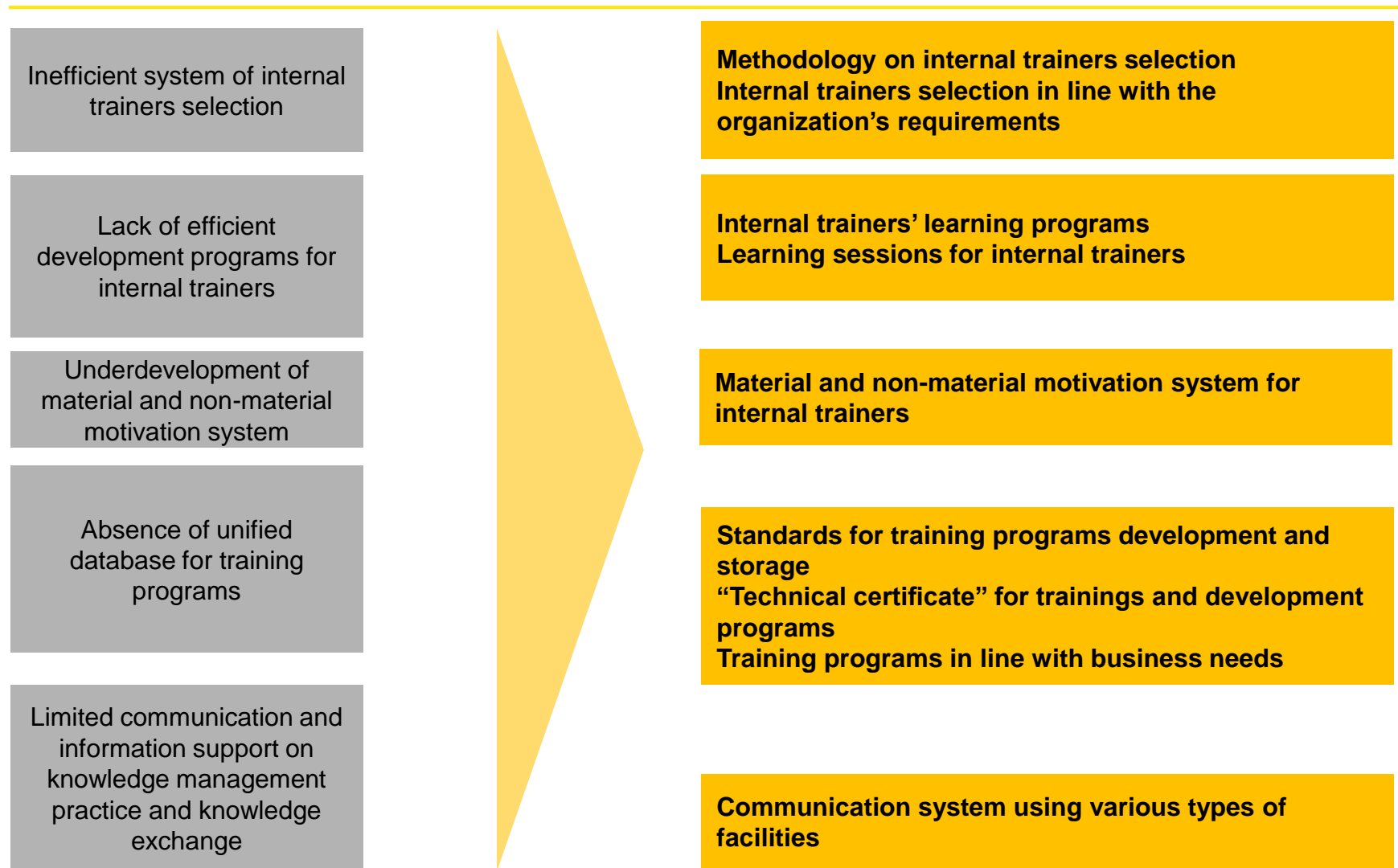
# Knowledge management practices and methodology



# Internal learning enablers



# Tasks and solutions





# **Ksenia Kamenskaya**

## **HR Director, Philip Morris Sales & Marketing**

### ***DELICATE ADJUSTMENT OF HR TOOLS UNDER THE SHIFT OF THE ECONOMY***



Association  
of European  
Businesses

# **Olga Gracheva**

**Chair of the AEB**

**Compensation & Benefits**

**Sub-Committee,**

**Senior Manager, People**

**Advisory Services, EY**

***DELICATE ADJUSTMENT OF  
HR TOOLS UNDER THE SHIFT  
OF THE ECONOMY***





Association  
of European  
Businesses

# Ivan Komandny

**Director, Employee Benefits,  
Underwriting & Products,  
Allianz IC OJSC**

***EMPLOYEE BENEFITS. VMI AND  
CO-PAYMENTS AS AN EFFICIENT  
TOOL  
OF PREVENTING EXCESSIVE  
PRESCRIPTIONS AND COSTS  
CONTAINMENT***

# **Tatiana Romanova**

## **C&B and HR Admin Manager, Groupe SEB-VOSTOK ZAO**

***MATERIAL AND NON-MATERIAL  
WAYS TO REWARD AND  
SUPPORT EMPLOYEES IN A  
DIFFICULT ECONOMIC  
SITUATION***



# MATERIAL AND NON-MATERIAL WAYS TO REWARD AND SUPPORT EMPLOYEES IN A DIFFICULT ECONOMIC SITUATION

Tatiana Romanova, C&B and HR Admin Manager,  
**Groupe SEB-Vostok ZAO**



AIRBAKE | ALL-CLAD | ARNO | ASIAVINA | CALOR | CLOCK | IMUSA | KRUPS | LAGOSTINA | MAHARAJA. WHITELINE | MIRRO | MOULINEX | PANEX |  
ROCHEDO | ROWENTA | SAMURAI | SEB | SUPOR | TEFAL | T-FAL | UMCO | WEAREVER



# Worldwide leader in SDA & Cookware markets

## 6 global brands



**KRUPS**



**Moulinex**

**Rowenta**

**Tefal**

## More than 20 local brands

France - Belgium



Asia



North America



India



North and South America –  
Japan – South Africa

**T-fal**

North and South America



South America





# Motivating Primes & Programs.

- **“GRAND MERCI !” AWARDING PROGRAM** – targeting to encourage employees not only in Commercial and Marketing team but also the staff from back-office and production.

**Awarding cafeteria:**

quarterly	1	Functional Award	Individual
	2		Team award
	3	Cross-functional Award	Team award
annually	4	Best Employee of the Year	Individual

- **“CHALLENGE”** program. Talent development and moving stimulation.
  - Assessments.
  - Individual training programs and Career planning (incl. Cross-functional moving)
  - Mentor practice.



## Giving support and comfort in a difficult situation

- **Motivating trips and events**
  - December 2015 – NY party in Sochi,
  - August 2015 - Beach party in Serebryannyi Bor
  - Coming soon – Bouling&Karaoke Party...
- Supporting permanently **moral of team and family feeling** (Spontaneous parties & competitions, Donor Days, Donation actions)...
- Engaging employees to participate **in corporate Social Groups** on Facebook and Vkontacte.
  - [https://vk.com/seb\\_vostok](https://vk.com/seb_vostok)
  - <https://www.facebook.com/Groupe-SEB-179512545746742/>





## Other practical and pleasant details

- **Monetary help** for all employees in a difficult life situation. (\$)
- **Interest-free loans** for one year. (\$)
- Franchise for **pregnancy and childbirth**
- **50% Discount** for buying Company products. (vs 25% in 2014) (\$)
- **Gifts** on the occasion of births, weddings etc. (\$)
- **Prizes** to celebrate 10 (15, 20, 25) years in the Company. (\$)



## Comfortable work conditions

- **Medical & Life insurance** for employees and their families.
  - 100 % for employees, 50% for family members
  - Quotas as a way to negotiate better program conditions for all staff
- **35** days of **paid vacation**
  - ...up to 44 in North regions and 52 in Arkhangelsk...
- **Lunch** allowance
  - Finally found the most modern solution comfortable both for the Company and Employee\*

\* Together with



foodcard

*Benefits company. Benefits employees*

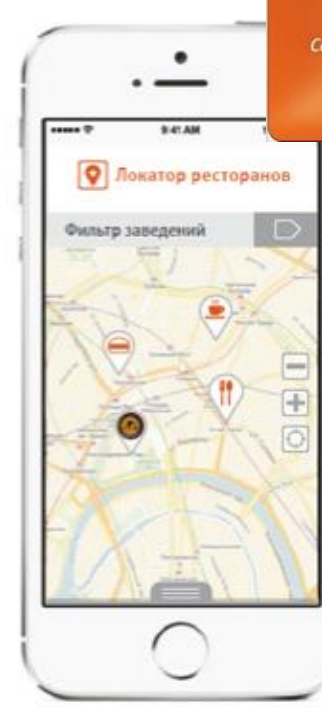
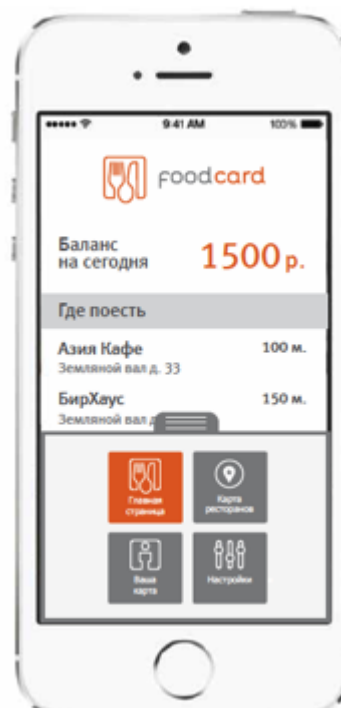
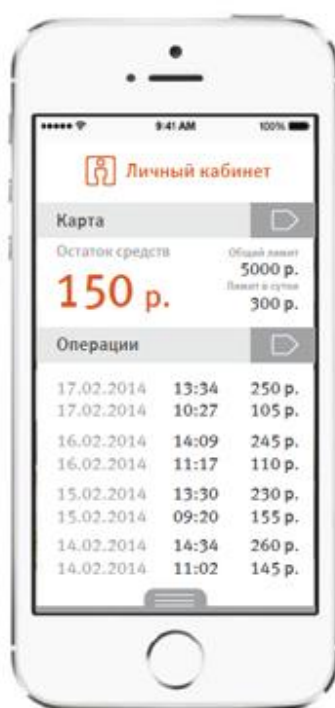




# Electronics pay cards –

*Improving quality of life.*

- Modern innovative solution / Variety of food establishments
- / Ease of manipulation





**LET's SUPPORT EMPLOYEES IN A DIFFICULT  
ECONOMIC SITUATION**

**Thank you !**

*Tatiana Romanova, C&B and HR Admin Manager,  
Groupe SEB-VOSTOK ZAO*



AIRBAKE | ALL-CLAD | ARNO | ASIAVINA | CALOR | CLOCK | IMUSA | KRUPS | LAGOSTINA | MAHARAJA. WHITELINE | MIRRO | MOULINEX | PANEX |  
ROCHEDO | ROWENTA | SAMURAI | SEB | SUPOR | TEFAL | T-FAL | UMCO | WEAREVER



# Alexander Snurnitsyn

## **BENEFACTORY founder, AGroup CEO**

***SMART WAY TO MAKE IT  
SIMPLE. CO-FINANCING  
EMPLOYEE BENEFITS***

# BENEFACTORY



SMART WAY TO MAKE IT SIMPLE.  
CO-FINANCING EMPLOYEE BENEFITS





- Myths:
  - Co-financing = Freedom of choice =>
    - retail vs bulk corporate contract => double the price
    - Legal model (set of agreements to sign) is not manageable
    - Additional people to administer much more complex benefit process
- Reality
  - There are retail insurance products which are at least of equal quality and about the same price level as bulky corporate ones (+25% price increase, not doubled)
  - If you ask employee to co-finance at least 20% of overall policy price you can expect about 25% in total number of insured population within company. Forcing people to pay, you force them to make thoughtful decision.
  - With BENEFACTORY you actually do not need more people!

# Potential upside calculation examples

	Before	Case 1	Case 2
# of Employees	200	200	200
Number of relatives	100	100	100
Corporate rates for medical insurance	62,700	62,700	62,700
Retail rates for medical insurance	79,000	79,000	79,000
% of insurance costs covered for employee	100%	100%	90%
% of employees covered	100%	100%	80%
% of insurance costs covered for relatives	100%	80%	70%
% of relatives covered	100%	70%	65%
Additional C&B admins		0	0
Total costs	18,834k rur	17,269k rur	14,970k rur
Saving		1,538k rur	3,864k rur
<b>Saving %%</b>		<b>8.2%</b>	<b>21%</b>

**BENEFACTORY**

# Benefactory is your “Uber” of Employee Benefits World

## Hospitality



## Employee Benefits

**BENEFACTORY**

## Taxi

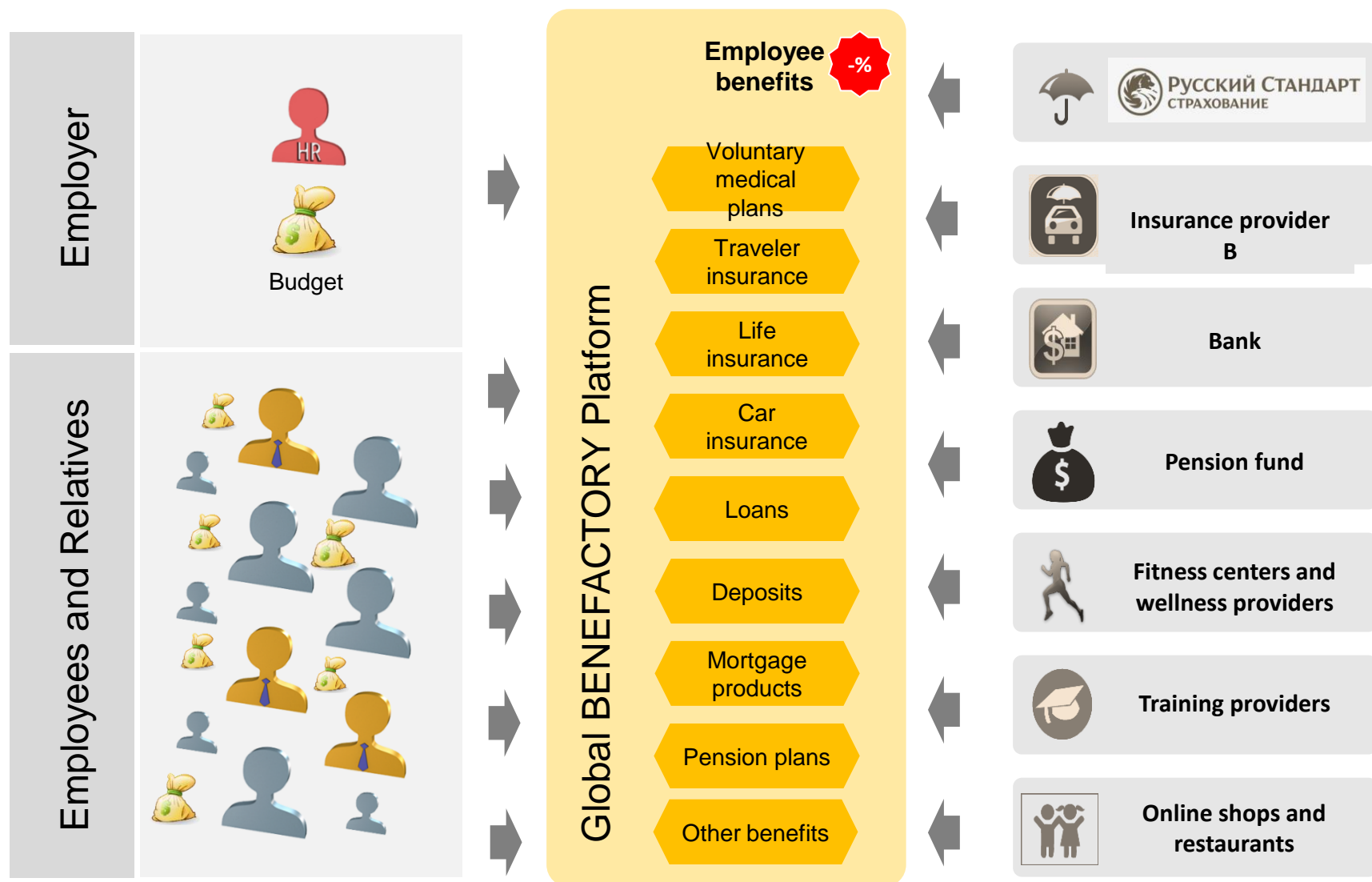


Яндекс

Такси

# BENEFACTORY

# BENEFACTORY – is the Center of the Employee Benefit Ecosystem







01/10/2015

Generali Employee Benefits Network (GEB) makes another step ahead to boost its services to clients together with BENEFACTORY high-end benefits administration platform.

Both companies joint hands as being like-minded in their willingness to provide their clients with the best solutions for their employees and to build the basis of a long-term relationship.

BENEFACTORY as a hi-tech employee benefits ecosystem is owned and being developed by AGroup to support complex employees' benefits programs administration and work site marketing activities of vendors.

Generali Employee Benefits belongs to the Generali Group, one of the most significant players in the global insurance and financial products market. GEB is the leading network in the employee benefits market, serving more than 1,500 multinational companies around the world.

"We strongly believe that strategic partnerships and innovation spirit will be the game changer in our industry to make the lives of our customers simpler and smarter and to serve them even better. Through partnership with BENEFACTORY we plan to actively shape the new generation of market, more human centric, agile and transparent." – **Mr. Sergio Di Caro, GEB Chief Executive Officer.**

"We are extremely excited to combine BENEFACTORY and GEB efforts for the benefit of insurance market. That's my huge pleasure to see that we share the same vision and understanding of how technology could change this landscape. We all see how it works in other industries. Now it's time to shake up insurance world for the benefits of consumers. GEB is unique company with huge knowledge base, strong Team and visionary leadership and we are honoured to see GEB as our partner;" – **Mr. Alexander Snurnitsyn, BENEFACTORY cofounder and CEO of AGroup.**

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marketing@geb.com

www.geb.com

<http://www.geb.com/news/news-article/2015-10-05/1263/press-relase-general-employee-benefits-network-geb-partners>

Пользователь

Пароль

[Войти](#) [Забыли пароль?](#)

- Calculate business case. We will be happy to assist you.
- Run pilot for limited number of employees
- Rollout to the whole company

Alexander Snurnitsyn

+79851739331

[alex@benefactory.ru](mailto:alex@benefactory.ru)

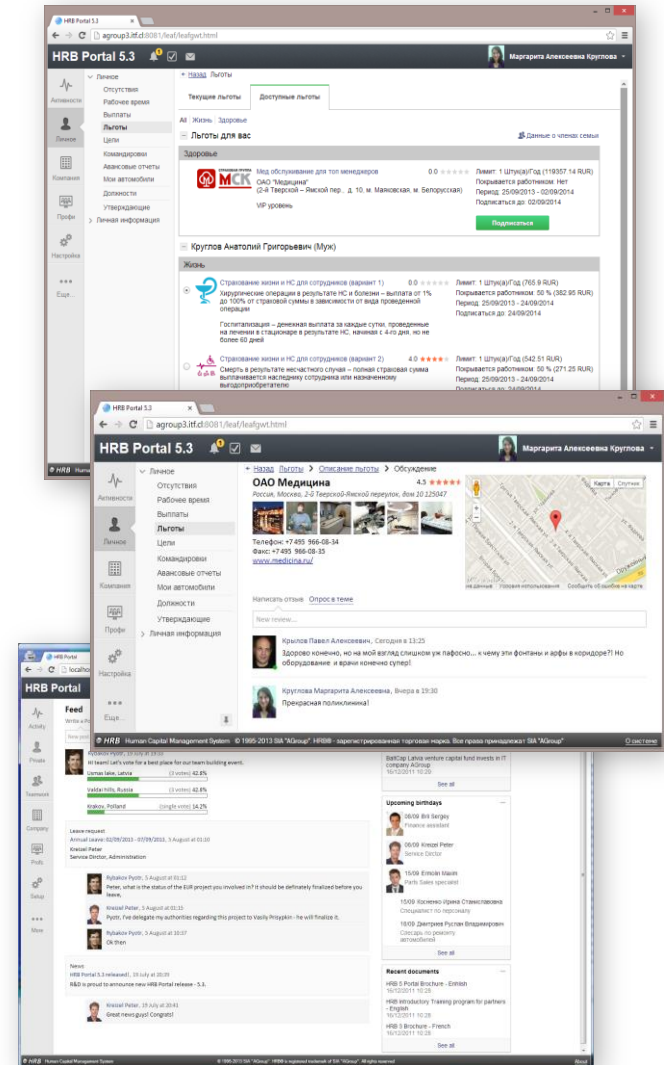
[www.benefactory.ru](http://www.benefactory.ru)

# **BENEFACTORY**



## **Appendix**

- Decrease complexity of employee benefits administration
  - Drastically decrease manual operations in benefits administration
  - Seamlessly integrate with Generali and some other leading insurance carriers
  - Provide employees with full transparency over benefit packages and relevant business processes
  - Provide all employees with benefits self service functionality through our self-service web portal
- Enable modern employee motivation and retention techniques (co-financing, cafeteria, etc)



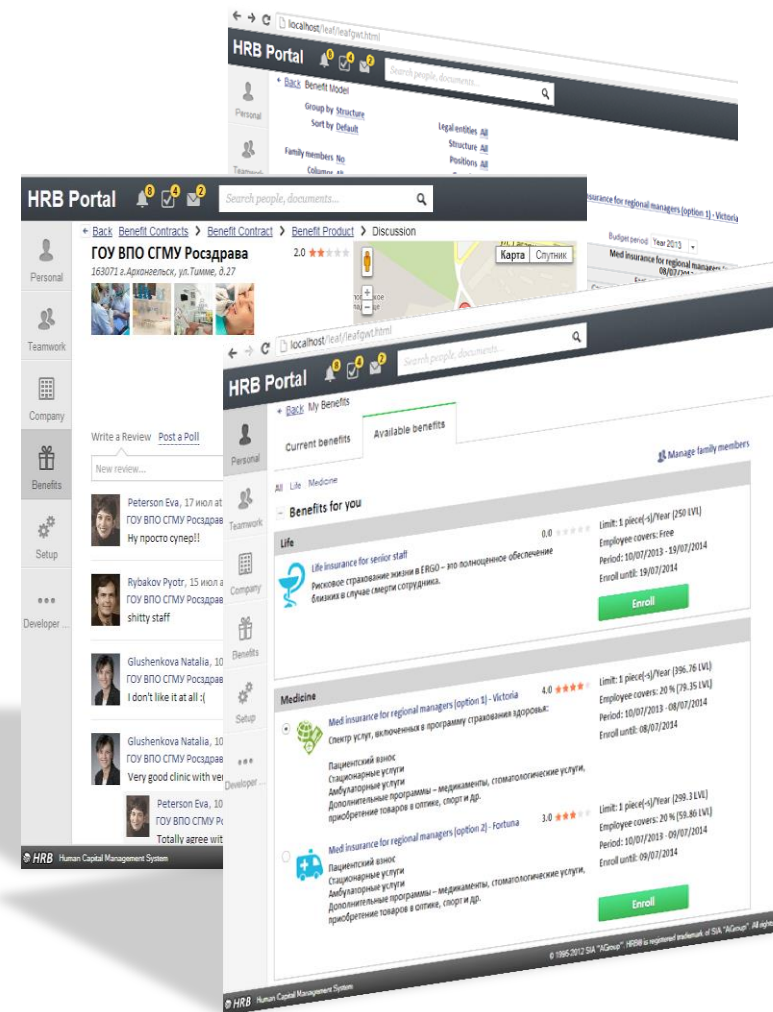


## Formation and budgeting of employee benefits packages

- Managing contracts with suppliers of services /products within the benefits packages
- Composing benefits and benefits packages
- Defining eligibility rules of different employee groups to various benefits
- Defining limits, rules of the benefit cost changes, enrollment periods and other parameters
- Maintaining lists of Points of Service (POSs)
- Forecasting budgets for employee benefits programs

## Managing employee enrollment process for available employee benefits packages; circulation of documents among service providers (insurance companies, sports facilities, etc.)

- Online employee enrollment for the benefits available to her and her family
- Collection of necessary documents
- Processing applications by C&B managers and service providers' staff
- Detaching employees and/or members of their families from benefit programs
- Processing one-time events (life time events) (re-assignments, rotations, layoffs, changes in marital status, etc.)



### Social interaction with staff

- Discussions on the quality of services provided by the supplier
- Assessment of suppliers and/or Points of Service
- Contact with C&B Manager

## Integration with payroll and admin HR systems

- Charges/deductions from wages
- Keeping the balance of employee debts related to the benefits partially or fully paid by the employee
- Synchronization of information on the organization structure of the company, positions, transfers and other personnel data

## Analytical reports

- Fact versus budget report on employee benefits related expenses
- Actual usage of services provided by employee/business unit/department/etc
- Incoming/outgoing employees lists to adjust lists of employees covered according to agreement with vendor

HRB Portal

8

2

2

Search people, documents...

Personal

Teamwork

Company

Benefits

Setup

Developer ...

Back

Benefit Contracts

Benefit Contract

Benefit Product

Discussion

ГОУ ВПО СГМУ Росздрава

163071 г.Архангельск, ул.Тимме, д.27

2.0

★ ★ ★ ★ ★

Write a Review

Post a Poll

New review...

Peterson Eva, 17 июл at 15:12

ГОУ ВПО СГМУ Росздрава

Ну просто супер!!

Rybakov Pyotr, 15 июл at 18:07

ГОУ ВПО СГМУ Росздрава

shitty staff

Glushenkova Natalia, 10 июл at 13:28

ГОУ ВПО СГМУ Росздрава

I don't like it at all :(

Glushenkova Natalia, 10 июл at 09:14

ГОУ ВПО СГМУ Росздрава

Very good clinic with very professional staff

Peterson Eva, 10 июл at 11:25

ГОУ ВПО СГМУ Росздрава

Totally agree with you. Nice one and very close to our office

HRB Human Capital Management System

Setup

Developer ...

Draft	Life insurance for senior staff	Рисковое страхование жизни в ERGO	08/07/2013	19/07
Draft	Life insurance for senior staff	Рисковое страхование жизни в ERGO	08/07/2013	19/07
Draft	Life insurance for senior staff	Рисковое страхование жизни в ERGO	08/07/2013	19/07
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Draft	Life insurance for senior staff	Рисковое страхование жизни в ERGO	08/07/2013	19/07
Draft	Life insurance for senior staff	Рисковое страхование жизни в ERGO	08/07/2013	19/07
Draft	Med insurance for regional managers (...)	Victoria	08/07/2013	08/07
Draft	Med insurance for regional managers (...)	Victoria	08/07/2013	08/07
Draft	Med insurance for regional managers (...)	Victoria	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07
Draft	Med insurance for family members	Fortuna	08/07/2013	08/07

HRB Human Capital Management System

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51
1

Peter Kreizel

Activity

Personal

Team

Company

Prof

Setup

More

[Back](#) > My benefits

Current benefits (2)

Selected benefits (2)

Avaliable benefits (3)

All

Life

Medicine

Benefits for you

Manage family members

Life

Life insurance for senior staff

Life insurance program provided by ERGO ensures full support of relatives in case of employee's death.

5.0

★★★★★

Limit: 1 piece(-s)/Year (250 LVL)

Employee covers: Free

Period: 10/05/2014 - 09/05/2015

Enroll until: 09/05/2014

Enroll

Medicine

Med insurance for regional managers (option 1) - Victoria

Health insurance program includes the following services:

Online consultation

Hospitalization

Ambulance

Additional services: medicines, dental health, optics, sport coverage

5.0

★★★★★

Limit: 1 piece(-s)/Year (315 LVL)

Employee covers: 10% (31.5 LVL)

Period: 10/05/2014 - 09/05/2015

Enroll until: 09/05/2014

Med insurance for regional managers (option 1) - Fortuna

Health insurance program includes the following services:

Online consultation

Hospitalization

Ambulance

Additional services: medicines, dental health, optics, sport coverage

5.0

★★★★★

Limit: 1 piece(-s)/Year (280 LVL)

Employee covers: 10% (28 LVL)

Period: 10/05/2014 - 09/05/2015

Enroll until: 09/05/2014

Enroll

Bonus points program

Period: 01.01.2013 - 01.02.2014

Total points: 5

Points spent: 2

Points left: 3

Surcharge: 0.00 LVL

List of available benefits for the employee


Shopping basket (selected but not yet purchased benefits)


Employee's budget he can spend on buying benefits provided by the system (online benefit shop)


The amount to be paid by employee


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**BENEFACTORY** 51 1


 Peter Krelzel


 Activity

 Personal

 Team

 Company

 Prof

 Setup

...

More

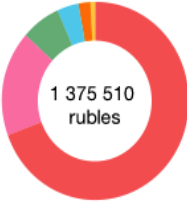
[Back](#) > My benefits

List of current benefits the employee is enrolled on

Current benefits (2) Selected benefits (2) Available benefits (3)

All Medicine Sport

Compensation and benefits



1 375 510 rubles

- Base salary – 960 000 rubles
- Annual bonus – 240 000 rubles
- Corporate fitness center card «World Class» – 100 000 rubles
- Voluntary medical insurance – 43 200 rubles
- Corporate mobile phone – 24 000 rubles
- Accident insurance – 8 310 rubles

Manage family members

**Bonus points program**

Period: 01.01.2013 - 01.02.2014

Total points: 5


Points spent: 2

Points left: 3

Surcharge: 0.00 RUR

My benefits


Benefit rating calculated based on other employees' feedback

 Voluntary medical insurance (advanced program) 5.0 ★★★★★ Limit: 1 item/year Period: 10/05/2014 - 09/05/2015

The program includes additional ambulatory care and dental health service, extended list of medical clinics in Moscow, alternative ambulance and hospitalization service

Waive

📅 Price — 1 points. Surcharge: 25 000 rubles

 Fitness center «World Class» 5.0 ★★★★★ Limit: 1 item/year Period: 10/05/2014 - 09/05/2015

Corporate fitness card with full access to the whole network of World Class fitness centers across Russia with unlimited access time

Waive

📅 Price — 1 points. Surcharge: Free

The amount to be paid by employee

BENEFACTORY

3

Маргарита Алексеевна Круглова

Back My Benefits

Current benefits (2)Available benefits (9)Special offers (7)

AllЗдоровьеНедвижимостьПрочее

Русский Стандарт Страхование

Полижкино рядом

Гарант здоровья

Медицинский стандарт

Всё включено

-10%

Some products can have bigger spot to attract potential buyer attention

Добровольное медицинское страхование от "Русский Стандарт Страхование"

Скоро

Абонементы на фитнес от «Зебра»

Скоро

Магазин элитного алкоголя «Winery Hall»

Скоро

Страхование от несчастных случаев «Детство» от «Регион Союз»

goods and services offered by benefit providers to this specific employee and/or her relatives

Categories of goods and services offered by providers

All products have special discount for BENEFACTORY users and over perform retail prices

[illegible]

BENEFACTORY

3

Маргарита Алексеевна Круглова

Back My Benefits

Current benefits (2)Available benefits (9)Special offers (7)

AllЗдоровьеНедвижимостьПрочее

Русский Стандарт Страхование

Полижкино рядом

Гарант здоровья

Медицинский стандарт

Всё включено

-10%

Скоро

Добровольное медицинское страхование от "Русский Стандарт Страхование"

Абонементы на фитнес от «Зебра»

Скоро

Магазин элитного алкоголя «Winery Hall»

Скоро

Страхование от несчастных случаев «Детство» от «Регион Союз»

Скоро

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Categories of goods and services offered by providers

Some products can have bigger spot to attract potential buyer attention

All products have special discount for BENEFACTORY users and over perform retail prices

BENEFACTORY

3

Маргарита Алексеевна Круглова

Back My Benefits

Current benefits (2)Available benefits (9)Special offers (7)

AllЗдоровьеНедвижимостьПрочее

Русский Стандарт Страхование

Полижкино рядом

Гарант здоровья

Медицинский стандарт

Всё включено

-10%

Some products can have bigger spot to attract potential buyer attention

Добровольное медицинское страхование от "Русский Стандарт Страхование"

Скоро

Абонементы на фитнес от «Зебра»

Скоро

Магазин элитного алкоголя «Winery Hall»

Скоро


Страхование от несчастных случаев «Детство» от «Регион Союз»

goods and services offered by benefit providers to this specific employee and/or her relatives

Categories of goods and services offered by providers

All products have special discount for BENEFACTORY users and over perform retail prices

**BENEFACTORY** 51 1

 Peter Kreizel

[Back](#) > [My benefits](#) > [Benefit description](#) > Discussion

### OA0 Medicine


4.5 ★★★★★

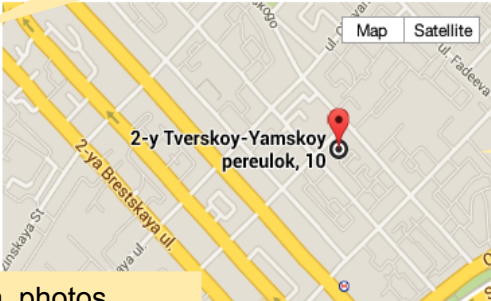
b.10, 2nd Tverskoy-Yamskoy side street, Moscow, Russia, 125047

Phone: +7 495 966-08-34  
Fax: +7 495 966-08-35  
[www.medicine.ru](http://www.medicine.ru)

[Post feedback](#) [Poll](#)

New review...





[Krylov Pavel Alekseevich](#), September, 25, 13:25  
Sure it's quite cool place but... There's too much pathos... What are those harps doing there? I imagine the extra money we have to pay for that stuff... Though doctors and equipment are quite good, I must say

[Kruglova Margarita Alekseevna](#), September, 24, 14:11  
Excellent clinic!

Clinic rating is calculated based on feedback provided by other employees

Clinic location on the map

Clinic's description, photos, location, services, etc

Employees' comments and rating of the clinic based on their personal experience

**BENEFACTORY** 54 2 2

**Feed**  
Write a Post [Post a Poll](#)

New post...

**Kreisel Peter**, 12 February at 10:45  
KA svinisim kompanijas dzimsanas dienu

variants 1 (single vote) 50%

Variats 2 (without votes)

varants 3 (single vote) 50%

**News**  
**BaltCap Latvia venture capital fund invests in IT company AGroup**, 19 July at 20:33  
BaltCap, the leading private equity and venture capital investor in the Baltic States, invests EUR 1.5 m in Riga-headquartered IT company AGroup to obtain a significant minority stake. This investment is done by BaltCap Latvia Venture Capital Fund which is part of the EU Structural Fund's co-financed JEREMIE Holding Fund managed by the European Investment Fund in Latvia.

**Kreisel Peter**, 12 February at 11:21  
What a good news!

**Rybakov Pyotr**, 12 February at 11:23  
Yes agree

**Kreisel Peter**, 12 February at 10:43  
Ko daarisim ar gada atskaiti?

**Benefit**  
Super premium, 8 January at 17:50  
Includes:  
- private gym;  
- swimming pool;  
- physiotherapy;  
- personal instructor;  
- no attendance time limitations.

**st news**

Portal 5.3 released!  
7/2013 20:39

5.1 Portal is released!  
2/2011 10:29

BaltCap Latvia venture capital fund invests in IT company AGroup  
16/12/2011 10:29

[See all](#)

**Upcoming birthdays**

21/02 Андреев Константин Петрович  
Начальник отдела эксплуатации транспорта

25/02 Ivanov Maxim  
IT manager

26/02 Pekhtereva Tatyana  
Mechanic

01/03 Ильина Наталья Евгеньевна  
Кассир

02/03 Гусева Светлана Сергеевна  
Кассир

**Customizable widgets display various company-specific and employee-specific information**

16/12/2011 10:28

HRB 3 Brochure - French  
16/12/2011 10:28

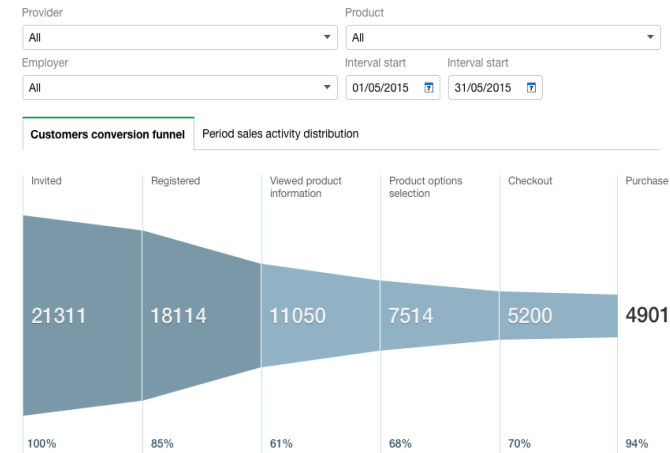
[See all](#)



BENEFACTORY empower Employers/Vendors communication with analytical tools which:

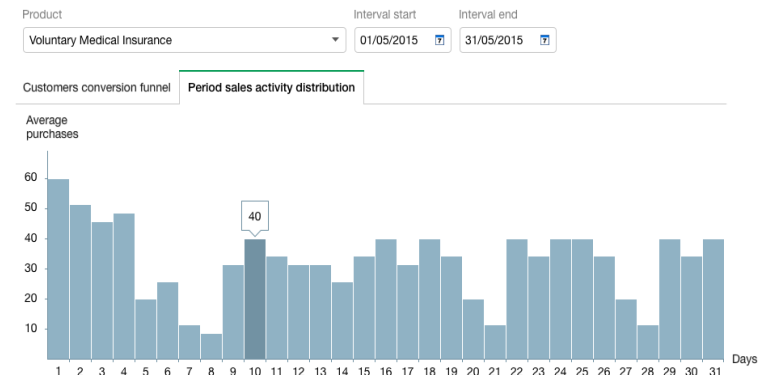
- Visualize key metrics of typical Employer-Vendor contracts
- Identifies critical points
- Track users activity over time and relate them to marketing campaigns
- Understand better demographical portrait of BENEFACTORY users
- Fine-tune information delivery related to benefits and encouraged life style based on customers behavior

BENEFACTORY customers conversion funnel analysis tool

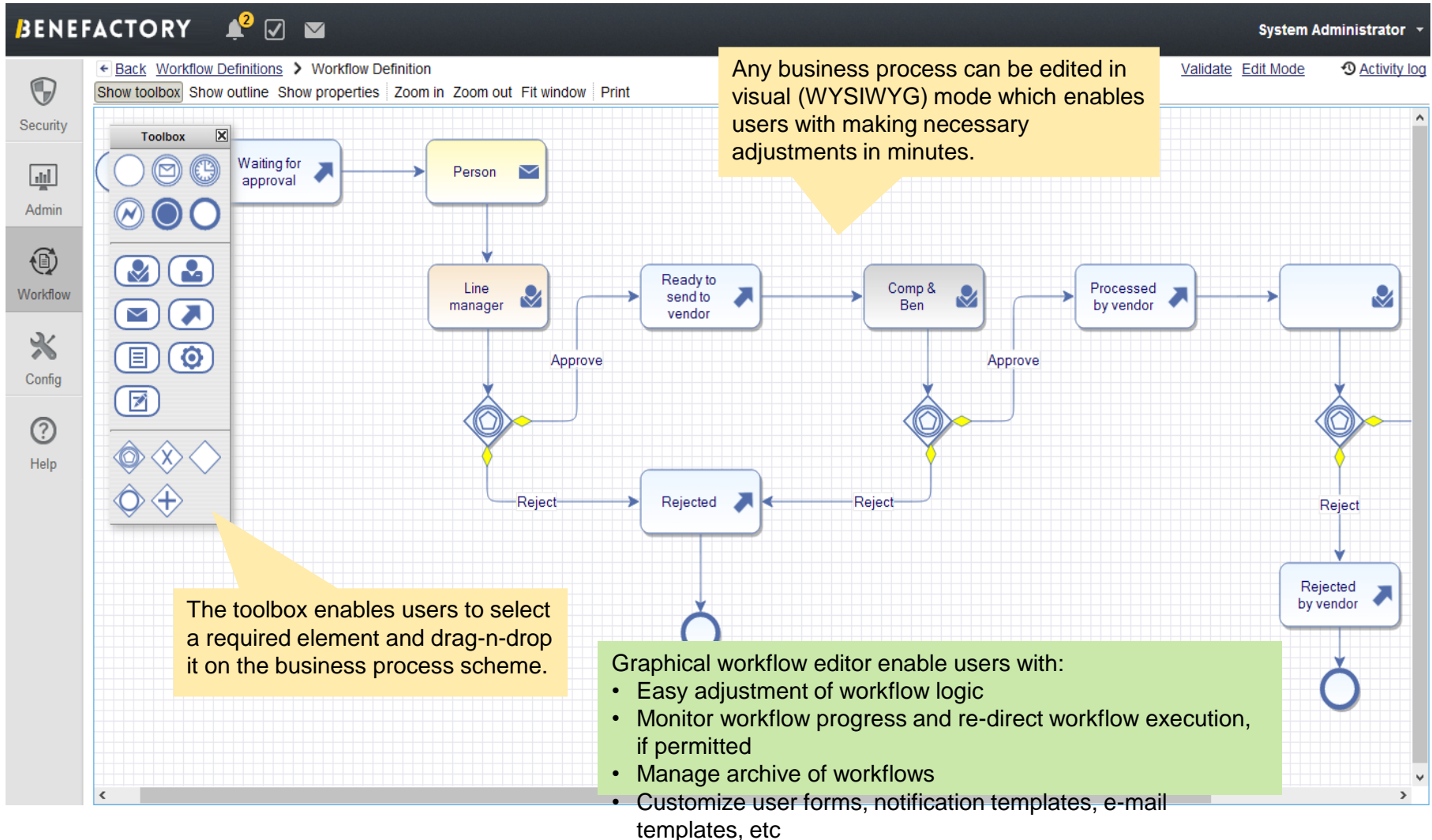


Overall conversion rate: 23%

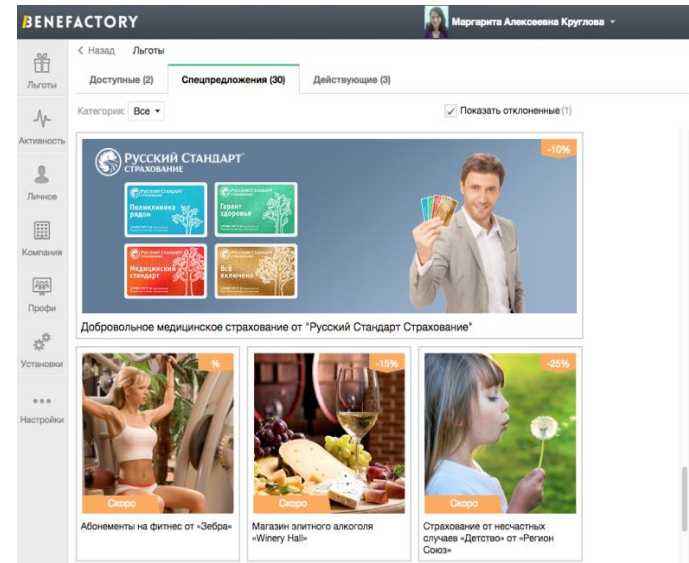
BENEFACTORY customers conversion funnel analysis tool



# Now you can easily setup any benefits centric processes



- ✓ Provide same user experience in all geographies of Employer presence
  - Enrollment and payments for goods and services are processed online (bank cards, electronic money, salary deduction, etc.)
  - personalized offer
  - exactly in time when it needed most of all
  - at attractive price (when not fully covered by Employer)
  - with simple processing right at employee's desk
- ✓ Enable full transparency on information related to benefits
- ✓ Empower employee to make conscious choice based on current needs, ratings and others feedback
  - configuration and comparison tool helps employees select what they really need at the right price





AGroup is the leading innovative software development company in Baltics and Eastern Europe. Our focus is enterprise software solutions for human resources management.

**14 AGroup  
partners**

**provide services to > 300  
clients**

**in 24 countries**



AGroup develops as well as owns copyrights to HRB  
-  
a recognized constantly evolving product.

Offices are located in Russia, Latvia and  
Poland

- Following the demand of AGroup customers we created **BENEFACTORY** – cloud based Employee Benefits Ecosystem
- Started in Russia as a pilot market
  - Russian Standard Insurance is BENEFACTORY general partner in Russia
  - Distribution agreements with other insurance and non-insurance companies
  - Target Employers – medium and large companies with total # of employees >500
- Agreements with Employers with total number of employees ~50k in less than a year
- Poland & Hong-Kong come next

## Why?

- We believe that Professionals (Employees, humans...) are the most valuable resource of any company, vital for company' success and overall economy growth
- We believe that happy and engaged people significantly overperform others
- We believe that key to success of future companies is efficient and effective Professional-to-Professional (P2P) interaction

That's why all we do is targeted to improve this P2P collaboration and create favorable environment for effective & efficient work and high quality life

## How?

- We nurture the *Ecosystem* of best vendors and products for employees and their significant others
- We bring the best *Technologies* to constantly develop BENEFACTORY - the leading global benefits marketplace and employee benefits ecosystem
- We accumulate and grow *Expertize* of building the best-of-the-breed employee social programs

## What?

Join BENEFACTORY Ecosystem today!



# QUESTIONS & ANSWERS



Association  
of European  
Businesses

**13th AEB HR Conference  
organized by the AEB HR Committee**

**SESSION II  
(HALL 'RODCHENKO'):  
DEVELOPING TALENTS—  
INVESTING  
IN ASSETS UNDER THE NEW  
REALITY**

**22 March 2016  
Intercontinental Moscow Tverskaya**



# **Alexey Grigoriev**

## **Managing Consultant, Research & Development, CEB SHL**

### ***SESSION 1: MODERATION***

# **Yulia Kuznetsova**

## **HR Director Russia & CIS, General Electric**

***NEW APPROACH TO  
PERFORMANCE:  
DEVELOPMENT...MAKES SENSE***

# **Alexey Borisov**

## **Head of "Alfa-Experience" project, Human Capital Direction, Alfa-Bank**

***LEARNING AND TEACHING  
ORGANISATION. HOW ALFA-  
BANK USES THE EXPERIENCE OF  
EMPLOYEES IN L&D ACTIVITIES***



An iceberg floating in a blue ocean under a blue sky with clouds. The small tip of the iceberg is above the water, while the much larger, more complex structure is submerged below the surface. The text is overlaid on the image.

# Learning & teaching organization

The story of peer2peer learning in Alfa-Bank

*Alexey Borisov,  
Alfa-Bank*



Альфа-Опыт

An iceberg floating in the ocean. The tip of the iceberg is visible above the water line, while the much larger, jagged base is submerged below. The sky is blue with some clouds, and the water is a deep blue.

# Table of contents

- 1. Context.** Who and where
- 2. Theory.** Laws of learning
- 3. Alfa-Experience.** How we learn and teach
- 4. Conclusion.** Why it's important for us



Альфа-Опыт

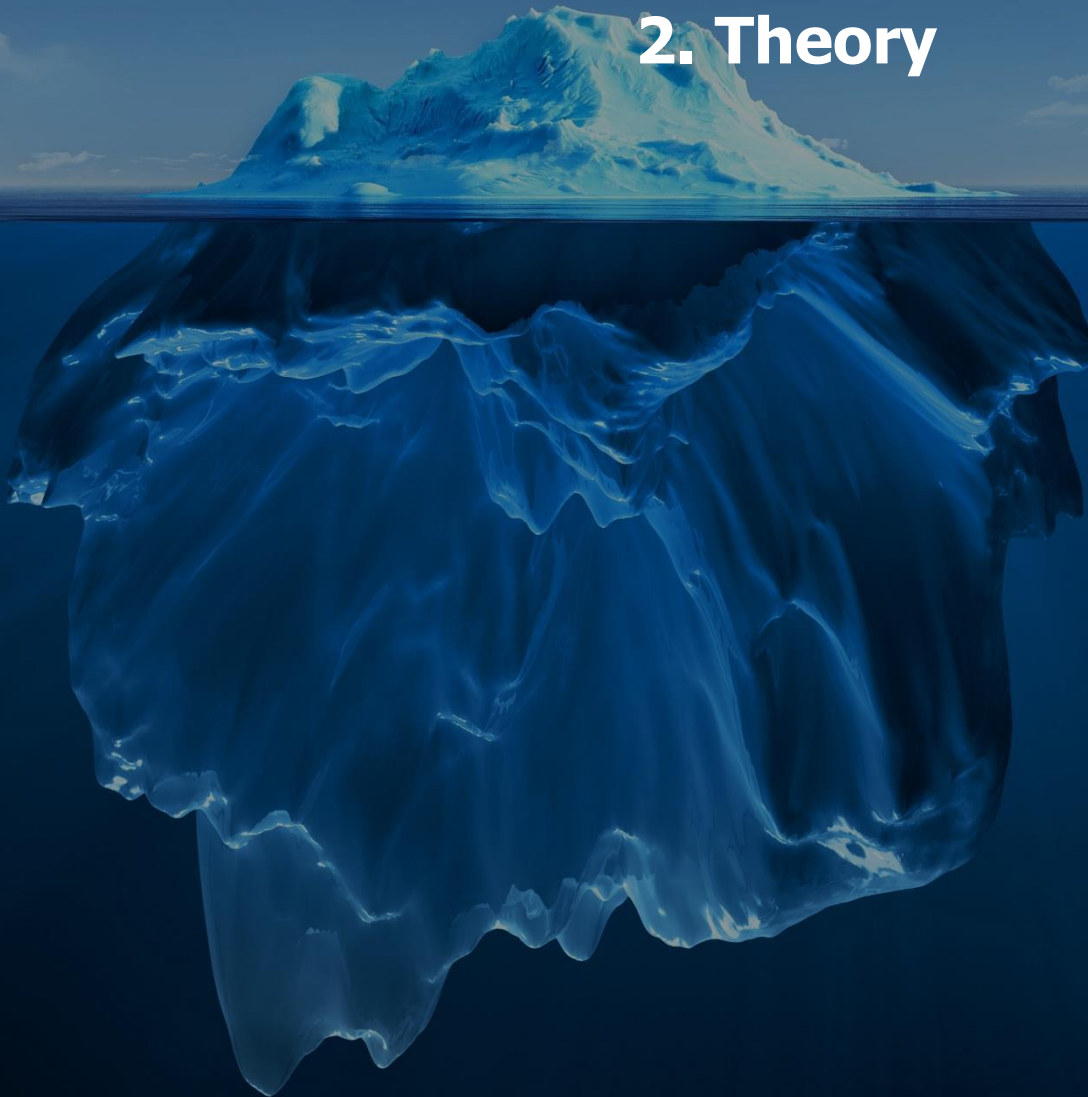
An iceberg floating in the ocean. The tip of the iceberg is above the water line, and a red flag is planted on it. The much larger part of the iceberg is submerged underwater. The background is a blue sky with some clouds.

## 1. Context

- ✓Big
- ✓Different within
- ✓Corporate culture
- ✓Continuous changes
- ✓Business focus: **relations**
- ✓#2 profit (2015)



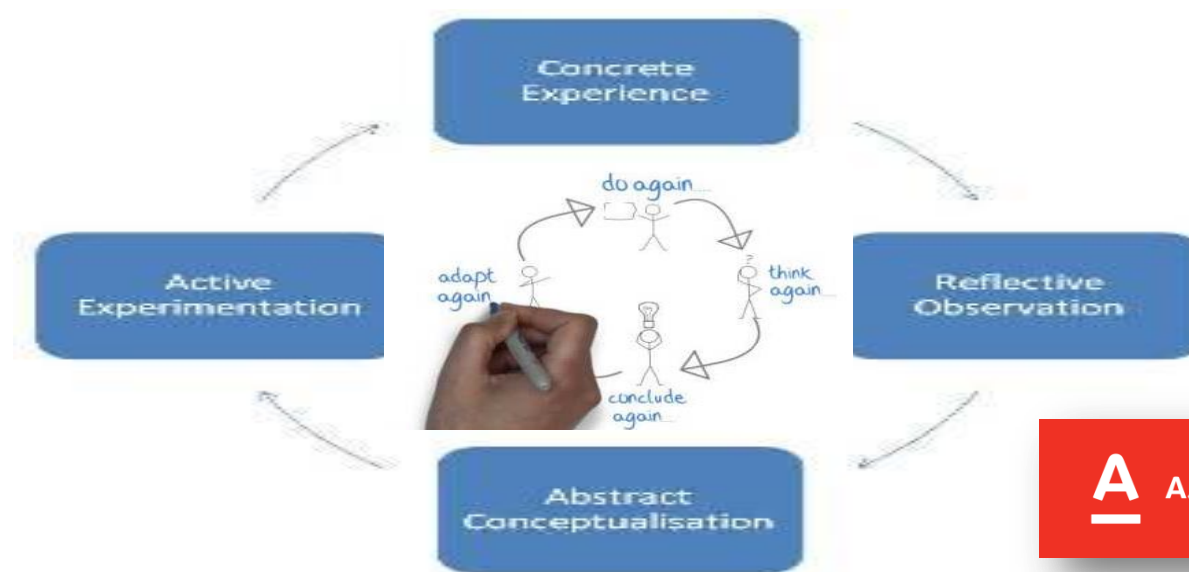
## 2. Theory





# So. What learning organization is?

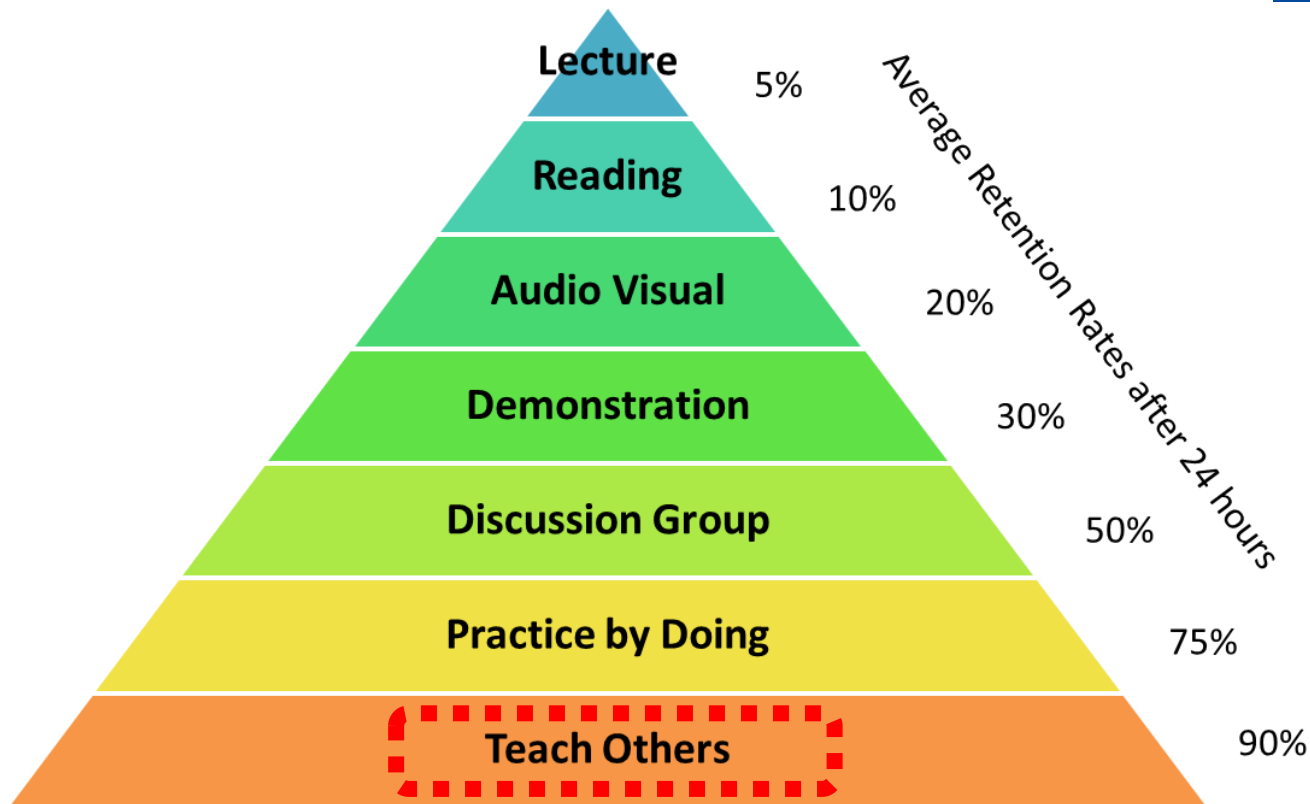
1. Right to be wrong
2. Knowledge flow
3. Behavior is changing



# The Learning Pyramid



Association  
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Source: National Training Laboratories, Bethel Maine

**Want to learn? Teach!**



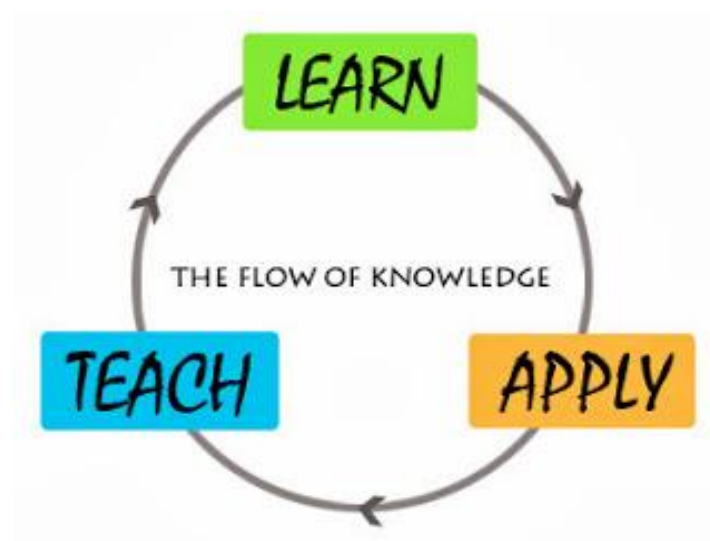
Альфа-Опыт

## 3 ways of using knowledge in org.

**Outside in** = get external consulting/training

**Inside** = provide internal learning for employees

**Inside out** = provide teaching outside



### 3. Alfa-Experience

We're well-experienced inside

**What if our best people start teaching regularly?**

**We asked them...**

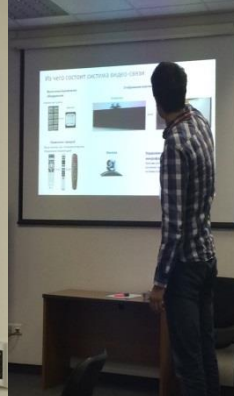
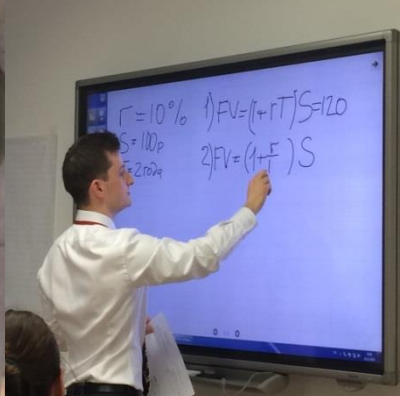


Альфа-Опыт



# 1-year statistics:

- ✓ 120 regular professional courses
- ✓ 130 teachers
- ✓ 15000 site visits
- ✓ 4500 applications
- ✓ > 3,000 trained
- ✓ 190 classes
- ✓ Consistency and regularity







## Пилот

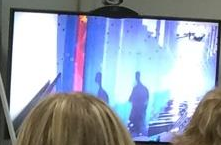
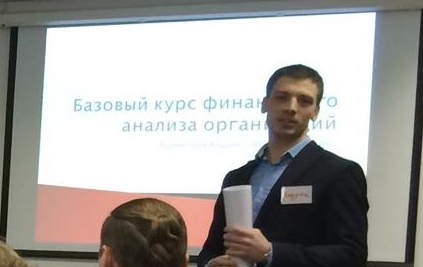
- 1 MVP
- 2 Score MVP

Score – это абстрактный функционал, который вы захотите реализовать в MVP



Основные подходы к анализу  
кредитоспособности  
потенциальных заемщиков





A large group of people, mostly men, are seated in a conference room, facing towards the right side of the frame. They are dressed in business casual attire. The room has a drop ceiling with fluorescent lights. In the background, there are posters on the wall, including one with the word "ИЗМЕНЕНИЯ" (Changes) and another with a cartoon character. A projector is visible on the ceiling. The text "Now we're teaching not only our employees. Why?" is overlaid on the image.

Now we're teaching not only our employees.  
Why?



**А** Альфа-Банк  
Ассоциация Бизнеса и Бизнесов

# Стратегический форум Альфа-Банка

5-6 марта | Москва

Узнай, как построить стратегию развития корпоративного, массового и розничного банковского бизнеса у лидеров самого крупного частного банка страны.

«Человек банка слышит»  
А успехи своего «бизнеса»  
и финансового благополучия  
в зависимости от качества работы  
банковского менеджмента.



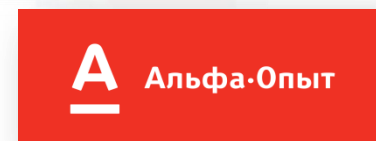
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«ЭФФЕКТИВНОЕ  
УПРАВЛЕНИЕ  
ЛИЧНЫМ И СЕМЕЙНЫМ  
БЮДЖЕТОМ»

**А** Альфа-Банк

БЮДЖЕТОВ  
Успешное и эффективное  
управление личным и семейным  
бюджетом.

# Knowledge bank



## 4. Conclusion

Why?



An iceberg floating in a blue ocean under a blue sky with clouds. The visible tip of the iceberg is labeled 'Knowledge from outside in' with a black arrow. The much larger submerged part of the iceberg is labeled 'Alfa-Experience' with a red arrow.

**Knowledge from  
outside in**

**Alfa-Experience**

An iceberg floating in a blue ocean under a blue sky with light clouds. The visible tip of the iceberg is small, while the much larger submerged part is visible below the water line. The text 'Our findings' is in red above the water, and three bullet points are in white on the submerged part of the iceberg.

## Our findings

- ✓ Create learning conditions
- ✓ Let your best people teach
- ✓ Teach your customers!

# Thanks!

Alexey Borisov

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aiborisov@alfabank.ru

**learn.alfabank.ru**



Альфа-Опыт



# **Elena Tsukanova**

**HR Leader, BSH Bytowaja Technika  
LLC  
and**

# **Irina Bazhenova**

**Training & Development Manager,  
BSH Bytowaja Technika LLC**

## ***LOCAL TALENT POOL***



# B/S/H/

## Local talent pool: Forcing Employee's Potential

Thirteenth AEB HR Conference  
"Russia and the New Reality for HR"

22 March 2016  
Elena Tsukanova  
Irina Bazhenova



## BSH at a Glance

- Founded in 1967 as a joint venture between Siemens AG and Robert Bosch GmbH
- Product portfolio: all modern home appliances
- Market leader in Europe, No. 3 in the world
- Sales revenue: about 12,6 billion EUR in 2015
- Employees worldwide: approximately 53,000
- Acts in Russia since 1994
- 1200 employees in 5 regions
- 2 production sites: refrigerators and washing machines



**Robert Bosch  
GmbH**

100%

# B/S/H/

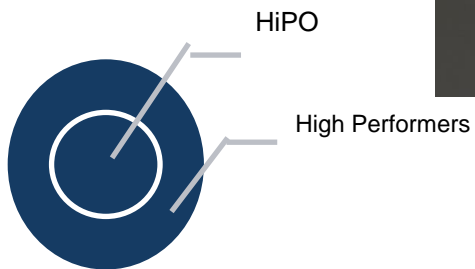
**BSH Hausgeräte GmbH**

Founded in 1967

## Succession planning: GAP- Analysis 2015



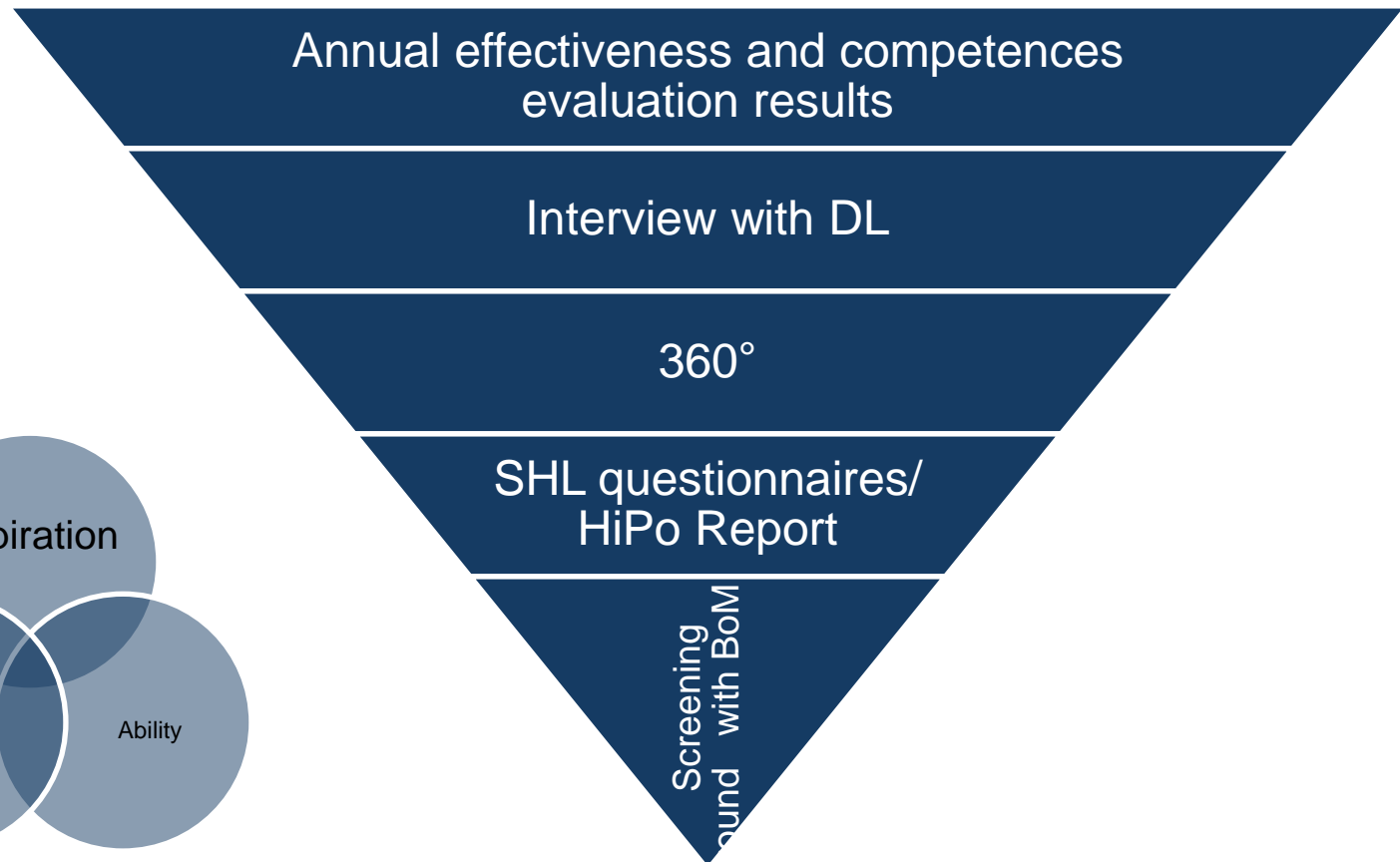
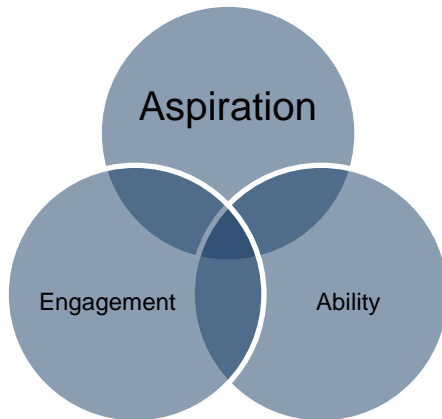
## Who is our HiPo?



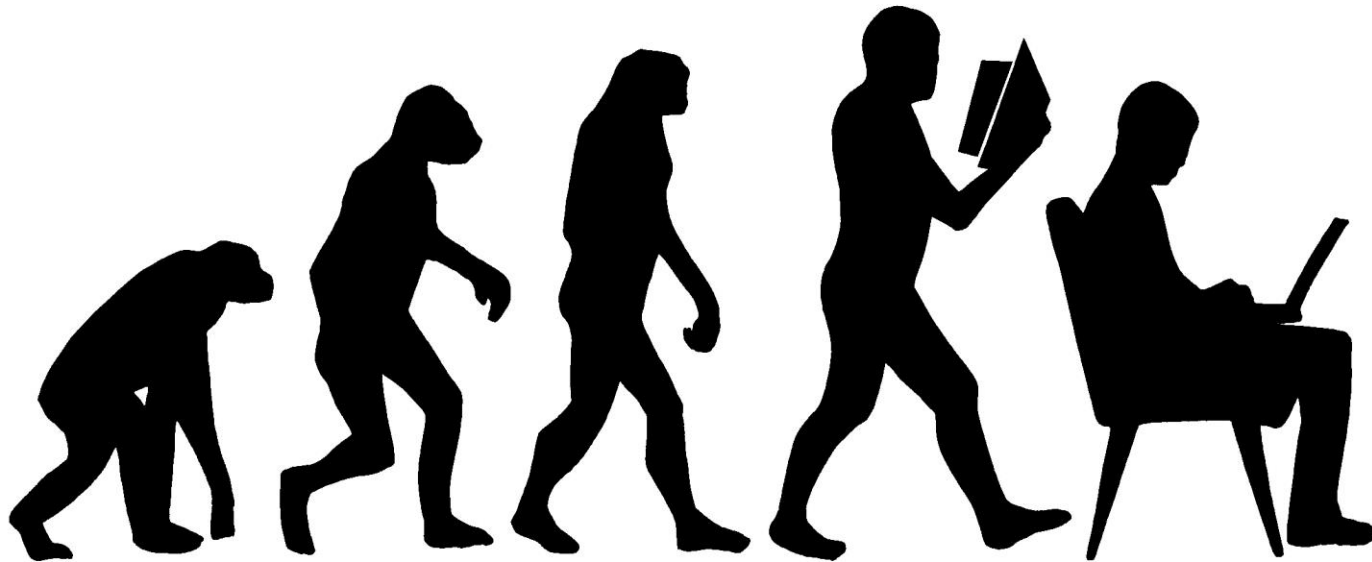


## Tools for identification

The CEB Model of High-Potential



## Development process



## Development areas

- Strategic thinking
- Decision making
- Managerial skills
- Project Management skills
- Teamwork
- Personal branding
- Creativity







?

**Marina Rudkovskaya**

**HR Director, Amway Russia  
and**

**Anna Muromtseva**

**Talent Manager, Amway Russia**

***INVESTING IN EMPLOYEE  
MOTIVATION DURING THE  
ORGANISATION REDESIGN***

# Investing in Employee motivation During the Organization redesign.



**Marina Rudkovskaya HR Director**

**Anna Muromtseva Talent Manager**

## *Amway – Is a global leader in the Direct Marketing*



### Information about the company

**1959** *The Company Was founded*

*Annual Global Sales* **10** *Billion \$*

**2005** *Company started sales in Russia*

*Russia and Kazakhstan Sales was* **420** *000 \$ in 2015.*

**750** *FTEs*

*Approximately* **1 000 000** *Distributors in Russia and Kazakhstan as of January 2016*

**> 700** *Products*

Our Main Brands **ARTISTRY**  **home**  **NUTRILITE®**



# Organizational Redesign Project: Case for Change

- Starting point



## Need for change

- Very fast growth
- HQ overwhelmed with tasks
- Slower processes/decision-making
- Increased distance from ABO needs
- SOM Sub-regional integration

- Case for change



All changes were proposed according to the Operating principles :

- More customer-centric culture
- Faster decision making
- Better vertical/horizontal collaboration
- Better balance between central vs. decentralized decision

Implement this change SG&A cost neutral

Ensure readiness for change

## Organizational Redesign Project: Project scope



*Org & “weak point”  
analysis*



*Business process  
analysis*



*Holistic organization  
design*

## Communication and Engagement

- *Board of Management and Leadership Team were active participants*
- *Regular communication with all employees:*
  - *Letters from GM*
  - *Department meetings*
- *Speak Up meeting with all employees*



## Employee Events

- *Team meetings in each new region with participation of the Top Managers*
- *Meeting in central office and open discussions*
- *Celebrations in the new teams*



## Training And Development

- *Training and development activities to support change*
  - *Change management for managers*
  - *Being effective in Change for Contributors*
- *Training for the process owners*



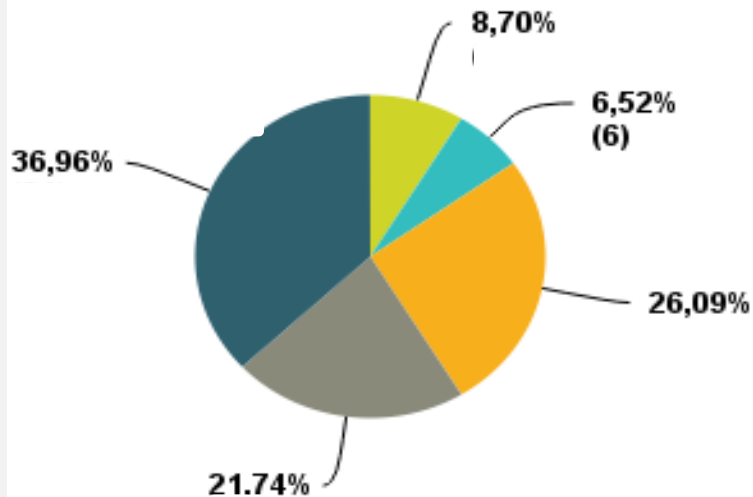
# How did we measure the effectiveness of the implementation?

## General Perception

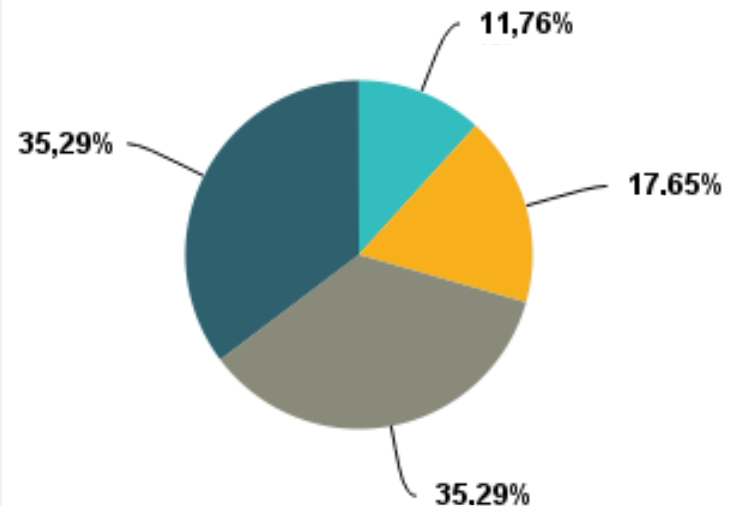
*Dynamics of the General perception of the project of Employees*



Survey 1



Survey 2



# How did we measure the effectiveness of the implementation? KPIs of the project

*Dynamics of the Effectiveness KPIs of the project of Employees*

Worse	Still a bit worse	Neutral	Better	Much Better
-------	-------------------	---------	--------	-------------

	Company becomes Faster in decision making				
Check#1	13,4%	6.2%	42,39%	20,65%	17,39%
Check#2	0	0	41,18%	35,29%	23,53%
	We become more customer focused				
Check#1	1%	0%	50%	15,22%	33,7%
Check#2	0%	0%	35%	17%	47%
	We have better vertical/horizontal and cross functional collaboration				
Check#1	6,5%	3,2%	44,6%	21,7%	24%
Check#2	0%	5,8%	35,3%	41%	17,6%



## What Made the project Effective?

- *Being open*
- *Engagement*
- *Detailed work on each change*
- *Learning and Development*
- *Flexibility*



# Your Questions





# QUESTIONS & ANSWERS



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**CEOs PANEL DISCUSSION:  
STRATEGIC BUSINESS/ HR  
PARTNERING  
UNDER THE NEW REALITY**

**22 March 2016  
Intercontinental Moscow Tverskaya**



# **Olga Bantsekina**

## **First Deputy Chair of the AEB Board, Chief Representative, Coleman Services UK**

***PANEL DISCUSSION BY CEOs:  
MODERATION***



Association  
of European  
Businesses

# **Teemu Helppolainen**

## **Member of the AEB Board, Head of Segment, Housing Russia, YIT**

### **PANEL DISCUSSION BY CEOs**



# **Juergen Koenig**

## **President and General Director, Merck LLC Russia**

### **PANEL DISCUSSION BY CEOs**





# **Martin Schierer**

## **CEO, Otto Group Russia**

### **PANEL DISCUSSION BY CEOs**



# **Stefan Duerr**

## **President, EkoNiva Group**

### **PANEL DISCUSSION BY CEOs**



# **Michael Germershausen**

**Chair of the AEB HR  
Committee, General Manager,  
Antal Russia**

## **CLOSING OF THE CONFERENCE**

# Q&A