CEEC New Office & Office Manager in Hanoi

CEEC Office in Hanoi has welcomed new office manager since September, Ms. Nguyen Phuong Thu. She proactively supports the Chamber in a wide range of activities: from liaison with subcontractors and suppliers (IT, office materials); event organization; membership paperwork to financial administration and translation. Her organizational skills and positive attitude are highly valued by all Committee members. Should there be any communication, she will be available via email: office@ceecvn.org or cell: +84 (0) 989 952 302.

Besides, we are now locating at: Vinaphone building, 216 Tran Duy Hung, Cau Giay District, Hanoi

Our Corporate Partner

Home Credit Vietnam
The leading consumer financial company in Vietnam

Hotline: (08) 38 999 666 Website: www.homecredit.vn
On July 18th 2016, The Vietnam Chamber of Commerce and Industry (VCCI) together with Slovak Investment and Trade Development Agency (SARIO) were co-organizing Vietnam-Slovakia Business Forum at VCCI Tower, No.9 Dao Duy Anh, Hanoi, Vietnam with the participation of leaders from both countries – the Deputy Prime Minister of the Socialist Republic of Vietnam, H.E. Vuong Dinh Hue and the Prime Minister of the Slovak Republic, H.E. Robert Fico. At the Forum, both H.E. Vuong Dinh Hue and H.E. Robert Fico encouraged companies from the two countries to cooperate and invest in the areas in which each party has the strength, to complement each other.

The Vietnamese Deputy Prime Minister stressed that Slovak enterprises investing into Vietnam is targeting to not only Vietnamese population of 90 million but also to ASEAN with more than 600 million people – the most vibrant economy at present. Agree with Mr. Vuong Dinh Hue, Mr. Robert Fico mentioned that he has proposed some ideas to promote bilateral relations in all fields during the morning meeting with Prime Minister Nguyen Xuan Phuc.

The first session of the Business Forum was closed by the Memorandum of Understanding (MoU) Signing Ceremony between organizations from both sides for the cooperation to promote Vietnam-Slovakia bilateral relations.

The Central and Eastern European Chamber of Commerce in Vietnam (CEEC Vietnam) and the Department for Foreign Affairs of Provinces (DOFA of Provinces), The Ministry of Foreign Affairs of Vietnam were signing together a Memorandum of Understanding (MoU) aiming to strengthen economic cooperation between localities of Vietnam and company members of the CEEC, to create a more favorable investment environment as well as to develop more business opportunities for Central and Eastern European companies already having presence in Vietnam or having interest in future investment in different provinces all over Vietnam. Mr. Marko Moric, CEEC Chairman and Mr. Nguyen Hoang Long, General Director of DOFA Provinces signed the official documents on behalf of both sides.

CEE companies targeting Vietnam, now has the right to expect more and better supports from Vietnamese government agencies as well as localities.
On 29th August, representatives of the Central & Eastern European Chamber of Commerce in Vietnam had the honor to discuss business relevant chances and challenges with the Ambassador of Vietnam to the European Union, His Excellency Vuong Thua Phong. CEEC was represented by its Vice Chairwoman, Ms. Magdalena Krakowiak, Vice Chairman, Mr. Christoph Schill and Executive Committee Member, Mr. Piotr Harasimowicz. The meeting was organised by EuroCham and also attended by the representatives of other European chambers of commerce and associations in Vietnam. The main focus lay on the input from EU businesses side which are active in Vietnam regarding the priority areas of H.E.: Trade and economic ties, investments, tourism and education.

The European chambers were able to introduce their activities to His Excellency as well as to find the common areas of cooperation to better support the CEEC members in their operations in Vietnam. The Parties also discussed the ratification of the EU-Vietnam Free Trade Agreement status and its impact on the markets, the obstacles of non-Visa exemption for CEE countries and the sectors of most interest of CEE enterprises.

Thus H.E. Ambassador Vuong Thua Phong greatly appreciated the insights and common goal to enhance trade and investments mutually and noted with great interest the main points in order to address them adequately.

From August 10th to 13th, a large Polish Agro-Food business mission attended to Ho Chi Minh City to the Vietfood & Beverage – Propack Exhibition 2016 and several accompanying events. On this occasion, CEEC successfully arranged a meeting with Polish Government’s Agricultural Market Agency, EuroCham’s Food Agri & Aqua Business Sector Committee (FAASC), and the South-East Asia Intellectual Property Right (IPR) SME Helpdesk on August 9th 2016 to identify potential cooperation opportunities in these fields. The meeting was informative and the “Vice-President of Agricultural Market Agency was really impressed how professional and active CEEC” is in the country, according to Mr. Mariusz Boguszewski, Economic Counsellor and Head of Commercial & Development Cooperation at the Embassy of Poland in Hanoi cum. CEEC’s Chairman of the Advisory Committee.
“Promoting Foreign Investment, Trade and Tourism” Conference in Ninh Thuan Province

On 29th September 2016, Mr. Marko Moric, Chairman of CEEC participated and had his speech at the Conference on promoting Foreign Investment, Trade and Tourism in Ninh Thuan province. Speaking at the Conference, Ninh Thuan authorities promised to create favourable conditions for the foreign investors in real estate, tourism, factories for seafood, dairy products and agriculture. This is also a good chance for CEEC in the future to promote bilateral relations.

CEEC met Hungarian Deputy State Secretary of Ministry for Foreign Affairs and Trade

On 29th September 2016, Mr. Gellert Horvath, Executive Committee member of CEEC was invited to join the lecture hold by H.E. Szilveszter Bus, Hungarian Deputy State Secretary of Ministry for Foreign Affairs and Trade, at Diplomatic Academy of Vietnam. His speech was entitled “ASEAN and Hungary – the economy in focus”, he mentioned the similarities between Central & Eastern European countries and ASEAN. It’s seen as a big opportunity for companies from CEE and Vietnam to enhance the cooperation, develop the relations in term of economic, finance, commerce, investments and trade promotion.

CEEC Chairman met President of Vietnam

CEEC Chairman, Mr. Marko Moric, had an honor to visit His Excellency Mr. Tran Dai Quang, the President of Vietnam with newly appointed Croatian Ambassador, H.E. Mr. Krešo Glavač. Mr. Moric introduced CEEC to the President and his cabinet. His Excellency noted with high interest CEEC activities and ensured about his support. The visit was promising with great opportunities to promote bilateral relations.
CEEC met H.E. Ambassador of the Slovak Republic to Vietnam

On October 20, 2016, CEEC visited H.E. Mr. Igor Pacolak, Ambassador of the Slovak Republic to Vietnam at the Slovakian Embassy.

H.E. Ambassador expressed his appreciation on the effort of CEEC in creating favorable business environment for CEE companies trying to get a foothold in Vietnam. Furthermore, His Excellency also emphasized the big potential of cooperation between two countries, which will be a great opportunity for CEEC in near future.

CEEC in Kuala Lumpur, Malaysia

In the very first days of November, Mr. Csaba Bundik, Vice-Chairman of CEEC attended the Malaysian Business Angel Net-works conference in Kuala Lumpur. On behalf of HATCH, he co-founded the ASEAN Angel Alliance. Its aim is to promote cross-border syndication and co-investment support as well as intra-ASEAN investment in start-ups, particularly tech-based companies and high growth businesses.

On this occasion, Mr. Csaba met H.E Krešo Glavač Jones, Ambassador of Croatia in Kuala Lumpur, Malaysia. They discussed about specific factors of importance for investors or anyone looking to start or expand its business in the ASEAN countries. CEEC Vietnam was recognised as an organization to support foreign investment in Vietnam. The Ambassador sees CEEC as a well-known Chamber for providing high-quality professional services: Investment incentives & guarantees, Business organizations available to foreigners, Taxation, Accounting & Audit, Labor & Immigration, Land, Foreign Exchange Control and Practical information. The visit promises to bring new cooperation opportunities for CEEC.
On Friday, 30th September, CEEC’s regular Share&(L)earn event took place at the newly-opened Consulate General of Hungary. The event was opened by Ms. Magdalena Krakowiak, CEEC Vice-Chairwoman, who warmly welcomed the guests, especially CEEC’s honorary guests, H.E. Szilveszter Bus, Deputy State Secretary of Hungary, H.E. Csaba Ory, Ambassador of Hungary in Vietnam and H.E. Tibor Baloghdi, Consul General of Hungary in Vietnam. Mr. Baloghdi emphasized in his opening remarks that his consulate is the only one in HCMC from the Central & Eastern European countries, which proves the long-term commitment by Hungary to develop and foster bilateral relations between Vietnam and Hungary. His Excellency also expressed his wish to further strengthen their cooperation with CEEC.

In his speech H.E Szilveszter Bus explained the new Hungarian strategy and organization put in place to accelerate business and improve diplomatic relationships between Hungary and South East Asia and which brought a record 20% increase in trade despite being introduced only one year ago. This was possible through better coordination of diplomatic efforts and business development agencies of Hungary, now all being managed through a single Ministry. His Excellency also explained that this success would not have been possible without mutual respect between the countries, business partners and peoples.

Following introductions, the event moved to its working session dedicated to visas and work permit issues in Vietnam. Mr. Steve Jacob, legal expert from Indochine Counsel presented all the aspects of tourist and business visas as well as work permit regulations. The full presentation can be found here. After the presentation the participants received some further insight into the practical aspects of visas and work permits in an informal Q&A session and discussion.

This Share&(L)earn event again highlighted that there is a very clear demand from business leaders for up-to-date and practical information and guidance concerning certain areas of business in Vietnam (such as immigration, real estate, tax and accounting, HR, health and safety, etc.) and CEEC will continue to do its best to provide valuable services to not only its members but also to businesses from the Central and Eastern European region interested in doing business in Vietnam.

CEEC again would like to thank the Consulate General of Hungary for their hospitality and we look forward to joining our efforts with the Consulate as well as the Embassy of Hungary in Ha Noi to make sure that the many business opportunities currently existing in Vietnam and Hungary are converted into success stories for both countries and tangible profits for their businesses.
VIETNAM
ATTRACTIVE INVESTMENT DESTINATION

- Improving IPR
- 270 industrial zones (IZs) and export processing zones (EPZs)
- Political Stability

- Increasing transparency of the Regulatory System
- New Housing Law and Real Estate Business Law

- 58 Bilateral Investment Agreements
- “Negative list” approach
- Government encouragement

- Strategic Location
- Abundant & Cheap Labor Resources
- New and Potential FTAs

SOFT-LANDING

Investment Decisions
- Risk Assessment
- Market Size & Growth
- Laws & Regulations
- Stakeholders Management
- Evaluation of Alternatives
- Local Infrastructure
- Advisory
- Active Support
- Meetings Arrangement
- Paperwork
- Execution

Market Intelligence - perform in-depth market research and analysis to help guide market entry strategy and decision making.

Site selection - assist in selecting the most appropriate location for your international expansion project.

Market Entry Strategy - assist in developing and execute a market entry strategy that works best for your business and the target market you want to enter.

Company Formation - assist in establishing a legal entity, setting up a local office, and assistance in hiring local staff.

Business Development - assist in identification of potential customers, creating new contacts, searching for distribution channels and partners, and introduction to third-party service providers including freight forwarders, translation companies, law firms, accountants, and banks.

Marketing & Promotion - assist in marketing communications and public relations support to help strengthen your company’s brand and positioning.

“With years of experience in different sectors and a vast network in Vietnam, we can provide the most reasonable advises and active support to Central and Eastern European new comers”

Contact us today via office@ceecvn.org for more information or to request a proposal
Budapest Waterworks, with a history of more than 145 years, is one of the significant water utility suppliers of the Central-European region supplying water for more than 2 million people in the capital of Hungary. The company is engaged in several fields of the utility industry, it deals with potable water treatment, potable water production, network operation and potable water supply as well as with waste water treatment and the relating services, which are supported by the application of world class technologies.

Built on the acquired expertise and wide experience of our organization, Budapest Waterworks offers engineering and consultancy services to its international partners.

Business category: Environment, Professional Service Consultancy
www.vizmuvek.hu

Inbiotech was founded in 1992 by specialists with extensive experience, professionalism and traditions in the Bulgarian pharmaceutical science and manufacturing. The company’s activities are stimulated by the humane principles and responsibility of its founders and are realized by a team of professionals with years of experience in the field of pharmacy, pharma- maceutical technologies, pharmacology, medicine, chemistry, economics and management. The medicines produced by Inbiotech are with proven and highest therapeutic effect, meet international standards for quality and satisfy the requirements and needs of physicians and patients.

Production of medicines and food supplements of Inbiotech is realized, according to the requirements of the Good Manufacturing Practice (GMP) for medicinal products. Inbiotech works in cooperation with European producers, strictly abiding by the established standards of GMP in the European Union.

Business category: production and marketing of pharmaceutical products
www.inbiotech-bg.com

Tikves winery is the oldest and the biggest winery in Southeast Europe. Our winery has founded in 1885 and since then we are the leaders in winemaking. With the capacity of 35 million liters, Tikves winery is the larger producer in Macedonia and produces 65 % of total Macedonian production. As the leader in wine production and the quality, all Tikves vineyards and most of the suppliers are certified “Global GAP” (Good Agricultural Practice) for sustainable growth, respect of environment, limitation of pollution, water preservation, protection of local flowers and animals, follow-up of residues which can generate infections, healthiness of the worker.

We are using the latest technology, in which we have invested more than 30 mil euro, in order to increase the quality. The best our wines are producing in so called, wine boutique, in a wine cellar: selected “terroirs”, micro vinification, hyper reduction, Bucher Pneumatic Press, Ageing in Seguin-Moreau oak barrels.

Business category: Food and Beverage
www.tikves.com.mk
Home Credit Group (Home Credit B.V. and its subsidiaries) is a leading mass market consumer finance provider with €8.8bn of assets; which was established in 1997 in the Czech Republic. Since then it has experienced considerable growth within Central and Eastern Europe, the Commonwealth of Independent States and Asia. Our 53,900 employees serve more than 41 million customers.

We focus on lending to consumers seeking purchases of durable goods. We offer loans to first-time borrowers, as well as revolving credit lines and credit cards to existing customers, maximizing the strong cross-selling opportunities that exist across the business. We are also successfully expanding our retail deposit services for customers on a selective basis.

Home Credit Group has developed into a highly efficient business that captures lending relationships through its extensive multichannel distribution network. This network consists 145,236 of point-of-sales (“POS”) outlets, own branches, post offices and direct channels and positions the Group to effective origination of new customers at POS outlets and powerfully

Website: [http://www.homecredit.vn/en/contact-us](http://www.homecredit.vn/en/contact-us)

Home Credit Finance Limited Vietnam (also previously known under the name of the financial company PPF), operating in Vietnam since 2009, is a leading company in offering fast and simple consumer finance lending services in Vietnam. It focuses on lending for purchase of consumer durables, motorbikes, and electronics. Additionally, the company offers cash loans.

Home Credit has headquarters in Ho Chi Minh, a branch in Hanoi and representative offices in 10 other provinces and cities nationwide. From May 6/2014, Home Credit has officially put into operation the customer service center at the headquarters office of the Home Credit (194 Golden Tower Building, 473 Dien Bien Phu Street, Ward 25, Binh Thanh District., HCMC Now: Phu Nu Building, 20 Nguyen Dang Gai, Thao Dien ward, District 2, HCMC) to ensure that all customer inquiries are received and resolved quickly and satisfactorily.

After more than 7 years of operation, the company has built cooperative relationships with more than 5,000 retail stores in 63 provinces, hired more than 8,000 employees nationwide and served about 2 million customers with 03 main products: motorbike, consumer durables and cash loans.

Additionally, PPF also supports customers to process their file online through the website and call center 1800 1061 which saves their traveling time and energy.

OUTSTANDING PERFORMANCE AND SOCIAL RESPONSIBILITIES

Home Credit is the pioneer in improving consumer financial knowledge through a series of consulting activities and propaganda in the form of direct access. One of their programs, organized in cooperation with Vietnam Standards and Consumers Association (VINASTAS), has resonated throughout the country in the past 2 consecutive years (2013-2014) with the name "Think carefully, Sign wisely".

Regarded as a successful business model in financial sector, Home Credit not only brings about the consumer durable loans that meet the needs of Vietnamese consumers but also proves themselves a responsible lender through consulting, educational and scholarship programs for instance "My friend - who overcomes difficulties ". Since 2010, this mentioned program has granted 600 scholarships with total value of VND 4.5 billion to poor students with good academic results. The company’s scholarship fund, namely “Buds on the branches”, was established in 2014 to grant 1,000 scholarships to preschool children whose parents are working in industrial zones; to organize financial consulting programs for housewives as well as to carry out a series of supporting programs to enhance Vietnamese consumers’ financial knowledge supermarkets in Ho Chi Minh and Hanoi.

Moreover, the company also actively involved in many other community activities such as sponsoring medical check-up for poor people in Dak Nong province, giving Tet gifts to poor people in Tra Vinh province, and supporting poor women in Soc Son District with loans of 0% interest rate etc.
Mazars in Vietnam is proud to present its updated guide for doing business in Vietnam 2016. This publication is intended as an overview of key aspects of interest to anyone looking to start or expand its business in Vietnam. The guide focuses on 10 factors of critical importance for investors or business owners including: general information about Vietnam and its economy, Investment incentives & guarantees, Business organisations available to foreigners, Taxation, Accounting & Audit, Labour & Immigration, Land, Foreign Exchange Control and Practical information.

“Mazars Vietnam is delighted to announce the publication of Doing Business in Vietnam which is available in digital format” comments Managing Partner Jean-Marc Deschamps. “Whilst not intended as formal advice, this guide provides commentary on many of the issues to be addressed when considering commencing or developing any business activity in Vietnam. This publication is another step in our continuous work to support foreign in- vestment in Vietnam and to provide transparent information to prospective investor or already established businesses. Producing this is a great example of our multi-disciplinary teams working together to create a seamless and useful publication.”

Doing Business in Vietnam has been prepared for the assistance of those interested in doing business in Vietnam. It does not cover exhaustively the subjects it treats, but it is intended to answer some of the important broad questions that may arise. When specific issues arise in practice, it will often be necessary to consider the relevant laws and regulations and to obtain appropriate professional advice.

The full guide in English is available at CEEC website, by follow this link: please click here

SONUS – English speaking and pronunciation training video

SONUS has released the first episode in a planned series of English speaking and pronunciation training videos specially designed for Vietnamese learners/ speakers. Take a look and comment to help us make the series even better. We, at Sonus are all very excited about the possibilities this new learning (and practice! 😊) platform will bring to former students and newcomers to the Sonus system alike. To watch it on YouTube, click on either of the pictures below or on CEEC website
Legend of Mid-Autumn Festival in Vietnam

The Mid-Autumn Festival which is known as “Tet Trung Thu” in Vietnam is one of the biggest holidays in our country and it traditionally held on the 15th day of the 8th Lunar Month. This year, the date of the Mid-Autumn Festival occurs on September 27. The Mid-Autumn Festival is one of the two most popular festivals in Vietnam, and has been significant to Vietnamese families for many years. Unlike Chinese legend, the origin of Mid-Autumn Festival in Vietnam is totally different. It is said that originally, the Mid-Autumn Festival is a chance for parents to make up for lost time with their children after harvest season which was usually done by September, (Mid-August in the Lunar calendar) and the parents were anxious to spend time with their children and do something special with them, as well as celebrate the harvest, after spending much time working hard and away from the family. It was held under the full moon, which represents fullness and prosperity of life. Tet Trung Thu in Vietnam is very much like a combination of our Halloween and Thanksgiving in Westerner. Children parade on the streets, while singing and carrying colorful lanterns of different sizes. Some of the popular shapes include fishes, stars, butterflies and a lantern that spins when a candle is inserted, representing the earth circling the sun.
CEEC UPCOMING EVENTS

Please join CEEC at its **December networking in Ho Chi Minh City**! Feel free to inform your friends or partner companies from Central and Eastern Europe, or those who have a close tie to this region and wishing to know more about us and be a part of our network.

Click here to add our event to your Outlook Calendar
Or here to add your event to your Google Calendar

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**NETWORKING EVENT OF DECEMBER**

Come and join us at the monthly CEEC get-together evening

The Snuff Box
Floor 1, 14 Ton That Dam District 1, Ho Chi Minh City

Thursday, 1 December 2016
From 6PM

20% discount on all drinks

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For more events by CEEC Vietnam, please visit: http://ceecvn.org

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**CEEC NETWORKING EVENT**

Every first Thursday of the month
CEEC UPCOMING EVENTS

Are you paying too little or too much?

Presentation on the practical aspects of personal income tax regulations for expats in Vietnam:
- residency status
- taxable income & deductions
- double taxation agreements
- declaration and finalization

Agenda
15:00 - 15:30: Registration and informal networking
15:30 - 15:40: Opening speech by H.E. Dr. Petra Pana
15:40 - 16:20: Presentation by Ms. Do Thanh Tam (in English)
16:20 - 16:50: Q&A
16:50 - 17:00: Closing remarks

Event information
DATE & TIME Monday, 5 December 2016 @3pm
VENUE Vesper Restaurant
Ground floor, 5B Ton Duc Thang, D1, HCMC
ADMISSION FEE members - free of charge
non-members - 200,000 VND
REGISTRATION till 1 December 2016

coffee/tea & light snacks will be provided

Guest speaker
Ms. Do Thanh Tam is an expert on tax, regulatory and corporate matters of proposed transactions, cross border transactions, inbound investments and associated incentives.
UPCOMING SUPPORTED EVENTS

EuroCham Christmas Party in Hanoi and HCMC – Special NetPlus Edition

For more information, please click here
CEEC NETWORKING EVENTS IN OCTOBER & NOVEMBER

CEEC NETWORKING EVENT
Every first Thursday of the month

CEEC NETWORKING EVENT OF OCTOBER

CEEC NETWORKING EVENT OF NOVEMBER
**PAST SUPPORTED EVENTS**

**Polish and Hungarian stands at the VietFood & beverage – Propack exhibition in Ho Chi Minh City**

**Swiss Business Association (SBA) STamm**

**HATCH! Fair 2016**

4th annual startup conference and exhibition  TRIỂN LAM VÀ HỘI NGHI KHỞI NGHIỆP LẦN THỨ TƯ

**Business Edition of CSR Calendar Forum**

Food Safety

A question of teamwork and trust
PAST SUPPORTED EVENTS

Third edition of Belgium Beer Festival

Halloween NetPlus 2016 by DBAV

Czech Pavilion in VIETSTOCK 2016 – HCMC

DIWALI – Fes val of Lights this October in Hanoi
PAST SUPPORTED EVENTS

Business Thursday – “Europe meets India”

Taking place monthly, Business Thursdays Hanoi is a great opportunity to network, meet foreign and local business executives, exchange business information and news, and introduce your company’s products and services.

For the first time, EventClick partners with the Business Thursdays organizers and the Indian Business Chamber in Vietnam (INCHAM) to welcome you to a “Taste meets India” special edition which is sure to bring a different evening of exchanges and activities, including Indian dance performances, Evening Snacks Quiz with great prizes, and an amazing assortment of Indian cuisine.

We look forward to meeting you there!

Mr. Bui Trung Thanh,
Business Thursdays Hanoi, is a Joint event of the French Chamber of Commerce and Industry in Vietnam (CCIFV), the British Business Council Vietnam (BBCV) and the Central European Business Circle (CEBC).

For more information, please visit: www.businessthrusdays.vn

BBGV Fun Run 2016

Register now!
Facebook page: BBGV Charity Run Fun
Ticketing via: 04 3655 0264

Donation to charity
VND 150,000 per runner
(10% discount for group of 50 or more)
VND 75,000 for children from 6 to 12 years
Free for children 5 years and under

“Secret of success in the era of integration for development”

Secrets of success in the era of integration for development

13:00 – 21:00 on Friday, October 21st 2016
4th Floor, GRAND HOTEL SAIGON - 0B Dong Khoi, Distric 1, Ho Chi Minh City

PART 1: “SECRETS OF SUCCESS IN THE ERA OF INTEGRATION FOR DEVELOPMENT”
- Organized by HAWEE – Association for Women, Entrepreneurship & Entrepreneurs (WAVE) and Leading Business Club (LBC)
- It is a multi-dimensional forum for entrepreneurs in Vietnam to share valuable experience and perspective on how to “actively” drive success for change in a challenging business environment.

PART 2: SECRET OF SUCCESS IN THE ERA OF INTEGRATION FOR DEVELOPMENT

1. Remote Speech: Chairman CBIR
   * Mr. Don Jacob - Former Vice President, BBG Group

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State Bank of Vietnamese Business Briefing with Deputy Governor Ms. Nguyen Thi Hong

State Bank of Vietnam

03 October 2016 | 11:45am - 2:00pm
Hanoi Hotel, Van Phuc Room 6 and 7
18 Nguyen Van Cu Street, Ba Dinh District, Hanoi

AGENDA

1.30 Opening Remarks
Ms. Nguyen Thi Hong
1.45 Keynote Speech
Mr. Nguyen Van Cu
2.00 Panel Discussion and Q&A
Moderators: Mr. Nguyen Thi Hong, Ms. Dinh The Long
Participants: Mr. Nhu Thao, Mr. Vinh Tran, Mr. Bui Thanh Long, Mr. Nguyen Dinh Tuan
3.00 Closing Remarks
Ms. Nguyen Thi Hong

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Dear Members and Friends,

Thank you all for your support this year. It had been a pleasure to help you reaching your goals. We look forward to serving you again in new year. We wish you a new year filled with prosperity, joy and contentment.

Merry Christmas and a Happy New Year!