Partnerships and Innovation for SME Finance

Small and medium enterprises (SMEs) are crucial for job creation and economic growth in both developed and developing countries. Globally, however, approximately half of small businesses are restrained from getting off the ground or growing. Key constraints include limited access to affordable financing, unfavorable regulatory environments, and lack of suitable financial products and services, to name a few.

Financial institutions play an essential role in addressing these challenges, but cannot solve the problems alone. Partnerships are critical. Strategic partnerships allow financial institutions to provide new services to their customers, reach them in new ways, and compete more effectively with the growing number of nontraditional sources of finance.

This inaugural Global SME Finance Forum focuses on partnerships as critical component to accelerating the growth of SMEs, especially in emerging markets.

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<th>Date/Time</th>
<th>Session Description</th>
<th>Speakers</th>
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<tr>
<td>Saturday, November 14th</td>
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<tr>
<td>17.30 – 18.00</td>
<td>Welcome and Reception</td>
<td>Matthew Gamser, CEO SME Finance Forum, IFC</td>
<td>Diamond Ballroom</td>
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<td>18.00 – 18.30</td>
<td>Today’s Radically Different Customer</td>
<td>Rich Radka, Founding Partner, Claro Partners</td>
<td>Diamond Ballroom</td>
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<tr>
<td>18.30</td>
<td>Dinner</td>
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<td>Turquoise Restaurant</td>
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<td>Sunday, November 15th</td>
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| 08.30 – 09.15 | Welcome and Preview                           | Matthew Gamser, CEO, SME Finance Forum, IFC  
Dimitris Tsitsiragos, VP, IFC                                                                     | Diamond Ballroom |
| 09.15 – 10.15 | View from the Corner Office: SME Finance in 2030       | Afsin Yurdakul, News Anchor, Haberturk News Channel  
**Moderator:**  
Isaac Awuondo, Group MD, Commercial Bank of Africa (CBA)  
Bing Xiao, Senior VP, Wells Fargo  
Jin-Yong Cai, EVP and CEO, IFC  
Sir Sherard Cowper-Coles, Chairman, UK Financial Inclusion Commission; Group Head of Government Affairs, HSBC Holdings | Diamond Ballroom |
<p>|           | Learning from Recent Innovations: Disruption or Evolution? | JP Nicols, Co-Founder, Bank Innovators Council; President and COO, Innosect | Diamond Ballroom |</p>
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<tr>
<td>10.55 – 11.30</td>
<td>Networking Break</td>
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<td>11.30 – 12.30</td>
<td>Launch of the SME Finance Forum’s Global Membership Network</td>
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<td>• Matthew Gamser, CEO SME Finance Forum, IFC</td>
<td>Diamond Ballroom</td>
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<td>• Peer Stein, Director, WBG</td>
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<td>• Members of the SME Finance Forum</td>
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<td>• Gloria Grandolini, Senior Director, WBG</td>
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<td>• Jin-Yong Cai, EVP &amp; CEO, IFC</td>
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<td>• H.E. Cevdet Yılmaz, DPM, Republic of Turkey</td>
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<td>• Her Majesty Queen Máxima of the Netherlands, Honorary Patron of G20 GPFI</td>
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<td>12.30 – 13.30</td>
<td>Lunch</td>
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<td>Strategic alliances can enable financial institutions to expand the breadth and depth of their services to SMEs. Explore new approaches to assessing credit risk in this session.</td>
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<td>Matthew Gamser, CEO, SME Finance Forum, IFC</td>
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<td>Panelists:</td>
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<td>• Rohit Acharya, Chief Data Scientist, First Access</td>
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<td>• Thomas DeLuca, CEO, AMP Credit Technologies</td>
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<td>• Alan Martinez, Director, EFL Global</td>
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<td>• Patrick Reily, CEO, Verde International</td>
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<td>• Vivian Zhao, Senior VP, CreditEase</td>
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| Technology is providing new delivery channels for financial services, and streamlining supply chain finance, as these fintech companies will demonstrate. | **Moderator:** Xavier Reille, Manager, IFC  
**Panelists:**  
- Rajpal Duggal, Group President, Oxigen  
- Quang Nguyen, VP, Kopo Kopo  
- Peter Ollikainen, Co-Founder & SVP, Mistral Mobile  
- Hector de la Garza Ramos, CEO, eFactor Network | Convention Center Foyer |
| 15.25 – 15.55   | Networking Break                                                                     |                                                                           |                |
| 15.55 – 17.00   | **Hands-On Exploration: Potential Partnerships, continued**                         | **Strengthening SMEs**                                                    | Diamond Ballroom |
|                 | Small companies often do not have strong business management skills, making them less bankable. These fintech companies are offering technology to improve the management capacity and operations of SMEs. | **Moderator:** Gloria Grandolini, Senior Director, WBG  
**Panelists:**  
- John Davis, MD, BCSG  
- Sean Emery, CEO, RainFin  
- Cesar J. Richardson, VP, Strands  
- Attul Sehgal, CEO, Red Zebra Analytics  
- Mike Sigal, CEO, Cashflower  
- Anatalio Ubalde, CEO, SizeUp |                |
<p>| 17.00 – 17.30   | Signing Ceremony                                                                     |                                                                           | Diamond Ballroom |</p>
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<td><strong>Fintech Exhibit and Reception</strong></td>
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<td>19.00 – 20.30</td>
<td><strong>Gala Dinner</strong></td>
<td><strong>Welcome Remarks:</strong> Gloria Grandolini, Senior Director, WBG</td>
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<td>Monday, November 16, 2015</td>
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<td>09.00 – 09.15</td>
<td><strong>Recap of Day I</strong></td>
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<td>Diamond Ballroom</td>
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<td>09.15 – 10.30</td>
<td><strong>Banking Innovations</strong></td>
<td><strong>Moderator:</strong> JP Nicols, Co-Founder, Bank Innovators Council; President and COO, Innosect</td>
<td>Diamond Ballroom</td>
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<td>Innovation is not only occurring in fintechs—some banks are investing in their own innovations. Learn why and how some banks are organizing their innovation units, and explore the implications for smaller banks.</td>
<td><strong>Speakers:</strong> • Dan Balke, MD, LFS • Deniz Guven, Senior VP, Garanti Bank • Simla Unal, Marketing Director, TEB Bank</td>
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<td>10.30 – 11.00</td>
<td><strong>Networking Break</strong></td>
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<td>11.00 – 12.00</td>
<td><strong>Post-crisis Regulatory Reforms and SME Finance</strong></td>
<td><strong>Moderator:</strong> Hon. Gligor Tashkovich, Minister of Foreign Investment (Ret.), Republic of Macedonia</td>
<td>Diamond Ballroom</td>
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<td>about the potential unintended consequences on SME finance. What has been the</td>
<td>• Giuseppe Gramigna, Economist, SME Expert</td>
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<td>experiences of different regions around the world and what options are there for</td>
<td>• Prof. Njuguna Ndung'u, Former Governor, Central Bank of Kenya</td>
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<td>adjusting balance to remove the unintended barriers to SME finance growth?</td>
<td>• Gianluca Riccio, Head of Strategy and Framework, CBR, Lloyds Bank;</td>
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<td>Vice-Chair of BIAC (OECD) Finance Taskforce</td>
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<td>• Jeffrey Anderson, Senior Advisor, SME Finance Forum</td>
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<td>12.00-12.30</td>
<td><strong>Sixty Months of Change</strong></td>
<td>Speaker: Mark Pesce, futurist</td>
<td>Diamond Ballroom</td>
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<td>Within sixty months, eighty percent of all adults on Earth will be using a smartphone.</td>
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<td>SMEs will soon be operating within decentralized marketplaces, supported by the only</td>
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<td>tool they need—the smartphone. What should policymakers, banks and technologists</td>
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<td>do to support SMEs in this new environment?</td>
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<td>12.30 – 12.45</td>
<td><strong>Closing</strong></td>
<td>Matthew Gamser, CEO, SME Finance Forum, IFC</td>
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<td>12.45 - 13.45</td>
<td><strong>Lunch</strong></td>
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<td>13.45 -16.30</td>
<td><strong>Meeting of SME Finance Forum Members</strong> (by invitation only)</td>
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| 16.30 – 17.30 | SME Finance Forum Advisory Board Meeting  
(by invitation only) |          | Yellow Room       |
| 17.00 – 18.30 | Dinner                                                  |          | La Rosetta Restaurant |