



GLOBAL SME FINANCE FORUM 2019
The Convergence of the Real and Financial Sectors in SME Finance
Preliminary Program – September 30th, 2019

Increasingly, the largest and/or fastest growing SME financiers globally did not start out as banks. Whether from tech companies, logistics firms, commodities traders or even Fast-Moving Consumer Goods distributors, competition from the real sector is gaining traction in the SME segment. The real sector firms come into SME financing armed with substantial data resources and analytical skills. How is the traditional financial sector going to deal with this? Is it all threat, or is there also an opportunity from these new entrants? This year’s Global SME Finance Forum will examine the different ways in which the real sector has entered the SME finance space, and the various ways in which financiers and regulators are coping with the “new kids on the block.”

October 7th	Room	Session/ Format	Topic
07:00 – 08:45	Foyer	Registration	
08:45 – 09:05	Ballroom	Welcome and opening	Matthew Gamser, CEO of SME Finance Forum
09:05 – 09:25	Ballroom	Keynote Speech	Hans Peter Lankes, Senior Vice President of Economics and Private Sector Development for the International Finance Corporation

09:25 – 09:50	Ballroom	Keynote Speech	<p>Hans van Grieken, Research Director of Deloitte. Accelerating convergence: How new technologies and innovation are impacting the SME finance sector An eye-opening presentation on how technologies and innovation are accelerating convergence of the real and financial sectors in the SME finance ecosystem.</p>
09:50 - 10:15	Ballroom	Keynote Address	
10:15 - 10:45	Ballroom	Fireside chat	<p>A view from Investors: The changing investment landscape A session exploring how constraints to access to finance for SMEs since the 2008 financial crisis coupled with the emergence of fintech and ecommerce platforms from the real sector are changing the landscape for IFIs and DFIs as they continue to support the financial inclusion agenda through new and developing modalities.</p>
10:45 – 11:15	Foyer	Coffee Break	
11:15 – 12:15	Ballroom	Plenary	<p>A view from the Executive Office: Creative partnerships that serve SMEs Leaders from Accion, AntFinancial/Mybank, Mastercard, and Unilever will discuss partnerships that matter, how they work and whether they have achieved their intended results and impact and thoughts on better and more impactful partnerships.</p>
12:15 – 13:15	The Bowery Restaurant and Ballroom Foyer	Lunch	
13:15 – 14:15	Ballroom	Debate	<p>Real or perceived? Debating the threats and opportunities of real sector firms to financial institutions Will tech giants and other real sector firms replace traditional banks and financial institutions? Are they competitors or collaborators? No matter what you think going into this session, you will come away with greater insight and thoughts to decide for yourself on these questions.</p>
14:15 – 15:15	Ballroom	Plenary	<p>New kids on the block: The role of real sector players in the future of SME financing Panelists will discuss whether real sector and technology companies can address the needs of the unserved and underserved SMEs, and if so, what are the challenges and opportunities, issues of regulation and how they view working with (or not) traditional financial institutions.</p>

15:15 – 16:15	1. Ballroom 2. Room 9 3. Room 10 4. Room 26	Breakout	1.Embracing disruption: How tech firms are driving the new banking model Examining the role of tech firms in financial services, this session will touch on the role of tech firms in SME finance – should and how should they be regulated? Will they replace traditional financial services? Are they competitors or collaborators?	2.Climate Finance, Necessity and opportunity? The first green bond was issued in 2007. However, since 2014 the market has exploded. This session regarding climate finance will present the reasons for the continued growth and success of green bonds.	3.David and Goliath: Supply chain financing programs between big buyers and sellers This session will highlight some of the new partnerships and products impacting financing for SMEs including the impact of digitalization of payments and its impact on liquidity enabling small firms to work with big companies.	4.Good Practices for Anti-Money Laundering (AML) & Combating the Financing of Terrorism (CFT) This session will showcase and disseminate the latest good practice and guidance material to enhance AML/CFT capabilities.
16:15 – 16:45	Foyer	Networking break				
16:45 – 16:55	Ballroom	Fintech Presentation	By Justo Ortiz, Chairman Union Bank of the Philippines			
16:55 – 17:45	Ballroom	Techpitch demo	Giving the floor to a curated selection of FinTechs for 6 minutes pitches			
17:45 – 18:45	Room 7 & 8	The Marketplace is Open!	Find what you are looking for or offer a service yourself, by scheduling 15-minute one-on-one introductory meetings with a curated set of vendors as well as other Forum attendees. This session is dedicated to making sure that you get to meet and talk to the people and institutions with whom you want to make an investment, discuss a partnership, discuss your offering.			
19:30 – 22:00	Ballroom	Global SME Finance Awards	Announcing the winners of the Global SME Finance Awards 2019 which recognize outstanding achievements of financial institutions and fintech companies in delivering exceptional products and services to their SME clients			

October 8th						
09:00 – 09:30	Ballroom	Fireside Chat	Goldman Sachs 10,000 Women Learn about this global initiative by Goldman Sachs Foundation that provides women-led business owners around the world with a face-to-face business education program that has enabled over 10,000 women a sustained business growth.			
09:30 – 10:30	Ballroom	Plenary	Regulation and policy at the intersection of the real and financial sectors Regulators and key industry players will discuss how policy and regulation can ensure a level playing field for all actors. Topics of discussion will include whether regulations should be proportionality and institution-based, or activity-based and how to strike the right balance that doesn't stifle the market and facilitates a level playing field for all players.			
10:30 – 11:00	Foyer	Networking break				
11:00 – 12:00	1. Room 9 2. Ballroom 3. Room 10 4. Room 26	Breakout	1.How Digitalization of Supply Chain Finance Can Increase Access to Finance for SMEs Exploring the changes in supply chain finance management, this session focuses on how these changes have transformed SCF through the application of technology and how SCF can be digitized.	2.Digital Technologies and SME Agribusiness Finance This panel would explore how banks use new digital technologies to improve access to finance for their existing and new clients and how digital platforms link physical trade with financing.	3.What role can insurance play in improving access to finance for SMEs? This session will address questions of increasing the take up of insurance and increased risk mitigation and how the various stakeholders of banks, lenders, insurers and SME groups work more closely together.	4.Alternative financing: Overcoming crowdfunding challenges in emerging countries Participating banks will share their journey and perspectives on critical points such as cultural and organizational alignment, incentives, data, distribution strategy and realizing the business case.

12:00 – 13:30	The Bowery Restaurant and Ballroom Foyer	Lunch				
13:30 – 14:30	<ol style="list-style-type: none"> 1. Ballroom 2. Room 9 3. Room 10 4. Room 26 	Breakout	<p>1. Diversifying and expanding your revenue streams with your SME banking strategy</p> <p>This session offers the perspective of leading banks across several regions on key factors influencing their SME banking strategy and will include lessons from recent innovations, emerging opportunities and changing market forces.</p>	<p>2. Unlocking opportunity for women-led SMEs</p> <p>This session is intended to highlight how a range of actors are enabling access to finance for women-led enterprises for and through real-sector organizations by leveraging technology and supply chain actors.</p>	<p>3. Insurtech and its effect on SME insurance</p> <p>This session will focus on how leveraging technology is critical to providing insurance solutions for SMEs, and what lessons can be learned to make insurance more accessible, affordable and appropriate to the needs of SMEs.</p>	<p>4. Technology and Moving Down market to SME in the Long Tail</p> <p>Panelists will share how their institutions are leveraging technologies to target SMEs in the long tail of the supply chain and their biggest challenges in working with suppliers and retailers in the long tail of the value chain.</p>
14:30 – 15:30	Ballroom	Plenary	<p>Staying digitally relevant through BaaS: How financial institutions can leverage Banking as a service (BaaS)</p> <p>This session will focus on how financial institutions can leverage BaaS to compete and grow by expanding access to finance and financial services to MSMEs, how adoption is uneven across the globe and what the prospects are for the future development of BaaS.</p>			
15:30 – 16:00	Foyer	Networking break				

16:00 – 16:30	Ballroom	Plenary	Digital lending for SMEs: 10 Things they don't tell you in conferences Rajeev Chalisgaonkar from Standard Chartered will share lessons learned and insights gleaned from the community of practice as well as experiences gathered while digitizing small business lending.			
16:30 – 17:45	Ballroom	Plenary	Data governance: Balancing data potential with privacy protection A lively conversation between a commercial bank, a regulator and an alternative lender as they explore the tradeoffs between data privacy/consumer protection/cybersecurity and the potential of data in advancing innovation to enhance access to finance for MSMEs.			
17:45 – 18:00	Ballroom	Closing Keynote	Mahmoud Mohieldin, Senior Vice President for the World Bank Group			
19.00	Foyer	Reception (TBC)				
October 9th						
09:00 – 12:00	The Hague	Members meeting				
12:00 – 13:00	The Hague	Networking lunch (members only)				
13:30 – 17:00	Several locations	Study visits: Learning best practices from highly respected peers: fintech innovations and good practices in SME banking and non-financial services from local financial institutions				
October 10th						
09:00 – 12.00	Room 12 & 14	Community of practice (CoP) on Risk management				