



GLOBAL SME FINANCE FORUM 2022

PHNOM PENH, CAMBODIA

19-21 September

**Harnessing
Digitalization for
Sustainable and
Inclusive SME Finance**



Co-hosted by
**National Bank of
Cambodia**

GLOBAL SME FINANCE FORUM 2022

Harnessing Digitalization for Sustainable and Inclusive SME Finance

September 19-21, 2022, Phnom Pehn, Cambodia

Context

Over the past decade, technological innovation has accelerated exponentially, especially in the financial industry. We are experiencing a digital revolution that offers massive opportunities to build more inclusive, efficient, and sustainable financial services. Covid-19 caused significant damage to the world economy, hitting MSMEs especially hard, but it also catalyzed and accelerated the urgent digital transformation necessary for rapid recovery and future resilience of businesses, both large and small, across all sectors.

In few sectors the urgency of innovation is greater than in agri-finance. The 2022 CASA Programme Report estimated an annual agri-finance gap of USD 106 billion in Sub-Saharan Africa and South East Asia alone, with 84% of African demand for agri-finance remaining unmet. Closing this gap and enabling agricultural SMEs to become more efficient and sustainable is essential for reducing poverty, stabilizing global food prices, and addressing the challenge of climate change. Digitalization offers the means to reduce the traditionally high risks of agri-finance through technologies such as real-time data collection, while innovative, digitally-enabled, business models such as service bundling can reduce the risk to the borrower.

Digitalization also holds out the promise of fully inclusive SME supply chain finance. Currently, IFC estimates that at least 20% of the overall global SME Finance Gap is due to supply chain payment delays. Digital integration of retailers and suppliers has the potential to radically improve this picture. Complex big data-enabled analytics can help lenders to reduce risk, software platforms can reduce the time needed for borrowers to find a lender, and a fully digitized supply chain reduces cost, friction and risk at every stage.

The SME Finance Forum 2022 will be held from 19-21 September in Phnom Penh, Cambodia, where digital technology is widely recognized for its critical roles across the sectors especially banking, finance, and businesses. Co-hosted by the National Bank of Cambodia, the conference will focus on the power of digital transformation in promoting an inclusive, sustainable and responsible finance for MSMEs, the backbone for the world's economies. Technologies such as the Internet of Things, 5G bandwidth, Big Data, blockchain, AI and machine learning among others, can serve as powerful tools to build resiliency, flexibility, and sustainability of MSMEs thereby strengthening the world's economies. The three-day conference will explore how digitalization can promote and accelerate green finance, enhance supply-chain efficiencies, boost agricultural productivity, improve data security, automate processes, and lead to greater financial inclusion as well as how policy and regulations can best support the much needed innovation.

WHO SHOULD ATTEND:

- Executives from commercial banking and development finance institutions
- Executives from fintech and insurance industries
- Policy makers and regulators
- Experts in SME finance and financial inclusion

WHY ATTEND:

- Connect with an international network of SME finance experts and practitioners to share and learn from each other's experience in SME financing
- Explore partnership opportunities with senior executives from Financial Institutions, Fintech, and development finance institutions
- Learn about latest development and innovation in the financial industry in Cambodia by joining study visits
- Get a chance to be selected to participate in highly-rated training courses on "green bonds"

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September 19th	Session/ Format	Topic
07:00 – 19:00	Registration Open	
10:00 – 12:30	Meeting	SME Finance Forum Member’s Meeting
12:30 – 14:30	Lunch	
14:00 – 17:30	Study Tours	Credit Bureau of Cambodia, WING Bank, Sathapana Bank, Acleda Bank, Hatha Bank, Prasak, Bakong (TBC)
18:00 – 20:00	Reception	Opening Cocktail Reception and Cultural Presentation

September 20th	Session/ Format	Topic
07:00 – 17:00	Registration Open	
8:30 – 8:55	Welcome and Opening	Matt Gamser, CEO of SME Finance Forum
8:55 – 9:10	Opening Remarks	Cambodian Senior Government Official
9:10 – 9:35	Opening Keynote	Opening Keynote: Finance for an Equitable Recovery The Digital Revolution is firmly in progress and while there seem to be endless opportunities that further financial inclusion and support for SMEs across all sectors and industries, there is a darker side as well, that must be acknowledged and addressed, among other things, the digital divide which leads to unintended negative consequences.
9:35 - 10:30	Plenary	Transforming Supply Chain Finance through Digitalization What tools are being used currently and are on the horizon, and how are they being used to expand financial access? An exploration of big data, analytics, AI, etc, while exploring whether to partner or build capacity internally.
10:30 – 11:15	Networking Break	
11:15-12:15	Plenary	Agricultural Digitalization How can digital solutions help to reduce the traditionally high risks of agri-finance? How can digital technologies help lenders to better reach remote rural areas? A discussion of the state of digitization in the agri-finance sector.
12:15 – 12:45	Plenary	Results from the Global SME Fund
12:45 – 14:00	Lunch + networking	
14:00-15:15	Debate	Debate: Process of Digitalization – In-house or Outsourcing?
15:15 – 16:30		Fintech Pitches
16:30 – 17:45	Breakout Session 1	Increasing opportunities for Women Entrepreneurs through Digitalization How can digitalization facilitate innovative and effective products and solutions so that they become better and more deeply “banked”?

16:30 – 17:45	Breakout Session 2	Role of digital transformation in Reaching the Underserved How can the digital revolution aid in reaching and serving previously underserved populations, such as environmental and conflict affected migrants and refugees, and IDPs? What are the challenges and opportunities of digitalization to serve these environmental and conflict affected people?
17:45 – 18:45	Plenary	Awards Ceremony
18:45 – 20:30	Dinner	Dinner

September 21st	Session/ Format	Topic
7:00 – 12:00	Registration	
8:30 – 9:00	Welcome and recap	Welcome and Day 1 Recap
9:00 – 10:15	Anchor Plenary	Responsible Finance and Digitalization While digitization offers convenience and can accelerate access to finance, it can also lead to issues and challenges, ranging from privacy to over-indebtedness. How can the benefits of digitalization be leveraged while mitigating and avoiding the downside of this revolution while promoting sustainable and responsible finance and investment in contributing to the UN's Sustainable Development Goals (SDGs) and the Paris Agreement.
	Break	Available in breakout rooms
10:15 – 11:30	Breakout Session 1	Credit Bureaus Leveraging Digitalization Credit bureaus face a huge challenge in building a fully digitized process. What can they do to get ahead of demand for digital services?
10:15 – 11:30	Breakout Session 2	What is the next payment innovation for SMEs? What are some of the trends and innovations in payments that are facilitating greater financial inclusion, and that are enabling SMEs to grow their businesses?
10:15 – 11:30	Breakout Session 3	ESG Impact Measurement in SME Finance and the Role of Digitalization
11:30 – 12:30	Marketplace	Networking and Marketplace
12:30 – 13:45	Lunch	
13:45 – 15:15	Anchor Plenary	Achieving and Sustaining Green Finance Digitalization offers an opportunity to accelerate the green revolution. Under the moniker, the Twin Transition, this will be an exploration of how FIs are realizing their green banking targets through the use of digital tools.
15:15 – 15:45	Break	
15:45 – 16:15	Fireside Chat	Government Response: Balancing Acts What role does the government or the central bank play in ensuring an equitable, fair and transparent playing field for

		SMEs? An exploration of policy and regulation vis-à-vis credit guarantees, legislative reforms, Credit Infrastructure and more.
16:15 – 17:00	Plenary	The Way Forward in a World on the Move Looking at trends in digitalization and technology, SME finance practitioners and stakeholders opine on the “bets” they are making for their SME clients.
17:00 – 17:30	Closing	Closing Keynote Featuring a futurist speaker to discuss “What’s the next frontier in the digital sphere.”
17:30 – 18:30	Reception	Closing Reception

September 21 st	Session/ Format	Topic
9:00 – 11:00	CoP Meetings (TBD)	SME Finance Forum Community of Practices Risk, Agriculture, and Gender
9:00-17:00	GB-TAP Training	Green Bond

September 22 nd (TBD)	Session/ Format	Topic
9:00-17:00	GB-TAP Training	Green Bond
	Corporate Governance Training (TBC)	

September 23 rd (TBD)	Session/ Format	Topic
9:00 – 17:00	GB-TAB Training	Green Bond

September 26 th (TBD)	Session/ Format	Topic
	Immersion visit	DBS

September 27 th (TBD)	Session/ Format	Topic
	Immersion visit	DBS

About the organizers:

SME Finance Forum

The SME Finance Forum works to expand access to finance to these small and medium businesses through its global membership network of 200+ financial institutions, technology companies and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs. The SME Finance Forum was established in 2012 by the G20 and is managed by the International Finance Corporation (IFC).

National Bank of Cambodia (NBC)

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