



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 is the urgency of innovation 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 Southeast 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 to some of the most successful institutions
- Get a chance to be selected to participate in free and highly rated training courses on Green Bonds and Trade-based Money Laundering

September 19 th		Topic / Venue
7:00 – 19:00	Registration Open	
10:00 – 12:30	Meeting	SME Finance Forum Member's Meeting
12:30 – 14:00	Lunch	
14:00 – 16:30	Study Tours	Aceda Bank, Cambodia Post Bank, Credit Bureau of Cambodia, Hatha Bank, and WING Bank
17:00 – 19:00	Welcome Reception	Visit to Sosoro Museum and Reception by NBC

September 20 th		Topic
7:00 – 17:00	Registration Open	
8:30 – 8:50	Welcome remarks	Opening Remarks and Logistics
8:50 – 9:10	Opening Remarks	Welcome and Opening Remarks
9:10 – 9:30	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.
9:30 - 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 for SMEs? An exploration of big data, analytics, AI and other digital tools.
10:30 – 11:15	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 sector.
12:15 – 12:45	Discussion	Banking on SMEs: Driving Growth, Creating Jobs SMEs face significantly more constraints than larger firms in accessing finance, particularly in emerging markets. This session will explore how increasing access to finance for SMEs contributes to creating jobs, especially for underserved segments, including women-owned SMEs, VSEs, or climate-smart SMEs. We will hear the perspectives of financial institutions and IFC, and share the insights and lessons learnt from a recent report on financing SMEs.

12:45 – 14:00	Lunch + informal networking			
14:00-15:00	Debate	<p>Debate</p> <p>Will machines replace bankers? Will digitalization result in more FIs competing for SME business, or fewer? Join us for a lively session where these questions or other aspects of the digitalization agenda will be debated, providing attendees with insight into the pros and cons that can inform their work within their own financial institutions.</p>		
15:00 – 16:00	Networking Lounge (concurrent session)	Networking Lounge		
15:00 – 16:00	TechPitch Showcase (concurrent session)	<p>TechPitch Showcase</p> <p>Short demonstration pitches by selected Fintechs: 4G Capital, Fern Software, Global Linker, LUCY, Mastercard, Q-Lana, RABC Group, Trefi</p>		
16:00 – 16:30	Break			
16:30 – 17:45	Breakout Sessions	<p>Banking the Informal Sector</p> <p>How can the digital revolution aid in reaching and serving previously underserved populations, such as environmental and conflict affected migrants and refugees and IDPs?</p>	<p>Digitalization for ESG Impact Measurement in SME Finance</p> <p>How can SMEs measure and use their ESG results to unlock greater opportunities for growth and securing financing?</p>	<p>DFIs working session</p> <p>Led by the UK's BII and Nigeria's DBN, this roundtable session will bring together SME Finance Forum DFI members and regional DFIs for a candid discussion of private sector capital mobilization strategies and how this relates to closing the SME Finance Gap using the contrasting approaches taken by domestic and international DFIs.</p>
18:00 – 19:00	Ceremony	<p>Awards Ceremony</p> <p>Announcing the winners of the Global SME Finance Awards 2022</p>		
19:00 – 20:30	Dinner	Dinner		

September 21 st		Topic		
7:00 – 12:00	Registration			
8:30 – 8:45	Welcome and recap	Welcome Summary of Day 1		
8:45 – 9:00	Keynote	Toward a digital economy: a view from Cambodia		
9:00 – 10:15	Plenary	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 while advancing digitalization? An exploration of policy and regulation vis-à-vis credit guarantees, legislative reforms, Credit Infrastructure and more.		
10:15 – 11:30		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.		
11:30 – 12:45	Break	Available in breakout rooms		
11:30 – 12:45	Breakout Sessions	Digital Native Entrepreneurs What are the opportunities and challenges in serving youth who tend to be digital natives and receptive to non-traditional financing models?	Leveraging Digital Innovations for Women Entrepreneurs How can digitalization facilitate innovative and effective products and solutions so that more women entrepreneurs become better and more deeply “banked”?	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?
12:45 – 14:00	Lunch			
14:00 – 15:00	Networking Lounge (concurrent session)	Networking Lounge		
14:00 – 15:00	TechPitch Showcase (concurrent session)	TechPitch Showcase Short demonstration pitches by selected Fintechs 4G Capital, Fern Software, Global Linker, LUCY, Mastercard, Q-Lana, RABC Group, Trefi		
15:00 – 15:15	Break			
15:15 – 16:30	Plenary	Digital currencies, distributed ledgers and the future of SME Financing What are some of the latest innovations, products and models that are trending for serving the SME segment?		

16:30 – 17:10	Fireside Chat	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.
17:10 – 17:30	Closing	Closing Remarks
17:30 – 18:30	Closing Reception	Reception

September 22 nd		Topic
8:00 – 10:00	Registration Open	
9:00 – 16:00	GB-TAP Training	Green, Social and Sustainability Bonds Executive Training The GSS Bonds Executive Training is an exclusive program offered only to selected banks. The program is an IFC initiative under its GB-TAP. The training is designed to provide deep insight on GSS bonds issuance and the underlying drivers in sustainable finance. The program contains some classroom-based learning materials but will also contain more dynamic learning components such as guest speakers, case studies and interactive discussions. This highly practical training is designed specifically for emerging market banks interested in issuing GSS bonds. The training will seek to strengthen the bank staff’s foundational skills in green and sustainable finance. Topics covered will also include the investor perspective, practicalities of GSS bonds issuance, reporting to investors, and use of second opinions, among others.
9:00 – 11:00	Corporate Governance Training	Countering Trade-Based Money Laundering: A Primer As global trade has grown in recent decades, so too has trade-related crime. Trade-based money laundering (TBML) is an increasingly significant way in which global trade is misused to launder illicit proceeds of crime. Financial institutions engaged in trade finance must be vigilant and implement TBML-specific control frameworks to protect their business from potential regulatory scrutiny and loss of correspondent bank relationships. This session will provide a trade finance practitioner-oriented primer of TBML related risks and controls based on international standards, including as defined by FATF and Wolfsberg Group.
13:00 – 15:00	Responsible Finance Training	Responsible Finance in the Digital Age

Financial service providers have an important role to play in ensuring that digital financial services are delivered responsibly. Responsible practices build trust and confidence in both accessing and using digital financial services leading to greater financial inclusion particularly for underserved groups. Join us for this engaging workshop designed for senior leaders of financial institutions and fintechs who are seeking to grow and enhance their businesses through responsible finance strategies. The session covers why responsible finance matters and the business case for responsible digital finance including managing evolving digital finance risks and deepening relationships with customers. Selected case studies and tools will be presented that can help equip participants to refine their operations and better respond to customer needs in the evolving digital landscape.

September 23 rd	Session/ Format	Topic
9:00 – 16:00	GB-TAB Training	Green, Social and Sustainability Bonds Executive Training (2 nd day)

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)

The National Bank of Cambodia (NBC), the nation's central bank, is the monetary and supervisory authority. The mission of the NBC is to determine and direct the monetary policy aimed at maintaining price stability in order to facilitate economic development within the framework of the kingdom's economic and financial policy. The NBC conducts this in consultation with the Royal Government and in consideration of the framework of the economic and financial policy of the kingdom. As the monetary authority, the NBC is the sole issuer of the Khmer riel, the national currency. In doing so, this helps maintain monetary stability.

As the supervisory authority, the NBC has the authority to license, delicense, regulate and supervise banks and financial institutions in Cambodia. The NBC also conducts regular economic and monetary analysis, publishes various publications, oversees the nation's payment systems, establishes balance of payments, and participates in the management of external debt claims.