

Date and time	Key theme and topics	Location
01 November 2017		
<p>Morning and Afternoon</p> <p>16:00 – 18:00</p> <p>18:00 – 20:00</p>	<p>Study visits: Half-day study visits</p> <ul style="list-style-type: none"> • AccessHolding • Bitbond • Deutsche Bank • Deutsche Bank Labs Berlin • Fidor Bank • Funding Circle • Kontist • Mambu • Mobisol • Raisin • Spotcap • SumUp <p>SME Finance Forum Member Meeting</p> <ul style="list-style-type: none"> • Closed meeting to SME Finance Forum Members (By Invitation Only) <p>Cocktail Welcome Reception (Open to all Berlin Forum Participants)</p>	<p>Meet in the hotel lobby</p> <p>Charlottenburg I and II</p> <p>Hotel Restaurant - Hugos South</p>
02 November 2017		
<p>8:00 – 8:45</p> <p>8:45 – 9:15</p> <p>9:15 – 9:45</p> <p>9:45 – 10:15</p> <p>10:15 – 10:45</p>	<p>Registration</p> <p>Welcome Remarks</p> <ul style="list-style-type: none"> • IFC Representative • Germany G20 Representative <p>SME Finance: A Focus of the G20/GPFI</p> <ul style="list-style-type: none"> • Natascha Beinker, GPFI Chair • Jake Hess, Research Analyst, World Bank <p>Keynote Carlos J. Menendez, President, Enterprise Partnerships for Mastercard</p> <p>Break</p>	<p>Conference Foyer – The Wintergarten</p> <p>Conference Hall - The Pavillon</p> <p>Conference Hall - The Pavillon</p> <p>Conference Hall - The Pavillon</p> <p>Conference Foyer – The Wintergarten</p>

10:45 – 12:00	<p>The Next Frontier in SME Banking <i>Highlighting innovative developments, trends, & industry recommendations for banks and fintechs to leverage digital banking to serve MSMEs.</i></p> <p>Moderator: Qamar Saleem, Senior SME Banking Specialist, IFC</p> <ul style="list-style-type: none"> • Rajeev Chalisgaonkar, Global Head Business Banking, Standard Chartered Bank • Esra Kivrak, SVP SME Banking and Marketing, Garanti Bank • Matias Nunez, Executive Director of SMEs, Banco Santander Mexico 	Conference Hall - The Pavillon
12:00 – 13:00	<p>Debate: Will Robots Replace Bankers as the Best Advisors for SMEs? <i>Would you trust a robo-advisor for financial and business advice? Robots may begin disrupting service and delivery models in the SME space, but can they replace the traditional banking relationship? Experts in the field will debate the advantages of robots as SME advisors and the next phase in bot/AI technology.</i></p> <p>Moderator: Silvia Pavoni, Economics Editor, The Banker</p> <ul style="list-style-type: none"> • Slavoljub Dordevic, Head of Consumer and Small Business Banking, Raiffeisen Bank International • Pau Velando, General Manager, Strands • Bing Xiao, Senior Vice President, Wells Fargo 	Conference Hall - The Pavillon
13:00 – 14:00	Lunch	Conference Foyer – The Wintergarten
14:00 – 14:30	<p>Digital Disruption: How the Fintech Revolution is Transforming SME Lending</p> <ul style="list-style-type: none"> • Anju Patwardhan, Senior Partner, CreditEase Fintech Fund 	Conference Hall - The Pavillon
14:30 – 15:30	<p>Fintech Pitches <i>Live demos by new and innovative fintechs in the digital banking market.</i></p> <ul style="list-style-type: none"> • Chekk • Crowdfcredit • Dashu • Finvoice • Mambu • Novo • OpenCBS 	Conference Hall - The Pavillon
15:30 – 16:00	Break	Conference Foyer – The Wintergarten
16:00 – 16:45	<p>Investment Outlook in SME finance</p> <ul style="list-style-type: none"> • Sharmila Hardi, Senior Manager Financial Institutions Group, IFC • Roger Havenith, Deputy Chief Executive, European Investment Fund 	Conference Hall - The Pavillon
16:45 – 18:30	<p>Marketplace <i>B2B introductory meetings between investors or vendors, and financial institutions and other participants.</i></p>	Charlottenburg I and II
19:00 – 21:00	<p>Dinner & Open Talent Competition Award <i>BBVA Open Talent 2017</i> and SME Finance Forum Member Awards</p> <ul style="list-style-type: none"> • Hans Docter, Director for Sustainable Economic Development, Netherlands Ministry of Foreign Affairs 	Conference Hall - The Pavillon

03 November 2017		
8:45 – 9:15	Keynote on Financial Innovation in SME Finance <ul style="list-style-type: none"> Guga Stocco, Co-Founder, Koolen & Partners and Digital Bank Advisor, Banco Original 	Conference Hall - The Pavillon
9:15 – 10:15	Panel: Driving Growth & Profitability in SME Finance <i>While banks have traditionally been the most important provider of capital to small businesses, the needs of SMEs are changing in the digital era. How can financial institutions drive profit and growth as customers' demands change and competition increases? This panel will examine innovative business models that successfully capitalize on the SME banking opportunity.</i> Moderator: To be confirmed <ul style="list-style-type: none"> Isaac Awuondo, CEO, Commercial Bank of Africa Dirk Elsen, Director Emerging Markets, Triodos Investment Management Lesley Lawrence, Senior Vice President, Business Development Bank of Canada Matias Nunez, Executive Director of SMEs, Banco Santander Mexico Luca Pagetti, Head of Innovation for Corporate and SMEs, Intesa Sanpaolo 	Conference Hall - The Pavillon
10:15 – 10:45	Break	Conference Foyer – The Wintergarten
10:45 – 12:00	Concurrent Sessions: SME Credit Risk Management and Collection Strategies <i>High-performing banks view collections as an essential, dynamic and integral part of the credit cycle and not just the final step. During this session, participants will learn innovative tools for improving credit risk and best practice strategies from around the globe.</i> Moderator: Wendy Teleki, Head of SME Finance, IFC <ul style="list-style-type: none"> Syed Abdul Momen, Head of SME Banking, BRAC Bank Bruce Brenkus, CRO, Spotcap Patrick Reily, CEO, Verde International 	Charlottenburg I
	Product Innovation <i>This session will look at the future of SME lending and showcase the newest product innovations in SME financing.</i> Moderator: Arnaud Ventura, Founder & CEO, MicroCred Group <ul style="list-style-type: none"> Raja Debnath, Global SME Banking Advisory Services Specialist, IFC Monti Giada, Head of Finance for Innovation, Intesa Sanpaolo Thorsten Seeger, Managing Director Germany, Funding Circle Balaz Topos, SME Product & Segment leader, Raiffeisen Bank International 	Charlottenburg II
	Sales Management <i>Digital banking is changing the way the best banks do business everywhere. But how does it impact sales management? This hands-on workshop will look at current best sales management practices around the world. What sales models work best in today's new multi-channel set up? How to build an</i>	Charlottenburg III

	<p><i>activity-management based “sales machine”? What steps should you take to move your sales people from static “know how” to actionable “do how”?</i></p> <ul style="list-style-type: none"> • Sandy Vaci, MD, Bay Devonshire Ltd <p>Business Analytics <i>From driving growth and sales, to better market analysis and customer management, financial institutions can capitalize on Big Data to improve and optimize decisions and performance across the firm. By embracing the opportunities of data and analytics, business intelligence can help banks reach new customers, provide more personalized service, improve profitability and reduce risk.</i></p> <ul style="list-style-type: none"> • Leandro Guerra, Data Science Manager, Experian EMEA 	Kopenick 1+2
12:00 – 13:00	Lunch	Conference Foyer – The Wintergarten
13:00 – 14:15	<p>Panel: Managing Fraud & Cybersecurity <i>With the explosion of digital banking products, there is growing technology dependency leaving financial institutions vulnerable to financial losses, theft of intellectual property, operational disruption, and reputational damage. Expert panelists will present how lenders must redefine their infrastructure, policies and controls while balancing the customer-service experience.</i></p> <p>Moderator: To be confirmed</p> <ul style="list-style-type: none"> • Ravi Aurora, Senior Vice President and Group Head, Global Community Relations at MasterCard, MasterCard • Suresh Ramamurthi, Chairman and Chief Technology Officer, CBW Bank • Valentin Stalf, Founder and CEO, N26 • Jerry Zhou, Chairman & CEO, ChinaPnR 	Conference Hall - The Pavillon
14:15 – 14:45	Break	Conference Foyer – The Wintergarten
14:45 – 16:00	<p>Concurrent Sessions:</p> <p>Blockchain and SME Finance: Reality Check <i>Blockchain is emerging as a disruptive innovation, transforming the financial services industry by making transactions faster, cheaper, more secure and transparent. In this session, bank and fintech innovators will demonstrate how this technology is being used in different areas, including trade finance.</i></p> <p>Moderator: Matthew Saal, Head of Digital Finance, IFC</p> <ul style="list-style-type: none"> • Omer Ahsan, Digital Trade Chain Lead, HSBC • David Sutter, Independent Expert • Peng Zuo, President, Ginkoo <p>Non-Financial Services <i>Over the last several years, banks have increasingly offered non-financial services (NFS) to SMEs to help them overcome their lack of access to information, skills and new markets, and their lack of confidence in approaching a bank. At the same time, banks see NFS as an opportunity for market differentiation, and they have used NFS to improve portfolio quality, client retention, and customer service. This panel discussion will look into what are the current NFS offerings of banks and how they see NFS evolving in the age of digitalization in SME finance.</i></p> <p>Moderator: Rachel Freemans, Advisory Manager, IFC</p> <ul style="list-style-type: none"> • Maya Margie, Head of Marketing Group, BLC Bank 	Charlottenburg I Charlottenburg II

	<ul style="list-style-type: none"> • Tamuna Zhizhilashvili, Deputy Director of Marketing Communications and Business Banking, TBC Bank <p>Technologies in Ag Finance <i>This session aims at presenting technology based solutions that could inspire bankers and others in the audience to take up similar concepts and thereby contribute to improved access to finance for farmers and SME agribusinesses in emerging markets. Such solutions can span the areas of market and agro-climatic information, facilitation of transactions, credit scoring using big data, distribution of insurance through mobile phones, mobile wallet, commitment savings through digital finance channels, etc. The idea would be to showcase actual cases and how these could contribute to improve access to finance in agricultural and rural areas. The session would also highlight potential links between digital tech companies, mobile phone operations and financial institutions to implement such solutions in the field.</i></p> <p>Chair: Panos Verangis, Global Lead for Agricultural Finance and Agricultural Insurance, Finance & Markets, WBG Moderator: Ulrich Hess, Component leader and Senior Advisor, GIZ</p> <ul style="list-style-type: none"> • Bolaji Akinboro, CEO, Cellulant • Christoph Herrmann, CEO, VGF 	Charlottenburg III
16:00 – 16:30	<p>Closing Keynote <i>Demonetization in India and its effects on the SME market</i></p> <ul style="list-style-type: none"> • Vijay Chandok, Executive Director, ICICI Bank 	Conference Hall - The Pavillon
16:30 – 17:00	<p>Closing Remarks</p> <ul style="list-style-type: none"> • Matt Gamser, CEO, SME Finance Forum 	Conference Hall - The Pavillon