



**SME FINANCE**  
FORUM

**- ACCELERATING FINANCE FOR BUSINESSES -**

**Global SME Finance Forum 2017 - Berlin, 1-3 November 2017**

**Digitization of SME Finance**

**Draft agenda as of July 12, 2017**

<b>Date and time</b>	<b>Key theme and topics</b>	<b>Description</b>
<b>01 November 2017</b>		
Morning and Afternoon	Study visit hosts: Access Holding, Bitbond, Deutsche Bank, Fidor, Mambu, Spotcap, SumUp	Two half-day study visits
16:00 – 18:00	SME Finance Forum Member Meeting	Closed meeting to SME Finance Forum Members (By Invitation Only)
<b>02 November 2017</b>		
8:00 – 9:00	<ul style="list-style-type: none"> <li>Registration</li> </ul>	<p>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.</p> <p>Highlighting innovative developments, trends, &amp; industry recommendations for banks and fintechs to leverage digital banking to serve MSMEs.</p>
8:45 – 9:15	<ul style="list-style-type: none"> <li>Welcome remarks</li> </ul>	
9:15 – 9:45	<ul style="list-style-type: none"> <li>Keynote on financial innovation in SME finance</li> </ul>	
9:45 – 10:15	<ul style="list-style-type: none"> <li>Coffee Break</li> </ul>	
10:15 – 11:45	<ul style="list-style-type: none"> <li>Debate: “Will robots replace bankers as the best advisors for SMEs?”</li> </ul>	
11.45 – 13.00	<ul style="list-style-type: none"> <li>The next frontier in SME banking</li> </ul>	
13:00 – 14:00	<ul style="list-style-type: none"> <li>Lunch</li> </ul>	
14:00 – 14:30	<ul style="list-style-type: none"> <li>“Digital Disruption: How the fintech revolution is transforming SME lending”</li> </ul>	<p>Live demos by new and innovative fintechs in the digital banking market</p>
14:30 – 15:30	<ul style="list-style-type: none"> <li>Fintech pitches</li> </ul>	
15:30 – 16:00	<ul style="list-style-type: none"> <li>Coffee Break</li> </ul>	
16:00 – 16:45	<ul style="list-style-type: none"> <li>Investment Outlook in SME finance</li> </ul>	

16:45 – 18:30	<ul style="list-style-type: none"> <li>• Marketplace</li> </ul>	B2B introductory meetings between investors or vendors, and financial institutions and other participants
19:00 – 21:00	<ul style="list-style-type: none"> <li>• Dinner &amp; Open Talent Competition Award</li> </ul>	<a href="#">BBVA Open Talent 2017</a>
03 November 2017		
8:45 – 9:15	<ul style="list-style-type: none"> <li>• Keynote</li> </ul>	<p>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.</p> <p>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.</p> <p>This session will look at the future of SME lending and showcase the newest product innovations in SME financing.</p> <p>Digital banking has transformed both clients' needs and their behavior. How can banks apply these innovations to improve the customer experience? This hand-on workshop will examine the changing customer needs, and how to create loyalty and a strong value proposition in the digital era.</p> <p>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.</p>
9:15 – 10:15	<ul style="list-style-type: none"> <li>• Panel: Driving growth &amp; profitability in SME finance</li> </ul>	
10:15 – 10:45	<ul style="list-style-type: none"> <li>• Coffee Break</li> </ul>	
10:45 – 12:00	<ul style="list-style-type: none"> <li>• Break-out session: <ul style="list-style-type: none"> <li>○ SME credit risk management and collection strategies</li> <li>○ Product innovation</li> <li>○ Sales management</li> <li>○ Business analytics</li> </ul> </li> </ul>	
12:00 – 13:00	<ul style="list-style-type: none"> <li>• Lunch</li> </ul>	

13:00 – 14:30	<ul style="list-style-type: none"> <li>• Panel: Managing fraud &amp; cybersecurity</li> </ul>	<p>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.</p>
14:30 – 15:00	<ul style="list-style-type: none"> <li>• Coffee break</li> </ul>	
15:00 – 16:15	<ul style="list-style-type: none"> <li>• Breakout session <ul style="list-style-type: none"> <li>○ Blockchain and SME finance: reality check</li>   <li>○ Balancing growth and regulatory compliance</li>   <li>○ Non-financial services</li> </ul> </li> </ul>	<p>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.</p> <p>Compliance has become a strategic and imperative for financial institutions. Capturing data to meet regulatory requirements in reporting, risk management, and compliance is costly and challenging because it requires gathering, enhancing, and reporting the required data from multiple data sources. The session will discuss how financial institutions could successfully balance growth with risks and compliance.</p> <p>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.</p>