



Harnessing Digitalization for Sustainable and Inclusive SME Finance **September 19-21, 2022, Phnom Penh Cambodia**

Hyatt Regency Phnom Penh
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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.

September 19 th	Location	Session/Format	Topic
7:00 – 19:00	Lobby	Registration Open	
8:30 – 12:00	Lobby	Study Tours	<p>Study Tours Acleda Bank, Cambodia Post Bank, Credit Bureau Cambodia, Hattha Bank, and WING Bank</p> <p>Hosts will be holding signs with names for the study tours, find your host and gather as a group.</p> <p>8:50 – buses depart for Hattha Bank and WING Bank 9:00 – buses depart for Acleda Bank, Cambodia Post Bank, and Credit Bureau Cambodia</p>
12:30 – 14:00	2 nd Level	Lunch	Buffet lunch will be served at the 2 nd Level Pre-Function Area
12:00 – 20:00	Meeting Suite 7, 2 nd Level	Networking Lounge	<p>Networking Lounge Request meetings with people you want to connect with while at the Forum! This is a dedicated space where connections can be made!</p>
14:00 – 16:00	Regency Ballroom	Members Meeting	<p>SME Finance Forum Annual Member Meeting Presentations of annual survey results, member breakout groups, and presentations from members.</p>

16:30 – 17:30	Lobby	Transportation to Welcome Reception	Buses from Hyatt Hotel to Sosoro Museum Buses will circulate between the hotel and museum with the last bus leaving the Hyatt at 17:30
17:00 – 19:30	Sosoro Museum	Welcome Reception	Visit to Sosoro Museum and Reception by National Bank of Cambodia Join the welcome reception at the Sosoro Museum , including a private tour of the museum provided exclusively to attendees of the Global SME Finance Forum 2022 and hosted by the National Bank of Cambodia. Raymond Sia – CEO of Canadia Bank and Chairman of Association of Bank of Cambodia H.E. Dr. Chea Serey – Director General and Assistant Governor, National Bank of Cambodia
19:15 – 20:00		Transportation to Hyatt Hotel	Buses from Sosoro Museum to Hyatt Hotel Buses will circulate between the museum and hotel with the last bus leaving the Museum at 20:00

September 20 th	Location	Session/Format	Topic
7:00 – 19:00	Lobby	Registration Open	
8:30 – 8:50	Regency Ballroom	Welcome remarks	Welcome and Logistics Georja Calvin-Smith – Event Emcee Matt Gamser – CEO, SME Finance Forum, IFC
8:50 – 9:10	Regency Ballroom	Opening Remarks	Opening Remarks H.E. Chea Chanto – Governor, National Bank of Cambodia Tomasz Telma – Director, Financial Institutions Group, IFC
9:10 – 9:30	Regency Ballroom	Keynote	Building an inclusive and resilient digital revolution The world’s SMEs face economic turmoil in the wake of the pandemic, from skyrocketing prices to tangled supply chains. At the same time, an accelerated digital revolution is transforming inclusive finance for SMEs—equipping entrepreneurs with more powerful tools to reach customers, boost income, and build resilience. But innovation creates new challenges.

			<p>Michael Schlein, President and CEO of Accion, will discuss the risks and rewards of accelerating digitization, and how we can work together to empower vulnerable SMEs to unlock new opportunities and build resilience to some of the most pressing problems facing our world.</p> <p>Michael Schlein – President and CEO, Accion</p>
9:30 - 10:40	Regency Ballroom	Plenary	<p>Supply Chain Finance – Transformation, Digitalization and New Trends Exploring the ecosystem of supply chain finance, panelists will discuss the challenges and opportunities that digitalization presents for scaling up supply chain finance including engagement with different stakeholders, the balance between human interaction and using technology all while addressing environmental, social and governance issues.</p> <p>Qamar Saleem (Moderator) – Regional Manager Advisory Services, Financial Institutions Group for Asia and Pacific, and the Global Lead for SME and Supply Chain Finance Practice, IFC Gwen Mwaba – Global Head of Trade Finance, Afreximbank Himanshu Chandra – Co-Founder, ProgCap Naveen Subramaniam – Managing Director, Head of Structured & Trade Export Finance APAC, Intesa Sanpaolo Philip Herrey – VP, Enterprise Partnerships, Mastercard Ravi Valecha – CEO, India Factoring</p>
10:40 – 11:00	Market Café	Break	Refreshments will be available in the Market Café on the 1 st Level
11:00 - 12:10	Regency Ballroom	Plenary	<p>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 agriculture sector.</p> <p>Hans Dellien (moderator) – Agrifinance Specialist, IFC Fifi Rashando – Impact Investment Manager, Good Return In Channy – President and Group Managing Director, ACLEDA Bank Manfred Borer – CEO, Koltiva Rama Notowidigdo – Co-Founder, Sayurbox</p>
12:10 – 12:40	Regency Ballroom	Plenary	<p>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</p>

			<p>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.</p> <p>Hourn Thy (moderator) – Head of Operations, SME Finance Forum Hanh Nam Nguyen – Program Manager, IFC Syed Abdul Momen – Deputy Managing Director & Head of SME, BRAC Bank</p>
12:40 – 14:00	2 nd Level	Lunch	Buffet lunch will be available at the 2 nd Level Pre-Function Area
14:00-15:00	Regency Ballroom	Debate	<p>Debate</p> <p>Will machines replace SME bankers? Join us for a lively session where these questions and 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> <p>Georja Calvin-Smith (moderator) – Emcee Arnaud Ventura – Managing Partner, Gojo Edoardo Borsari – Managing Director, Strands Joyce Tee – Managing Director and Group Head of SME Banking, DBS Mo Harvey – CEO, Tribe Philip Sigwart – CEO, Baobab Rajeev Chalisgaonkar – Head of Business Banking, Mashreq Bank</p>
15:00 – 16:00	Meeting Suite 2, 1 st Level	Networking Lounge (concurrent session)	<p>Networking Lounge</p> <p>Request meetings with people you want to connect with while at the Forum! This is a dedicated space where connections can be made!</p>
15:00 – 16:00	Regency Ballroom	TechPitch Showcase (concurrent session)	<p>TechPitch Showcase</p> <p>7-minute demonstration pitches by selected Fintechs</p> <ul style="list-style-type: none"> • Raja Debnath – Co-Founder, Veefin • Sameer Vakil – Co-Founder and CEO, GlobalLinker • Dimitry Oosthoek – Head of Global Clients, Fyndoo • Lincoln Yin – Founder and CEO, Banco • John McGucken – Managing Director, Fern Software • Christian Rühmer – Co-Founder, Q-Lana • Mo Harvey – CEO and Founder, Tribe

15:30 – 16:15	1 st and 2 nd Levels	Break	Refreshments will be available in two locations concurrently to the Networking Lounge meetings and TechPitch Showcase: <ul style="list-style-type: none"> • 2nd Level Pre-Function Area • Meeting Suite 2, 1st Level
16:15 – 17:30	Meeting Suite 6, 2 nd Level	Breakout Session	<p>Banking the Informal Sector</p> <p>How can the digital revolution aid in extending finance to informal sector SMEs – and how is the digital economy changing the nature of the informal sector itself?</p> <p>Lesly Goh (moderator) – Senior Technical Advisor, World Bank Group Aria Widyanto – Director, Amarthia Chidi Okpala – CEO, Asante Finance John Kane – Chief Innovation Officer, Tyme Mehr Shah – Director of Knowledge Management, Karandaaz</p>
16:15 – 17:30	Meeting Suite 5, 2 nd Level	Breakout Session	<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>Matt Gamser – CEO, SME Finance Forum, IFC Charosporn Chalermtiarana – Senior Government Affairs Adviser, Ant Financial Dimitry Oosthoek – Head of Global Clients, Topicus Lincoln Yin – Founder and CEO, Banco</p>
16:15 – 17:30	Meeting Suite 4, 2 nd Level	Breakout Session	<p>DFI RoundTable</p> <p>Led by DFC, the US Development Bank, and the Development Bank of Nigeria, 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> <p>James Polan – VP of Development Credit, DFC Tony Okpanachi – CEO, Development Bank of Nigeria</p>
17:30 – 18:30	Regency Ballroom	Ceremony	<p>Awards Ceremony</p> <p>Announcing the winners of the Global SME Finance Awards 2022</p> <p>H.E. Chea Chanto – Governor, National Bank of Cambodia Magda Bianco – G20 GPFI co-Chair</p>

18:30 – 20:30	Regency Ballroom and Market Café	Dinner	Gala Dinner
September 21st	Location	Session/Format	Topic
7:00 – 12:00	Lobby	Registration	
8:30 – 8:45	Regency Ballroom	Welcome and Day 1 Recap	Welcome Ruth Horowitz – Regional Vice President, Asia and Pacific, IFC
8:45 – 9:00	Regency Ballroom	Keynote address	Toward a Digital Economy: a view from Cambodia H.E. Phan Phalla – Secretary of State, Ministry of Economy and Finance, Cambodia
9:00 – 10:15	Regency Ballroom	Plenary	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”? Andrew McCartney (moderator) – Senior Financial Sector Economist, ADB Debbie Watkins – CEO and Co-Founder, Lucy Joyce Tee – Group Head of SME Banking, DBS Khadija Mariam – Head of Women Entrepreneur Cell, BRAC Bank Rachel Freeman – Executive Director, Business Development, Tyme
10:15 – 10:30	Regency Ballroom	Remarks	Regulation vs Innovation: Balancing Acts H. E. Chea Ratha – Under Secretary of States, MISTI
10:30 – 11:00	1 st and 2 nd Levels	Break	Refreshments will be available in two locations: <ul style="list-style-type: none"> • 2nd Level Pre-Function Area • Meeting Suite 2, 1st Level

11:00 – 12:15	Meeting Suite 4, 2 nd Level	Breakout Session	<p>Digital Native Entrepreneurs What are the opportunities and challenges involved in serving youth entrepreneurs? How can lenders manage the higher risks involved, and what technologies will help to close the youth entrepreneur finance gap?</p> <p>Alexander Sotiriou (moderator) - Senior Financial Sector Specialist, CGAP Lito Villanueva – EVP and Chief Innovation and Inclusion Officer, RCBC Maurits Fliehe Boeschoten – Senior Advisor, FMO Omnia Alhaddad – Deputy Managing Director, Yemen Loan Guarantee Song Khenglay - Executive Vice President, Chief Operating Officer, Canadia Bank PLC</p>
11:00 – 12:15	Regency Ballroom	Breakout Session	<p>Credit Bureaus Leveraging Digitalization Digitization is transforming the infrastructure of credit information. How can we responsibly leverage the huge potential of digitized credit data?</p> <p>H.E. Dr. Chea Serey (moderator) – Director General and Assistant Governor, National Bank of Cambodia Joe Bowerbank – Business Development, Creditinfo Prashanta Pradhan – Head of R&D, Credit Bureau Cambodia Robert Grimberg – CEO, TREFI Tony Hadley – EVP Experian</p>
12:15 – 13:30	2 nd Level	Lunch	Buffet lunch will be served at the 2 nd Level Pre-Function Area
13:30 – 14:30	Regency Ballroom	Plenary	<p>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.</p> <p>Francisco Avendano (moderator) – Senior Operations Officer, IFC Bruno Laskowsky – Director of Capital Markets and Indirect Credit, BNDES Edoardo Borsari – Managing Director, Strands Ivana Tranchini – Country Manager, Cambodia, Visa Oskar Miel – Managing Partner, Rakuten Capital</p>
14:30 – 15:30	Meeting Suite 2, 1 st Level	Networking Lounge (concurrent session)	Networking Lounge
14:30 – 15:30	Regency Ballroom	TechPitch Showcase (concurrent session)	TechPitch Showcase

			<p>7-minute demonstration pitches by selected Fintechs:</p> <ul style="list-style-type: none"> • Rob Grimberg – Director, Founder, Capital Tool Company • Rama Notowidigdo – Co-founder, Sayurbox • Modise Motloba – CEO, Tysys • Vincent Ondiff – General Manager, Fintech Group • Manfred Borer – CEO, Koltiva • Debbie Watkins – CEO and Co-Founder, LUCY
15:00 – 15:45	Market Café	Break	Refreshments will be available in the Market Café on the 1st Level
15:45 – 17:00	Regency Ballroom	Plenary	<p>Payment Innovations and the Future of SME Finance</p> <p>The last payment revolution (from physical cash to electronic money transactions) transformed how SMEs interact with their lenders. Another payment revolution is coming as programmable money, blockchain-based payment infrastructure, and decentralized finance innovations become normalized. How will this new revolution change the SME finance world?</p> <p>Matt Gamser (moderator) – CEO, SME Finance Forum, IFC Carrie Suen – Senior Advisor, International Public Policy and Government Affairs, Ant Group H.E. Dr. Chea Serey – Assistant Governor, National Bank of Cambodia Manu Rajan – Division CEO, Wing Division Jay Singer – SVP for Global SME Product Development, Mastercard</p>
17:00 – 17:45	Regency Ballroom	Closing Remarks	<p>Closing Remarks: The Way Forward in a World on the Move</p> <p>Piyush Gupta – CEO, DBS</p>
		Closing	<p>Closing</p> <p>Matt Gamser – CEO, SME Finance Forum, IFC H.E. Dr. Chea Serey – Assistant Governor, National Bank of Cambodia</p>
17:45 – 19:45	Market Café	Closing Reception	<p>Reception hosted by Khmer Enterprise</p> <p>Remarks by H.E. Dr. Chhieng Vanmunin – CEO, Khmer Enterprise</p>

September 22 nd	Location	Session/Format	Topic
8:00 – 13:00	Lobby	Registration/Help Desk	
8:30 – 15:30	Meeting Suite 2, 1 st Level	GB-TAP Training	<p>Green, Social and Sustainability Bonds Executive Training</p> <p>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.</p> <p>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. <i>Lunch and refreshments provided.</i></p> <p><i>Trainers:</i> Francisco Avendano – Operations Officer, IFC Kaikham Onedamdy – Operations Officer, IFC Martin Mills – Senior Sustainable Finance Consultant</p>
9:00 – 11:00	Meeting Suite 7, 2 nd Level	Trade Finance and Financial Integrity Training	<p>Trade Finance and Financial Integrity: Countering Trade-Based Money Laundering</p> <p>As global trade and trade finance have 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 proceeds of crime. Financial institutions engaged in trade finance need to be vigilant and ensure to implement TBML-specific control frameworks to protect their business from potential regulatory scrutiny and loss of correspondent bank relationships. This session will provide an overview of IFC's trade finance products with emphasis on supply chain finance and a primer of TBML related risks and controls based on international standards, including as defined by FATF and Wolfsberg Group.</p> <p><i>Trainers:</i> Akintunde Ogunmodede – Regional Head, Trade & Supply Chain Products – East Asia and Pacific, IFC Rachit Khaitan – AML/CFT Specialist, IFC</p>

11:00 -13:00	2 nd Level Pre-Function Area	Lunch	Lunch will be available at the 2nd Level Pre-Function Area for those attending the trainings
13:00 -15:00	Meeting Suite 7, 2 nd Level	Responsible Finance Training	<p>Responsible Finance in the Digital Age</p> <p>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.</p> <p><i>Trainers:</i> Christian Rodriguez Torres – Senior Operations Officer, Advisory Services, Financial Institutions Group, IFC Jayshree Venkatesan – Director, Responsible Finance and Consumer Protection, Center for Financial Inclusion Matthew Gabriel Brown – Senior Industry Specialist, Financial Institutions Group, IFC</p>
September 23rd	Location	Session/Format	Topic
8:30 – 15:30	Meeting Suite 2, 1 st Level	GB-TAB Training	Green, Social and Sustainability Bonds Executive Training (2 nd day) <i>Lunch and refreshments provided.</i>

**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.