

SPOTLIGHT ON BANKING FOR BUSINESSES



\$5.2 Trillion Financing Gap for Micro SMEs

In the Banking for Business series of sessions at SFF this year, regulators, policy makers and industry leaders will discuss and debate the current state of financing in the micro and small business sectors and what's required to drive greater digitisation. Get the latest insights into one of the most important segments in an economy and the latest strategic thinking to grow this community.

5 KNOWLEDGE PLENARY SESSIONS

3rd Nov | 1:30-4:40pm



Session 1: 1:30pm-2:10pm

SME Growth Story – Inclusive, Digitalisation & Partnership

- Government's and multilateral agencies' role in uplifting SMEs in emerging markets
- Supporting women business in inclusive growth
- Public private partnership in digital initiatives for SMEs

Shinjini Kumar
Co-Founder,
Five Salts
Private Limited

H.E. Wamkele Mene
Secretary-General,
The African Continental
Free Trade Area (AfCFTA)
Secretariat

Roberta Casali
Vice-President for
Finance and Risk
Management,
Asian Development
Bank

Moderator:
Matthew Gamser
CEO, SME Finance Forum,
International Finance
Corporation

Session 2: 2:10pm to 2:40pm

Regulators Coffee Chat – The Need for New Credit Models for Lending to SMEs



- Regulators' role in new and innovative credit models – *intent to pay vs ability to pay*
- Facilitate better, faster, more efficient credit access for SMEs

Bernadette Puyat
Deputy Governor,
Bangko Sentral ng Pilipinas

Dr Maxwell Opoku-Afari
First Deputy Governor,
Bank of Ghana

Moderator:
Jo Ann Barefoot
Co-Founder & CEO,
Alliance for Innovative
Regulation



Session 3: 2:40pm – 3:20pm

Driving New Digital Bank Profitability - Comprehensive SME Banking

Despite a well-known gap, SMEs' access to finance has been narrowly defined and executed by Fintech and banks. But, for the new digital bank, can comprehensive SME banking be the opportunity to achieve a path to profitability?

Three focus areas:

- Products beyond savings and lending
- Non-Financial services like SME marketplace
- End to Digitization of SMEs

Toh Su Mei
CEO,
ANEXT Bank

Darren Buckley
Chief Retail Banking
Group Officer,
Techcombank

Manish Bhai
Founder & CEO,
UNO Digital Bank

Kharim Siregar
President Director,
Bank Jago

Moderator:
Saurav Bhattacharya
CEO,
Proxtera

Chew Seow Chien
Senior Partner,
Bain & Company Inc



Session 4: 3:20pm to 4:00pm

Africa, The Big Opportunity - Are FinTechs missing the plot?

- Global FinTechs are missing out on Africa, a market estimated to hit \$30.3billion in revenue by 2025.
- FinTech in Africa tops Venture Capital funding. What are the new trends to watch out for?
- Can African FinTechs withstand the impending storm?

Mansa Nettey
Chief Executive,
Standard Chartered Bank Ghana
PLC

Omosalewa Adeyemi
Global Head, Expansion and
Partnerships,
Flutterwave

Matthew Flannery
Co-Founder & CEO,
Branch.co

Moderator:
Matthew Gamser
CEO, SME Finance Forum,
International Finance
Corporation



Session 5: 4:00pm – 4:40pm

A Stocktake - Has AI failed to deliver in banking?

- Advancements in AI for banking and key areas of AI implementation in banks
- Obstacles to AI implementation in banking
- What are the key use cases banks should focus to apply AI in the near future? What are some aspects of responsible AI that are overlooked in banking?

Manohar Chadalavada
Managing Director,
Global Head AI,
Ecosystems and
Open Banking,
Standard Chartered Bank

Dong Shou
CEO,
ADVANCE.AI

Charmaine Wong
Head of DAO, ESG
HSBC

Moderator:
Lee Joon-Seong
Managing Director -
Accenture Applied
Intelligence SEA Lead,
Accenture

DEEP DIVE ROUNDTABLE

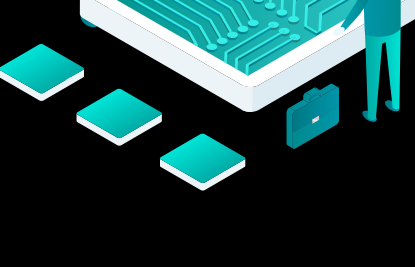
By Invitation Only

Integrated SME Financial Ecosystems:

2nd Nov | 3:00pm -5:00pm

Chaired by:

Matthew Gamser, CEO, SME Finance Forum,
International Finance Corporation



- The importance of financial literacy to upskill local MSMEs/SMEs to scale their businesses in the digital economy
- The role of verifiable credentials and alternative assessment tool of "intent to pay" to offer credit to MSMEs/SMEs
- The role of public and private sector to offer financing and guarantees to serve the underserved business community

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