## **POWERING GROWTH**

Unlocking MSME Finance Through Policies, Innovation and Partnerships

Brasília, Brazil, 14th March 2024



Venue: Banco Central do Brasil Headquarters, Octávio Gouvêa de Bulhões Auditorium

Time	Session
8h30	Registration
9h30	Welcome and Opening Session
	Carolina Barros, Deputy Governor for Institutional Relations, Citizenship and Conduct Supervision – Banco Central do Brasil
	<b>Bruno Quick,</b> Technical Director – Brazilian Micro and Small Business Support Service – Sebrae
	Manuel Reyes-Retana, Director Latin America & the Caribbean and South America – International Finance Corporation – IFC
10h	Session 1 - Setting the Stage: Global Trends in MSME Finance
	Keynote Speakers:
	Zahra Aman Niazi, Economist – International Finance Corporation - IFC  ■ The latest estimated finance gap globally, how this compares to previous estimates, how has the gap been trending over the past 3-5 years and present global and regional comparisons.
	<ul> <li>Qamar Saleem, Head – SME Finance Forum</li> <li>Industry trends in MSME financing, a discussion on different trends, products, partnerships, etc. and how these are contributing to closing the financing gap.</li> </ul>
	Giovanni Bevilaqua, Coordinator of Access to Credit and Investments − Sebrae Nacional  The changes in the Brazilian landscape of MSME finance over the past 3-5 years













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11h	Session 2 - The Digital transformation: Enabling Environment and Changing Markets
	This session will discuss the changes in regulation and policy that benefit MSME financial services and their global adoption, given the emergent market trends, how has the reality of the supply of MSME Finance changed with the digital transformation in the past few years, which new players and products have had the most impact in MSME financial inclusion; and how has regulation enabled or hindered these.
	Ana Carvajal, Lead Financial Sector Specialist – World Bank ■ Global trend in regulation
	Flore-Anne Messy, Senior Counsellor, G20/G7 DD Finance, APEC D Finance, sustainable finance and inclusion lead — OECD  OECD views on Policy Trends
	Diana Mejía, Senior Specialist — Development Bank of Latin America — CAF ■ Regional trends in regulation
	Antônio Marcos Guimarães, Consultant at the Financial System Regulation Department — Banco Central do Brasil  The Brazilian case
	Chanchal Sarkar, Economic Advisor – Ministry of Finance, India and GPFI Co-Chair  ■ The Indian case
	Moderator: Marcia Groszmann Faria, Principal Investment Officer – IDB Invest
12h30	Lunch
13h30	Session 3 - Embracing Disruption and Accelerating Partnerships
	Financial institutions often face similar challenges as they seek to expand their services to MSMEs. During this session, we explore technology solutions designed to overcome these challenges, expand services offered to small business customers, or to streamline existing services, examining the role of disruptors and the partnerships emerging with banks and other financial services providers. Topics include which disruptive solutions were put in place to expand services to MSMEs, and how has their presence contributed to the financial inclusion of MSMEs.















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	Alexandre Magnani, CEO – PagBank
	Ariel Olaiz, VP Operations LatAm – C2FO
	Carlos Leibowicz, Managing Director Head of SMEs – Bradesco
	Eduardo Lopes, Global Head of Public Policy — NuBank
	François Martins, Director Government Relations – Mercado Libre
	<b>Moderator: Ghada Teima,</b> Principal Operations Officer — International Finance Corporation — IFC
15h	Session 4 - Underserved Segments: Women, Youth and Rural and the Road Ahead
	This session will discuss how specific groups of entrepreneurs like women, youth and rural are accessing finance, especially in comparison to the overall trends presented in the 1st session, what challenges do they face, and what are solutions, policies and practices put in place today to address some of these challenges.
	Anderson Pereira, CEO – Kapitale
	Cristiane Amaral, Inclusion and Financial Education Manager – Sicredi
	<b>Gisela Davico</b> , Latin America & Caribbean Lead and Global Gender Lead – Better than Cash Alliance
	Karen Miller, Global Head of Strategy and Special Projects – Women's World Banking
	Renata Malheiros, National Coordinator of Sebrae Delas – Sebrae Nacional
	Moderator: Ronaldo Silva, Deputy Head of the Department for Financial Citizenship Promotion – Banco Central do Brasil
16h30	Wrap up and Closing Remarks
	<b>Luis Mansur</b> , Head of the Department for Financial Citizenship Promotion – Banco Central do Brasil
	<b>Valdir Filho</b> , Manager of the Unity for Capitalization and Financial Services – Brazilian Micro and Small Business Support Service – Sebrae
	Carlos Leiria Pinto, IFC Country Manager, Brazil – International Finance Corporation – IFC
	Magda Bianco, Director for Consumer Protection and Financial Education at Banca d'Italia and GPFI Co-Chair
17h	Cocktail













