

GLOBAL SME FINANCE FORUM 2024

São Paulo | 16 - 18 September 2024

AI-Powered Digital and Sustainable SME Finance

Grand Hyatt São Paulo
Avenida das Nações Unidas
13.301, Sao Paulo -, 04578-000,
Brazil



Monday, September 16, 2024 (Day 1)

Plenary Sessions

<p>Mon, Sep 16 8:15am - 9:15am</p>	<h3>Members meeting</h3> <p><i>This session is to update members and partners on the strategic direction and the progress being made in SMEFF transformation, share the member's survey results in terms of feedback and areas of focus, recognize members who have volunteered to steer the SMEFF agendas and highlight workings of newer areas like innovation hubs, peer groups, regional chapters.</i></p> <p>Speakers: Ayodele Olojede, Divisional Head, Retail and SME, Wema Bank Dr Jane Prokop, EVP and Global Head of Small and Medium Enterprises, Mastercard Dr Lucia Cusmano, Head of SME and Entrepreneurship Division, OECD Dr Magda Bianco, Head, Directorate General for Consumer Protection and Financial Education, Bank of Italy George Ogonnaya, Divisional Head, Business Banking, First City Monument Bank Guy Selbherr, President, AECM Tiago Luiz Cabral Peroba, Head of Clients Department, BNDES</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Mon, Sep 16 9:15am - 9:30am</p>	<h3>The launch of the World Bank Group Sustainable Finance Knowledge Center</h3> <p><i>The session features the announcement of the World Bank Group Sustainable Finance Knowledge Center for francophone Africa, recently created by the partnership alliance of the SME Finance Forum, The Green Bond Technical Assistance Program (GB-TAP), Compact with Africa Green Business Fund (CwA GBF), the West African Development Bank (BOAD), the Financial Markets Authority of the West African Monetary Union (AMF-UMOA), and the Luxembourg Stock Exchange.</i></p> <p>Speakers: Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, IFC Ashia Bio-Sawe, Climate Finance Specialist, World Bank</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>

Innovation Hubs (Break Out Rooms)

The SME Finance Forum has recently launched the innovation hubs, a collaborative space to generate, develop, and explore ideas on how to solve the problems facing the financial sector and how to leverage the latest trends in scaling access to financial services for SMEs.

Mon, Sep 16
9:30am - 11:00am

Innovation Hub: Digital and embedded finance

The Forum's Digital and Embedded Finance Innovation Hub will hold a solutions clinic on the challenges of digital transformation for SME lenders. SMEFF member volunteers will lead the discussion and participants will share solutions on managing the risk of disruptive technologies, making successful partnerships with digital enablers, and navigating digital regulation.

Speakers:

Dr Charosporn Chalermtiarana, Senior Government Affairs Advisor, Ant International, Ant Group
François Martins, Director of Government Relations, Mercado Libre
Patrick Reily, Co-Founder, Uplinq

Moderators:

Liliana Pozzo, Sustainable Finance Advisory Services Manager LATAM & Europe, IFC
Marie Sarah Chataing, Communications and Partnerships lead, SME Finance Forum

Mon, Sep 16
9:30am - 11:00am

Innovation Hub: Supply chain finance

The Supply Chain Finance Innovation Hub will hold a solutions clinic on innovative technology in SME supply chain finance. The discussion will be led by SMEFF member volunteers, and participants will share ideas on where technological solutions are needed, examples of successful partnerships with technology providers, and solutions for better handling supply chain data collection.

Speakers:

Chioma K Ogwo, Head, Emerging Businesses, Access Bank
Dr Duoguang Bei, Secretary General of IFCEI, President of CAFI, Chinese Academy of Financial Inclusion
Ketan Gaikwad, Managing Director and CEO, Receivables Exchange Of India Limited
Liudmyla Tymoshenko, CEO, AgriAnalytica

Moderators:

Makiko Toyoda, Global Head, Global Supply Chain Finance Program, IFC
Qamar Saleem, Global Head, SME Finance Forum

<p>Mon, Sep 16 9:30am - 11:00am</p>	<h2>Innovation Hub: Agri-finance</h2> <p><i>The SME Agri-finance innovation hub will hold a solutions clinic on connecting input suppliers and distributors to agri-finance lending. Lenders to small farms and other agribusinesses are trying to find ways to reduce risk by bringing input suppliers and distributors into the lending process. The discussion will be led by SMEFF members and participants will share solutions to partner with corporate suppliers and buyers, and the potential for more complex collaborations with agri-ecosystem providers.</i></p> <p>Speakers: Prateek Shrivastava, Co-Founder and COO, EMpact Asif Riaz, Group Chief Consumer Banking, The Bank of Punjab</p> <p>Moderators: Patricio Puga, Senior Operations Officer, International Finance Corporation (IFC) Martin Hommes, Economist & Financial Sector Specialist, IFC</p>
<p>Mon, Sep 16 9:30am - 11:00am</p>	<h2>Innovation Hub: Women entrepreneurs finance</h2> <p><i>The Women Entrepreneurship innovation hub will hold a solutions clinic on gender data and algorithmic bias. The discussion will be led by SMEFF members. Participants will share solutions for how to collect gender disaggregated data, how to manage algorithmic bias, and how to use gender data to better manage SME risk.</i></p> <p>Speakers: Aria Widyanto, Chief Risk and Sustainability Officer, Amarthia Karyl Akilian, Director, Marketing and Business Development, Financial Alliance for Women Molly Burns, Strategic Partnerships Manager, Womens World Banking Momen Syed, Deputy Managing Director & Head of SME Banking, BRAC Bank</p> <p>Moderators: Minerva Kotei, Gender, Data and Awards Lead, IFC, SMEFF Isabel Chatterton, Sr. Adviser to Vice President, Cross-Cutting Solutions VPU, IFC</p>
<p>Mon, Sep 16 9:30am - 11:00am</p>	<h2>Innovation Hub: Sustainable SME finance</h2> <p><i>The Sustainable SME Finance innovation hub will hold a solutions clinic on "scaling sustainable SME finance products". The added costs of data collection and verification can make sustainable finance products for SMEs expensive and hard to scale. SMEFF members will lead the discussion, with participants sharing solutions to lower data collection costs, partner with technology providers, and get credit for their work.</i></p> <p>Speakers: Eamon Scullin, Founder & President, Fern Software George Ogonnaya, Divisional Head, Business Banking, First City Monument Bank Homam Hashem, CEO, Kafalah SME Loan Guarantee Program Pierre Cl��roux, Vice President, Research and Chief Economist, Business Development Bank of Canada Giovanni Mandras, Senior Economist, Sectoral Strategies and Impact Division, Cassa Depositi e Prestiti (CDP) Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, IFC</p> <p>Moderator: Marcus Chenevix Trench, Memberships lead, SME Finance Forum</p>

Training (Break Out Rooms)

<p>Mon, Sep 16 11:00am - 11:30am</p>	<p>Lunch pick-up and coffee break</p>
<p>Mon, Sep 16 11:30am - 1:00pm</p>	<p>Training: Digitizing the SME Ecosystem <i>This training will take attendees through the potential for lender interaction with the four corners of SME digitization: digitizing the lender's process, digitizing the SME's back-office, digitizing the SME's payment channel, and digitizing the SME's sales ecosystem. SMEFF members will present case studies in all four areas.</i></p> <p>Speakers: Patrick Reilly, Co-Founder, Uplinq Jorge Vargas Neto, Founder, Bhuh Valeria Vahorovska, CEO & Founder, Fondy William Ndumia, Retail & Business Banking Division, Co-operative Bank of Kenya</p> <p>Moderator: Matthew Saal, Digital Specialist, IFC</p>
<p>Mon, Sep 16 11:30am - 1:00pm</p>	<p>Training: Supply chain finance <i>The training will focus on the ways supply chain finance can act as a channel for SME finance. The program will give an in-depth analysis of the risks and mitigants of payables finance, purchase order finance, and distributor finance, before moving into a broader discussion of the technological trends affecting the sector.</i></p> <p>Speakers: Ketan Gaikwad, Managing Director and CEO, Receivables Exchange Of India Limited Momen Syed, Deputy Managing Director & Head of SME Banking, BRAC Bank Makiko Toyoda, Global Head, Global Supply Chain Finance Program, IFC</p> <p>Moderators: Qamar Saleem, Global Head, SME Finance Forum John Martin Wilson, Senior Operations Officer, IFC</p>
<p>Mon, Sep 16 11:30am - 1:00pm</p>	<p>Training: Agri-finance <i>The training will be structured into two parts: the first part will focus on digital solutions in agrifinance (including collaboration with Agtech and Fintech solutions), the second part will explore how FIs can engage with climate smart agriculture solutions to reduce risk and access green finance funding.</i></p> <p>Speakers: Munir Duri, Founder and CEO, Kifiya Aditya Thareja, Head of Strategy and Planning, JIVA</p> <p>Moderator: Martin Hommes, Economist & Financial Sector Specialist, IFC</p>

<p>Mon, Sep 16 11:30am - 1:00pm</p>	<h3>Training: Non-financial services</h3> <p><i>This training will help participants to better understand the business case for offering non-financial services alongside their credit offerings. The program will cover the typical components of a successful NFS program, the technology solutions available, and the extent to which NFS can be delivered through in-house capacity, or through partnership with fintech firms.</i></p> <p>Speakers: Luciana Campos, Head of Institutional Relations, Itaú Unibanco Jorquedeán de Castro, Head of the Business Owners Program for Women Entrepreneurs, SICREDI</p> <p>Moderators: Jose Etchegoyen, Sr Global Specialist Gender Finance, IFC Helene Meurisse, Financial Inclusion Project Leader, IFC</p>
<p>Mon, Sep 16 11:30am - 1:00pm</p>	<h3>Training: Biodiversity and Blue Finance for MSMEs</h3> <p><i>Discover the full potential of nature and blue finance for MSMEs! This session equips you with cutting-edge knowledge and tools to drive positive change through biodiversity and blue finance. Delve into the intricacies of nature and biodiversity finance, understanding its impact on climate, development, and financial institutions. Additionally, explore the burgeoning field of blue finance and learn how to align investments with ocean health. Discover how to navigate the nature and blue finance market landscape, apply IFC's innovative approaches, and unlock investment opportunities in MSMEs. Join us in this dynamic session to gain practical insights from real-world case studies and industry-leading guidance to position yourself as a catalyst for positive change.</i></p> <p>Speakers: Helena Dill, Specialist – Sustainable and Climate Finance, IFC Yang Li (Epstein), Sustainable Finance Market Specialist GB-TAP, IFC Jamie Fergusson, Global Director, Climate, IFC</p>

Study Visits

<p>Mon, Sep 16 1:15pm - 1:45pm</p>	<h3>Buses Leave from Hotel</h3> <p><i>Pre-registered attendees would be taken via buses to the client premises.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Banco Bradesco S.A.</h3> <p><i>Banco Bradesco S.A. is a leading Brazilian financial services company, ranking among the top three banks in Brazil and Latin America. With a strong focus on digital channels and customer experience, the bank offers a wide range of banking and financial products and services to individuals, businesses, and corporations. It has made significant strides in digital innovation, including the adoption of biometrics in ATMs, the launch of Bradesco Artificial Intelligence (BIA), and the establishment of Next, its digital bank. Banco Bradesco is committed to sustainable development and actively participates in initiatives such as the UN Principles for Responsible Banking. With a strategic plan centered around cost-effective physical banking, operational efficiency, customer-centric experiences, and digital transformation, Bradesco aims to strengthen its position as a comprehensive, profitable, and competitive institution, delivering value to its stakeholders and contributing to sustainable growth.</i></p> <p><i>Banco Bradesco has set ambitious goals for its future. Its strategic plan focuses on key areas such as cost-effective physical banking, operational efficiency, customer-centric experiences, effective time to market, efficient digital banking with a humanized touch and AI, capturing a larger share of wallet in key segments, and fostering a culture of transformation. By aligning its actions with these ambitions, Banco Bradesco aims to strengthen its position as a comprehensive, profitable, and competitive bank, delivering value to its customers, employees, and stakeholders while contributing to sustainable development.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Brazilian Development Bank (BNDES)</h3> <p><i>The Brazilian Development Bank (BNDES) is the primary financing institution for development in Brazil. Established in 1952, BNDES has played a crucial role in promoting the growth of industry and infrastructure throughout the country. Over the years, BNDES has adapted its operations to address the socio-economic challenges of Brazil, expanding its support to include areas such as exports, technological innovation, sustainable development, and public administration modernization. The bank provides financial support to Brazilian companies and public entities, with a focus on three strategic factors: innovation, local development, and socio-environmental progress.</i></p> <p><i>BNDES is dedicated to fostering sustainable and inclusive development in the Brazilian economy, aiming to generate employment opportunities and reduce social and regional inequalities. Its financing activities span various sectors, including agriculture, environment, industry, infrastructure, trade, tourism, and urban development. The bank is also committed to supporting projects that contribute to reducing greenhouse gas emissions and mitigating the impacts of climate change. Through its programs, projects, and services, BNDES actively contributes to Brazil's economic and social advancement.</i></p>

<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<p>Study Visit: CERC S.A. <i>CERC S.A. is the first independent clearing house for credit instruments in Brazil, designed to address the key challenges faced by financiers.</i></p> <p><i>Our mission is to enable SMEs to access credit, boosting economic and social prosperity, and to make receivables fully usable as collateral.</i></p> <p><i>We offer a pioneering tech and cloud-native infrastructure, featuring an integrated data-based platform that extends beyond traditional regulated services. As the largest player in Brazil's credit-card receivables Trade Repository, we are also licensed to register other assets, including Trade Bills (Duplicatas), CPRs, and Loans. Our close relationship with regulators allows us to contribute actively to the modernization of credit markets. Our robust and growing financials demonstrate a clear path to profitability and cash generation.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<p>Study Visit: Itaú Unibanco</p> <p><i>Itaú Unibanco, founded in 1924, is one of the largest privately owned banks in Latin America. It is recognized as the largest Brazilian private bank in terms of market value and the most valuable brand in Latin America. The Bank's strategy revolves around customer centricity, focusing on being a fast and modern organization, and ensuring sustainable growth, aligning its actions with environmental, social, and governance principles to contribute to the development of the communities it serves.</i></p> <p><i>The Bank strives to be a fast and modern organization, continuously adapting to the changing needs of its customers and the market. Its goal is to provide efficient and innovative services, leveraging technology and digital channels to deliver exceptional experiences. It is committed to sustainable growth, ensuring that its actions align with environmental, social, and governance principles. By prioritizing these objectives, it aims to strengthen its position as a leading bank, deliver value to its stakeholders, and contribute to the development of the communities it serves.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<p>Study Visit: Mercado Pago</p> <p><i>Mercado Pago, founded in 1999, is the largest ecommerce and fintech ecosystem in Latin America. The bank's mission is to democratize access to commerce and financial services by providing a complete suite of technology solutions. Mercado Pago is focused on enabling e-commerce and digital financial services for their users, with the goal of revolutionizing the region's markets. With a combined population of over 500 million and a GDP of \$6 trillion, Latin America presents significant potential for growth in e-commerce and financial services. The bank, as the leading ecommerce platform in the region, is well-positioned to capitalize on the increasing engagement and penetration of retail. It has built a fast and extensive delivery network, offering a wide assortment and the best user experience, making it a natural destination for buyers and sellers. This creates a powerful network effect as sellers invest to maximize their sales and buyers receive an ever-improving value proposition.</i></p> <p><i>In addition to its ecommerce platform, the bank is also building one of the largest Retail Media platforms in the region, leveraging its extensive first-party data for unique audience targeting capabilities. It is challenging the status quo in financial services by offering easy-to-use services for individuals and merchants in underserved markets. Its ecosystem provides a competitive advantage in fintech services, with rich data for cross-selling and a better view of credit risk. The bank has also built a highly profitable Acquiring business and is well-positioned for market share gains across the region.</i></p>

<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Nubank</h3> <p><i>Nubank is a leading Brazilian neobank and the largest fintech bank in Latin America. Headquartered in São Paulo, Brazil, the bank has revolutionized the industry by leveraging data and proprietary technology to provide innovative financial products and services. With a customer base of over 100 million across Brazil, Mexico, and Colombia, Nubank is the world's largest digital banking platform outside of Asia. Driven by its mission to fight complexity and empower people, Nubank offers a complete financial journey for its customers, promoting financial access and advancement through responsible lending and transparency. The bank's efficient and scalable business model combines low cost to serve with growing returns, enabling it to provide accessible and affordable financial solutions to a wide range of customers.</i></p> <p><i>Nubank's impact and success have been widely recognized, earning the company accolades such as being named one of Time 100 Companies, Fast Company's Most Innovative Companies, and Forbes World's Best Banks. With a valuation of \$45 billion at its IPO in December 2021, Nubank continues to lead the way in transforming the banking industry and empowering individuals with simplified and inclusive financial services.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Santander</h3> <p><i>Santander, founded in 1857, is a leading retail and commercial bank headquartered in Spain. The bank has a significant presence in 10 key markets across Europe and the Americas. Since January 2024, Santander has been organized into five global businesses: Retail & Commercial Banking, Digital Consumer Bank, CIB, Wealth, and Payments. This new structure is part of the ONE Santander initiative, which aims to create a simpler and more efficient operating model to enhance profitability and customer service. The bank is committed to executing its strategy responsibly, supporting its customers in their green transition, and promoting financial inclusion.</i></p> <p><i>Santander aims to be the best open financial services platform by acting responsibly and earning the lasting loyalty of employees, customers, shareholders, and broader society. The bank has three unmatched competitive advantages that make it unique in times of uncertainty. Firstly, a strong customer focus, second, a global scale and local reach, and lastly, global diversification. These three factors are the foundations for generating sustainable value for its shareholders.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: SEBRAE (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas)</h3> <p><i>SEBRAE (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas) is an autonomous social institution in Brazil that aims to foster the development of micro and small enterprises and stimulate entrepreneurship in the country. SEBRAE's mission is to promote the competitiveness and sustainable development of micro and small businesses in Brazil. It focuses on increasing the share of these businesses in the GDP, promoting their participation in networks and markets, and fostering social inclusion through entrepreneurship.</i></p> <p><i>The organization offers a range of services, including seminars, courses, advisory support, and consultancy programs to enhance management, finance, technology, and market knowledge for entrepreneurs. SEBRAE also facilitates access to technology and provides technical solutions to enhance innovation and add value to products and services. While SEBRAE does not provide direct financial assistance, it helps entrepreneurs access resources through partnerships with banks and an endorsement fund that guarantees credit operations. Overall, SEBRAE plays a vital role in supporting the growth and development of micro and small enterprises in Brazil, promoting entrepreneurship, and contributing to the country's economic and social progress.</i></p>

<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Sicredi</h3> <p><i>Sicredi is the pioneering cooperative financial institution in Brazil, offering intelligent financial solutions to individuals, businesses, and agribusinesses. With a membership base of over 8 million individuals and a presence in over 100 cooperatives across Brazil, Sicredi operates as a collective entity, providing a comprehensive range of over 300 financial products and services. What sets Sicredi apart is its unique ownership structure, where members become owners of the cooperative, granting them a voice in business decisions and the opportunity to participate in the institution's results. Sicredi is committed to fostering cooperation, trust, and sustainable local development.</i></p> <p><i>Driven by its mission to promote financial development and benefit society, Sicredi aims to be recognized as a cooperative financial institution with excellence in relationships and solutions. With a dedicated workforce of over 45,000 employees, Sicredi has been consistently recognized as a top employer, ranking among the best companies to work for in Brazil. The institution's commitment to transparency, ethics, and constant evolution guides its operations, ensuring exceptional customer experiences and contributing to the economic and social progress of the communities it serves. Sicredi is dedicated to building a prosperous future together with its members and stakeholders.</i></p>
<p>Mon, Sep 16 2:00pm - 4:30pm</p>	<h3>Study Visit: Visa</h3> <p><i>Visa is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our purpose is to uplift everyone, everywhere by being the best way to pay and be paid.</i></p>
<p>Mon, Sep 16 4:30pm - 5:30pm</p>	<h3>Buses Return to Hotel</h3> <p><i>Attendees would be taken back on buses to the Grand Hyatt.</i></p>
<h2>Cocktail Reception</h2>	
<p>Mon, Sep 16 6:30pm - 8:30pm</p>	<h3>Cocktail reception</h3> <p><i>Networking amongst all the speakers, partners, and attendees at the conference. The cocktail reception would be held at the Grand Hyatt i.e. venue of the conference.</i></p> <p>Speakers: Jamie Fergusson, Global Director, Climate, IFC Manuel Reyes Retana, Director, South America, IFC</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>

Tuesday, September 17, 2024 (Day 2)

Plenary Sessions

<p>Tue, Sep 17 8:45am - 9:00am</p>	<h3>Welcome to the Global SME Finance Forum 2024</h3> <p>Speaker: Juliana Karam, MC, Juliana Karam</p>
<p>Tue, Sep 17 9:00am - 9:05am</p>	<h3>Global SME Finance Forum: Strategic relevance and outlook</h3> <p><i>The Global SME Finance Forum 2024 signifies a strategic step towards expanding SME Finance Forum's global footprint and fostering partnerships within Latin America and the Caribbean. It will serve as a pivotal force in bringing us one step closer to narrowing the SME finance gap. This year AI, sustainability and digitisation will be key themes of the program with the goal of providing valuable content and solutions to drive actionable outcomes.</i></p> <p>Speaker: Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Tue, Sep 17 9:05am - 9:15am</p>	<h3>Welcome remarks: LAC region's SME journey – The next chapter (Pre-recorded)</h3> <p><i>In this opening talk, Alfonso Garcia Mora, Regional Vice President, Europe, Latin America and the Caribbean, will share the importance of SMEs for economic development and provide insights on how AI, digitalization, and sustainability are shaping the future of SME finance, including opportunities, challenges and how is the IFC supporting the community.</i></p> <p>Speaker: Alfonso Garcia Mora, Regional Vice President, Europe, Latin America and the Caribbean, International Finance Corporation (IFC)</p>
<p>Tue, Sep 17 9:15am - 9:25am</p>	<h3>Formal inauguration with hosting dignitaries</h3> <p>Speakers: Maria Fernanda Coelho, Director, BNDES Márcio Luiz França Gomes, Minister of Entrepreneurship, Microenterprise and Small Business of Brazil Marisela Alvarenga, Managing Director and Chief Investment Officer, IDB Invest Stella Tembisa Ndabeni-Abrahams, Minister of Small Business Development, Republic of South Africa Manuel Reyes Retana, Director, South America, IFC Luis Mansur, Head of the Department for Financial Citizenship Promotion, Central Bank of Brazil</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>

<p>Tue, Sep 17 9:25am - 9:35am</p>	<p>Keynote address by Maria Fernanda Coelho <i>Featured speaker Maria Fernanda Coelho, Director of BNDES, will highlight the importance of SMEs in the LAC region to economic growth whilst sharing the challenges and opportunities in a digital era.</i></p> <p>Speaker: Maria Fernanda Coelho, Director, BNDES</p>
<p>Tue, Sep 17 9:35am - 9:45am</p>	<p>Keynote address by Minister Márcio Luiz França Gomes <i>Minister Márcio Luiz França Gomes will deliver a thought provoking keynote on Brazil's journey with SMEs and the key role that SMEs play in economic growth.</i></p> <p>Speaker: Márcio Luiz França Gomes, Minister of Entrepreneurship, Microenterprise and Small Business of Brazil</p>
<p>Tue, Sep 17 9:45am - 10:25am</p>	<p>The critical role of governments in supporting SMEs <i>Ministers of SME ministries will share their thoughts on various policies and instruments that governments could use to support SMEs sustainable growth and development.</i></p> <p>Speakers: Márcio Luiz França Gomes, Minister of Entrepreneurship, Microenterprise and Small Business of Brazil Stella Tembisa Ndabeni-Abrahams, Minister of Small Business Development, Republic of South Africa</p> <p>Moderator: Manuel Reyes Retana, Director, South America, IFC</p>
<p>Tue, Sep 17 10:25am - 11:15am</p>	<p>A regulatory dialogue on enabling SME finance <i>This regulatory dialogue will focus on the intersection of AI, SMEs, and access to finance. It examines how AI applications can enhance SME productivity and help overcome traditional financing barriers such as lack of credit history or collateral. The discussion also explores the roles of governments, regulators, and financial institutions in leveraging AI to promote financial inclusion for SMEs, while maintaining ethical standards and data privacy. Furthermore, it delves into the collaborative efforts needed among all stakeholders—SMEs, financial institutions, and regulators—to create an innovative ecosystem that balances opportunities with the risks posed by AI, such as data privacy breaches, algorithmic bias, and systemic inequalities.</i></p> <p>Speakers: Dr Lucia Cusmano, Head of SME and Entrepreneurship Division, OECD María Isabel Mejía, Affiliate, Berkman Klein Center at Harvard University Dr Maxwell Opoku-Afari, Deputy Governor, Bank of Ghana Sherif Lokman, Sub Governor, Central Bank of Egypt</p> <p>Moderator: Helena de la Torre, Regional Industry Manager, IFC</p>

<p>Tue, Sep 17 11:15am - 11:55am</p>	<h2>G20 Global Partnership for Financial Inclusion (GPII): G20 MSME Finance Action Plan</h2> <p><i>IFC and the SMEFF have been long-standing implementing partners to the G20 GPII. This year the GPII has been working on launching the G20 GPII MSME Finance Action Plan 2.0. It is a call for action to intensify the efforts of G20 and willing non-G20 countries to close the financing gap for MSMEs. It outlines a set of concrete policy actions to mitigate these market failures and frictions hindering debt and equity financing for MSMEs, thereby creating a more inclusive and efficient financial ecosystem to close the MSME financing gap.</i></p> <p><i>The G20 GPII MSME Action Plan 2.0 pays special attention to the use of innovative methods, including digital solutions, to remove these barriers and frictions. The Action Plan draws insights from the recent experiences of high-income countries and EMDEs in light of the rapid emergence of new financial technologies (fintech). The session will also discuss the Brazilian G20 Presidency financial inclusion priorities and how it aligns with MSME Finance.</i></p> <p>Speakers: Ghada Teima, Principal Finance Officer, International Finance Corporation (IFC) Luis Mansur, Head of the Department for Financial Citizenship Promotion, Central Bank of Brazil</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Tue, Sep 17 11:55am - 12:05pm</p>	<h2>Addressing the MSME finance gap</h2> <p><i>Join and discover how the World Bank Group is promoting financing to MSMEs.</i></p> <p>Speakers: Galina Klimenko, Principal Investment Officer, IFC Yaa Boakye, Senior Investment Officer, IFC</p>
<p>Tue, Sep 17 12:05pm - 12:55pm</p>	<h2>The changing role of development finance in supporting SMEs: Sustainability and digitization</h2> <p><i>Come hear how DFIs have increased their ambitions towards SME finance support, particularly on sustainability and digitisation. Explore how the private sector partnerships can play a key role in implementing green practices and accelerating digitisation.</i></p> <p>Speakers: Aida Ngom, Director, Private Sector Development, African Development Bank Ody Akhanoba, Head, SME Development, African Export-Import Bank Marisela Alvarenga, Managing Director and Chief Investment Officer, IDB Invest Marcelo Porteiro, Deputy Managing Director of Digital, BNDES</p> <p>Moderator: Adel Meer, Global Sector Manager, Financial Inclusion, IFC</p>

Tue, Sep 17
12:55pm - 1:00pm

Appreciation for our diamond and platinum sponsors

Speakers:

María Fernanda Coelho, Director, BNDES

Marisela Alvarenga, Managing Director and Chief Investment Officer, IDB Invest

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Study Visit

Tue, Sep 17
1:00pm - 1:55pm

Mastercard Knowledge Exchange Session

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart, and accessible. Using secure data and networks, partnerships, and passion, our innovations and solutions help individuals, financial institutions, governments, and businesses realize their greatest potential. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

Lunch

Tue, Sep 17
1:00pm - 1:55pm

Lunch

Plenary Sessions

<p>Tue, Sep 17 1:55pm - 2:00pm</p>	<h3>Welcome back to the Global SME Finance Forum 2024</h3> <p>Speaker: Juliana Karam, MC, Juliana Karam</p>
<p>Tue, Sep 17 2:00pm - 2:20pm</p>	<h3>A primer on AI in SME finance</h3> <p><i>Delve into AI's current state across industries, spotlighting success stories from tech giants who will share valuable perspectives and takeaways for SMEs on harnessing AI's transformative potential, whilst addressing ethical considerations.</i></p> <p>Speakers: Julia Luca, Investment Banking - Tech, Itaú BBA Ricardo Alem, GenAI & AI/ML GTM, LATAM, Amazon Web Services</p> <p>Moderator: Pat Patel, Executive Director, Elevandi</p>
<p>Tue, Sep 17 2:20pm - 3:10pm</p>	<h3>The Great AI Debate: Catalyst for financial inclusion vs. Catalyst for financial exclusion</h3> <p><i>Let's battle it out in a traditional Oxford-style debate as two teams discuss the pros and cons of increased AI use in SME finance. Does the efficacy of AI adoption to reduce transportation costs and close the SME finance gap, outweigh the ethical concerns of potential algorithmic bias against underserved or unserved SMEs with thin credit files?</i></p> <p>Speakers: Mario Cali', Senior Manager Data Science and Responsible AI, Intesa Sanpaolo Ayodele Olojede, Divisional Head, Retail and SME, Wema Bank Sopendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore & Chair of the Board of Directors, Elevandi Jessica Schnabel, Global Head, Banking on Women, IFC, IFC Paolo Sironi, IBM Global Research Leader Banking and Financial Markets, IBM Rajeev Chalisgaonkar, Head of Business Banking and NeoBiz, Mashreq Bank</p> <p>Moderator: Vittorio Di Bello, Director, Financial Institutions Group, IFC</p>
<p>Tue, Sep 17 3:10pm - 4:05pm</p>	<h3>Harnessing sustainability-linked & AI-powered supply chain finance</h3> <p><i>Hear different perspectives from a cross section of private sector players such as FinTechs, DFIs, and financial sector institutions on how to incentivize and implement sustainability-linked and AI-powered supply chain finance effectively and harness its efficiencies.</i></p> <p>Speakers: Femi Akinrebiyo, Global Manufacturing and Trade Supplier Finance, IFC Héctor de la Garza, CEO, eFactor Network Pallavi Shrivastava, Co-Founder, Progcap Sandy Kemper, Founder & Chairman, C2FO William Rospendowski, Department Manager, Finep</p> <p>Moderator: Makiko Toyoda, Global Head, Global Supply Chain Finance Program, IFC</p>

Tue, Sep 17
4:05pm - 5:00pm

How can digital payments unlock SME financing?

Affordable digital payment services have emerged as a key solution to increase access to finance for MSMEs in Latin America. Panelists will share how they have achieved success, how to obtain SME buy-in and socialize new technologies and other lessons that can support technological shifts in the SME sector.

Speakers:

Alexandre Magnani, CEO, Pagbank
Fernando Fontes, CEO, CERC SA
Jan Smith Ramos, Founding Partner, KoreFusion
Dr Jane Prokop, EVP and Global Head of Small and Medium Enterprises, Mastercard
Vinicius Carrasco, Chief Economist & Regulatory Affairs Officer, Stone

Moderator:

Jimena Sotelo, Head, PAGA Initiative & Lead, TradeTech Initiative, World Economic Forum

Break Out Room

Tue, Sep 17
5:00pm - 6:00pm

IFC Solutions for MSME Finance

This session will showcase IFC solutions to help financial service providers deliver funds to small businesses in emerging markets.

Speakers:

Adel Meer, Global Sector Manager, Financial Inclusion, IFC

Galina Klimenko, Principal Investment Officer, IFC

Yaa Boakye, Senior Investment Officer, IFC

Roundtables (Break Out Rooms)

(Experts topical discussions, up to 40-50 attendees max)

<p>Tue, Sep 17 3:30pm - 5:00pm</p>	<h3>Measuring SME sustainability: Challenges and opportunities</h3> <p><i>What are the tools and techniques that banks can use to gather sustainability data on SME borrowers? Key industry players share efforts to measure deforestation, water usage, emissions, waste, and energy use.</i></p> <p>Speakers: Faith Goodman, Chief Executive Officer, Goodman Sustainability Group Inc. Francisco Avendano, Global Lead - Climate Finance, International Finance Corporation (IFC) Dr Charosporn Chalermtiarana, Senior Government Affairs Advisor, Ant International, Ant Group German Vegarra, Founder & CEO, ADAPTA Inc. George Ogonnaya, Divisional Head, Business Banking, First City Monument Bank Jean-Pierre Di Bartolomeo, Executive Committee Member, Wallonie Entreprendre SA Yuliya Vorchak, Head of Risk Management, Ukrgasbank Zhaoqi Zhang, Head of Ecosystem & Partnerships, Gprnt</p> <p>Moderator: Martin Hommes, Economist & Financial Sector Specialist, IFC</p>
<p>Tue, Sep 17 3:30pm - 5:00pm</p>	<h3>Digital banks: Powering SME growth</h3> <p><i>This roundtable will gather practitioners from digital banks across the SMEFF network to share their experience using a fully digital model to expand access to finance.</i></p> <p>Speakers: Aria Widyanto, Chief Risk and Sustainability Officer, Amarthia Ayodele Olojede, Divisional Head, Retail and SME, Wema Bank Alexander G. Sotiriou, Senior Financial Sector Specialist, CGAP Gabriel Ribenboim, CEO & Co-Founder, Impact Bank Rajeev Chalishgaonkar, Head of Business Banking and NeoBiz, Mashreq Bank Rogério Stallone, Senior Partner, BTG Pactual Manu Rajan, Division CEO, Wing Wendy Delmar, CEO, Caribbean Association of Banks Inc Dr Vincent Zheng, Deputy General Manager, WeBank</p> <p>Moderator: Liliana Pozzo, Sustainable Finance Advisory Services Manager LATAM & Europe, IFC</p>

Gala Dinner and Award Ceremony

Tue, Sep 17
6:30pm - 10:00pm

Gala Dinner and Global SME Finance Awards Ceremony

The evening will start with a lively musical performance by Amanda Maria, finalist of the Voice Brasil 2023.

The prestigious SME Finance Awards Ceremony will feature and recognize global leaders and innovators in SME Finance.

In 2024 there have been a record number of entries and the winners will be selected through a robust process of engaging an expert panel of judges. The awards ceremony will be hosted during the Gala dinner.

There are four award categories

- *Best Financier for Women Entrepreneurs,*
- *Product Innovation of the Year,*
- *SME Financier of the Year, and Sustainable Bond of the Year*

The winners of Best Financier for Women Entrepreneurs, Product Innovation of the Year, and SME Financier of the Year will be awarded regionally.

Speaker:

Antonio Valdir de Oliveira Filho, Manager of Capitalization and Financial Services Unit, SEBRAE

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Wednesday, September 18, 2024 (Day 3)

Plenary Sessions

<p>Wed, Sep 18 8:45am - 9:00am</p>	<p>Welcome back to the Global SME Finance Forum 2024</p> <p>Speakers: Juliana Karam, MC, Juliana Karam Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Wed, Sep 18 9:00am - 9:15am</p>	<p>From corner shop to corporate giant: Luiza Helena's visionary path to empowering SMEs and transforming Brazil's retail landscape</p> <p><i>The journey of an entrepreneur is complex, especially for underserved segments and the needs of small enterprises are particularly unmet when they are informal.</i></p> <p><i>Learn about Luiza Helena's visionary path to empowering SMEs and transforming Brazil's retail landscape, an inspiring journey of a small-town mom-and-pop shop which turned into Magazine Luiza, one of Brazil's largest retailers.</i></p> <p>Speaker: Luiza Helena Trajano, President of the Board of Directors, Magazine Luiza</p>
<p>Wed, Sep 18 9:15am - 9:25am</p>	<p>Keynote address by Mohamed Gouled</p> <p><i>Mohamed Gouled, the Vice President, Industries will share the importance of SME Finance and role of technology and data driven lending solutions.</i></p> <p>Speaker: Mohamed Gouled, Vice President, Industries, IFC</p>
<p>Wed, Sep 18 9:25am - 9:35am</p>	<p>Keynote address by Marisela Alvarenga</p> <p><i>Speech would address the importance of SME finance and the initiatives being undertaken by IDB Invest.</i></p> <p>Speaker: Marisela Alvarenga, Managing Director and Chief Investment Officer, IDB Invest</p>

<p>Wed, Sep 18 9:35am - 10:20am</p>	<h2>Is concessional finance still a driving force of SME growth?</h2> <p><i>Concessional finance has long been a critical tool for unlocking affordable funding for SMEs, driving investments in key sectors like sustainability and infrastructure, and fostering inclusive economic growth. As markets evolve and become more sophisticated, the role of concessional finance is under increasing scrutiny. This session brings together leading banks and development finance institutions (DFIs) to share their experiences in implementing blended finance projects for SMEs and explore how concessional finance continues to empower economies, assess its relevance in today's market landscape and discuss innovative approaches to maximize its impact in driving resilience and sustainable growth.</i></p> <p>Speakers: Alexa Foglia, SME VP, Banco Atlántida Gabriel Aidar, Deputy Managing Director of Planning and Economic Research, BNDES Georg Weiers, Principal Advisor, EIB Shri Anindya Sunder Paul, Chief General Manager (SME & SCF), SBI</p> <p>Moderator: Joon Young Park, Head of Blended Finance, IFC</p>
<p>Wed, Sep 18 10:20am - 10:50am</p>	<h2>Fireside chat: Innovation meets impact</h2> <p><i>Discover the transformative power of technology and its potential to drive social change with two visionary founders: Vijay Shekhar Sharma, Founder of Paytm and Suzy Ferreira, Founder and CEO of Dinie. Delve into how the true value of technology extends beyond innovation, emphasizing the ethical and responsible application of emerging technologies like AI, Blockchain and IoT. Learn how these advancements can address the unique challenges faced by SMEs while unlocking new opportunities for growth and enhancing global competitiveness.</i></p> <p>Speakers: Suzy Ferreira, Founder & CEO, Dinie Vijay Shekhar Sharma, Founder & CEO, Paytm</p> <p>Moderator: Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore & Chair of the Board of Directors, Elevandi</p>
<p>Wed, Sep 18 10:50am - 11:35am</p>	<h2>Breaking barriers: Empowering the next generation of women entrepreneurs</h2> <p><i>Despite progress, women entrepreneurs continue to face formidable challenges in raising capital, often hindered by prejudice, literacy gaps, and cultural norms that unfairly position them as riskier investments. This session will bring together a diverse panel of experts to share their experiences and insights on overcoming these obstacles. The discussion will focus on actionable strategies to better serve and support the next generation of women entrepreneurs, addressing issues like access to capital, technological empowerment, and shifting perceptions to create a more equitable and inclusive entrepreneurial landscape.</i></p> <p>Speakers: Aria Widyanto, Chief Risk and Sustainability Officer, Amarthia Molly Burns, Strategic Partnerships Manager, Womens World Banking Myriam Etile, Global Head of SMB Insights, Visa Commercial Solutions, Visa Paula Pelaez, Director and Head of MSMEs, Gender, Diversity and Inclusion, IDB Invest</p> <p>Moderator: Isabel Chatterton, Sr. Adviser to Vice President, Cross-Cutting Solutions VPU, IFC</p>

Wed, Sep 18
11:35am - 12:20pm

Beyond capital: Building resilience through non-financial support

Join a transformative panel discussion on how lenders can go beyond traditional financing to offer essential non-financial services that build the capacity and capability of SMEs. As these enterprises navigate growth and sustainability challenges, the support they receive in the form of training programs, networking opportunities, and enterprise software can make all the difference. This session will dive into the effectiveness of these initiatives, with panelists sharing insights on how such support not only enhances SME success but also fosters long-term resilience and innovation. Discover how empowering SMEs with the right tools and knowledge can create a more robust and dynamic business landscape.

Speakers:

Asif Riaz, Group Chief Consumer Banking, The Bank of Punjab
Ömer Ozelik, SME Banking VP, Akbank
Mumbi Maina, Senior Access to Finance Officer, International Trade Centre
Regzedmaa Bayar, Manager, SME Banking Department, Khan Bank

Moderator:

Carissa Reiniger, CEO, Small Biz Silver Lining

Wed, Sep 18
12:20pm - 1:05pm

Credit guarantees: Scaling SME finance through innovation and inclusion

Public Credit Guarantee Schemes (CGSs) have been a cornerstone of government efforts to unlock financing for SMEs for over a century. In today's rapidly evolving financial landscape, these schemes are stepping up their game. This session delves into the latest innovations in CGSs, exploring how they are scaling SME finance, enhancing digital operations, and driving financial inclusion. Panelists will also discuss strategies for forging effective partnerships with financial institutions, and how CGSs are adapting to support emerging sectors. Join us for a dynamic conversation on how these time-tested tools are being reimagined to meet the challenges and opportunities of the modern economy.

Speakers:

Ayodele Olojede, Divisional Head, Retail and SME, Wema Bank
Guy Selbherr, President, AECM
Dr Luciano Lanz, Head of SMEs' Credit Guarantees, BNDES
Valdir Oliveira, Manager, SEBRAE

Moderator:

Chada Teima, Principal Finance Officer, International Finance Corporation (IFC)

Lunch

Wed, Sep 18 1:05pm - 2:00pm	Lunch
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Plenary Sessions

Wed, Sep 18 2:00pm - 2:40pm	<h3>New ideas and applications of technology to solve SME pain points</h3> <p><i>The global fintech market remains a driver of innovation and growth, despite a challenging few years in funding and valuation terms. The growth potential remains strong and has been boosted by game-changing technologies such as GenAI. With still billions of unbanked and underbanked individuals worldwide, fintech has vast potential. A recent BCG and QED Investors study concluded that FinTech will reach a market size of \$1.5 trillion in revenue by 2030—growth of roughly five times from today.</i></p> <p><i>Hear from 6 unique founders from around the world as they share how they are leveraging new technology to address the pain points for SMEs across the value chain.</i></p> <p>Speakers: Saurav Bhattacharyya, Chief Executive Officer, Proxtera Pte Ltd Andi Pereira, CEO, Kapitale German Vegarra, Founder & CEO, ADAPTA Inc. Shrikant Patil, CEO and Managing Director, Digially Suzy Ferreira, Founder & CEO, Dinie Ilan Lagnado Jadoul, Head of Capital Markets and IR, a55</p> <p>Moderator: Pat Patel, Executive Director, Elevandi</p>
Wed, Sep 18 2:40pm - 3:20pm	<h3>Navigating the SME finance lifecycle from inception to maturity</h3> <p><i>Success for SMEs often involves a journey from microfinance to small business and then to medium-sized finance, with each stage presenting unique challenges and requiring tailored support. This session will explore the critical issues faced by SMEs at different points in their lifecycle, including the elusive "missing middle" and the chronic shortage of early-stage equity finance. Lenders will share their insights into overcoming these hurdles and discuss innovative solutions for ensuring SME survival and growth. Join us for a comprehensive look at how targeted support can help SMEs thrive as they scale and evolve.</i></p> <p>Speakers: Ayotunde Aladejana, Head of Global Partnerships, 54 Collective VC Chioma K Ogwo, Head, Emerging Businesses, Access Bank Juliana Amoroso, Director, Visa Modise Motloba, Group CEO, Tsys Capital Group Dr Vincent Zheng, Deputy General Manager, WeBank</p> <p>Moderator: Rajeev Chalisgaonkar, Head of Business Banking and NeoBiz, Mashreq Bank</p>

Wed, Sep 18
4:50pm - 5:35pm

AI and alternative data: Balancing efficiency and risk in SME financing

Alternative data, from mobile and social footprints to environmental insights, is revolutionizing credit scoring and risk management for MSMEs. This session will delve into how AI-powered analysis of alternative data is enhancing credit accessibility and financial inclusion. Experts will discuss the trade-offs between efficiency and efficacy, the accessibility of emerging technologies, and how to ensure they meet the diverse needs of SMEs driving our economies.

Speakers:

Andi Pereira, CEO, Kapitale

Leila Search, Lead, Latin America FinTech Investments, International Finance Corporation (IFC)

Prashant Muddu, Founder & Chief Executive Officer, Jocata

Rigo Van den Broeck, EVP Cybersecurity Product Innovation, Mastercard

Moderator:

Patrick Reily, Co-Founder, Uplinq

Roundtables

(Experts topical discussions, up to 40-50 attendees max)

Wed, Sep 18
3:20pm - 4:50pm

Leveraging AI: Enhancing efficiencies and greater customer engagement

Explore how generative AI is transforming SME operations by driving internal efficiencies and enhancing customer engagement. This session showcases:

- Success stories and lessons from early adopters who have leveraged AI tools
- How AI-driven solutions are revolutionizing customer engagement through faster responses, round-the-clock availability, and hyper-personalization.
- Practical applications, lessons learned, and strategies for integrating AI effectively while avoiding pitfalls like AI-washing and human-washing.

Speakers:

Bahaa Khashogji, Head of MSME, BSF
Eamon Scullin, Founder & President, Fern Software
João Tosin, CEO & Co-Founder, Celero
Jorge Vargas Neto, Founder, Bhub
Ketan Gaikwad, Managing Director and CEO, Receivables Exchange Of India Limited
Marcela Pinori, Executive Director of Commercial Solutions in Brazil, Visa
Melis Özdeğirmenci, Senior Vice President of SME Marketing, Akbank T.A.Ş.
Stella Fraiha, Head of the Corporate Segment, SICREDI

Moderator:

Matthew Saal, Digital Specialist, IFC

Wed, Sep 18
3:20pm - 4:50pm

Unlocking SME needs: New findings and insights

Dive into groundbreaking findings from a new research paper by the IBM Institute for Business Value, the SME Finance Forum, and the Banking Industry Architecture Network. This interactive session will reveal insights from over 1,000 SME owners and nearly 700 banking executives worldwide. Discover what SMEs truly need from financial institutions and learn how investing in data and AI can enhance SMEs relevance, optimize operational costs, and effectively manage risks. Join us to explore how these insights can drive innovation and strengthen relationships with SMEs in an evolving financial landscape.

Speakers:

Eugenia Vargas, Regional Industry Manager, Financial Institutions Group, IFC
Ivor Istuk, Senior Financial Sector Specialist, The World Bank
Marcelo Gomes, Head of SME Banking, Banco de Brasil
Mario Cali', Senior Manager Data Science and Responsible AI, Intesa Sanpaolo
Momen Syed, Deputy Managing Director & Head of SME Banking, BRAC Bank
Paolo Sironi, IBM Global Research Leader Banking and Financial Markets, IBM
Paulo Duailibi, Product Director, Santander
Rajeev Chalisgaonkar, Head of Business Banking and NeoBiz, Mashreq Bank
Suzy Ferreira, Founder & CEO, Dinie

Moderators:

Shanker Ramamurthy, IBM Global Managing Partner for Banking and Financial Markets, IBM
Diane Connelly, Global Research Leader | Banking, IBM

<p>Wed, Sep 18 3:20pm - 4:50pm</p>	<h2>Overcoming challenges and supporting SMEs in the Amazon region</h2> <p><i>In this vital roundtable discussion on the complexities of financing SMEs in the Amazon region, participants will explore the unique challenges posed by long supply chains, inadequate infrastructure, and the imperative to safeguard fragile natural resources. Panelists will share their experiences and strategies for navigating these obstacles and provide valuable insights into how financial institutions can effectively support SMEs while balancing economic growth with environmental stewardship in one of the world's most ecologically significant areas.</i></p> <p>Speakers: Diego Flaiban, Managing Director and Division Chief of Financial Sector, IDB Invest Ella De Blois, Regional Managing Director for Latin America, DFC Gabriel Ribenboim, CEO & Co-Founder, Impact Bank Dr Jorge Guillermo Solis Espinoza, President, Board of Caja Huancayo José Pugas, Partner and Head of Sustainability, JGP Livia Menezes Pagotto, Secretária Executiva, Uma Concertação pela Amazônia Martha de Sá, Founder & CEO, Violet Mauricio Quintella, Chief Business Officer, Traive Vinicius Ahmar, Bioeconomy Manager, Instituto Arapyaú</p> <p>Moderator: Carlos Leiria Pinto, Advisor to Vice-President Latam & Europe, IFC</p>
<p>Wed, Sep 18 3:20pm - 4:50pm</p>	<h2>The evolving nature of financial and risk mitigation instruments for SMEs</h2> <p><i>In this session, we will discuss the existing instruments that are evolving by leveraging digital and sustainable innovations as well as new instruments that SMEs would benefit from. We will hear views from a cross-section of players.</i></p> <p>Speakers: Jerry Osagie, SME Finance, African Export-Import Bank Karen Kastner, Secretary General, The Montreal Group Luis Felipe Monteiro, Board of Directors, Global Legal Identifier Foundation Mert Dedevas, Head of MENA Regional Office, Frankfurt School of Finance and Management Rennie Kariuki, Senior Underwriter in-charge of Kenya, Ethiopia, Japanese Desk and SME Champion, ATIDI Wendy Delmar, CEO, Caribbean Association of Banks Inc Mariane Takahashi, CEO, ABStartups</p> <p>Moderator: Homam Hashem, CEO, Kafalah SME Loan Guarantee Program</p>
<p>Wed, Sep 18 5:35pm - 5:45pm</p>	<h2>Closing remarks</h2> <p><i>Closing thoughts on the 3 days, a summary of key learnings, and highlighting the next steps for the SME Finance Forum. Also a note of thanks to the teams, partners, sponsors, and other relevant stakeholders.</i></p> <p>Speaker: Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Wed, Sep 18 5:45pm - 6:45pm</p>	<h2>Closing reception</h2> <p><i>Networking session for all the attendees.</i></p>