

15-17
SEPT
2025

GLOBAL
SME FINANCE
FORUM

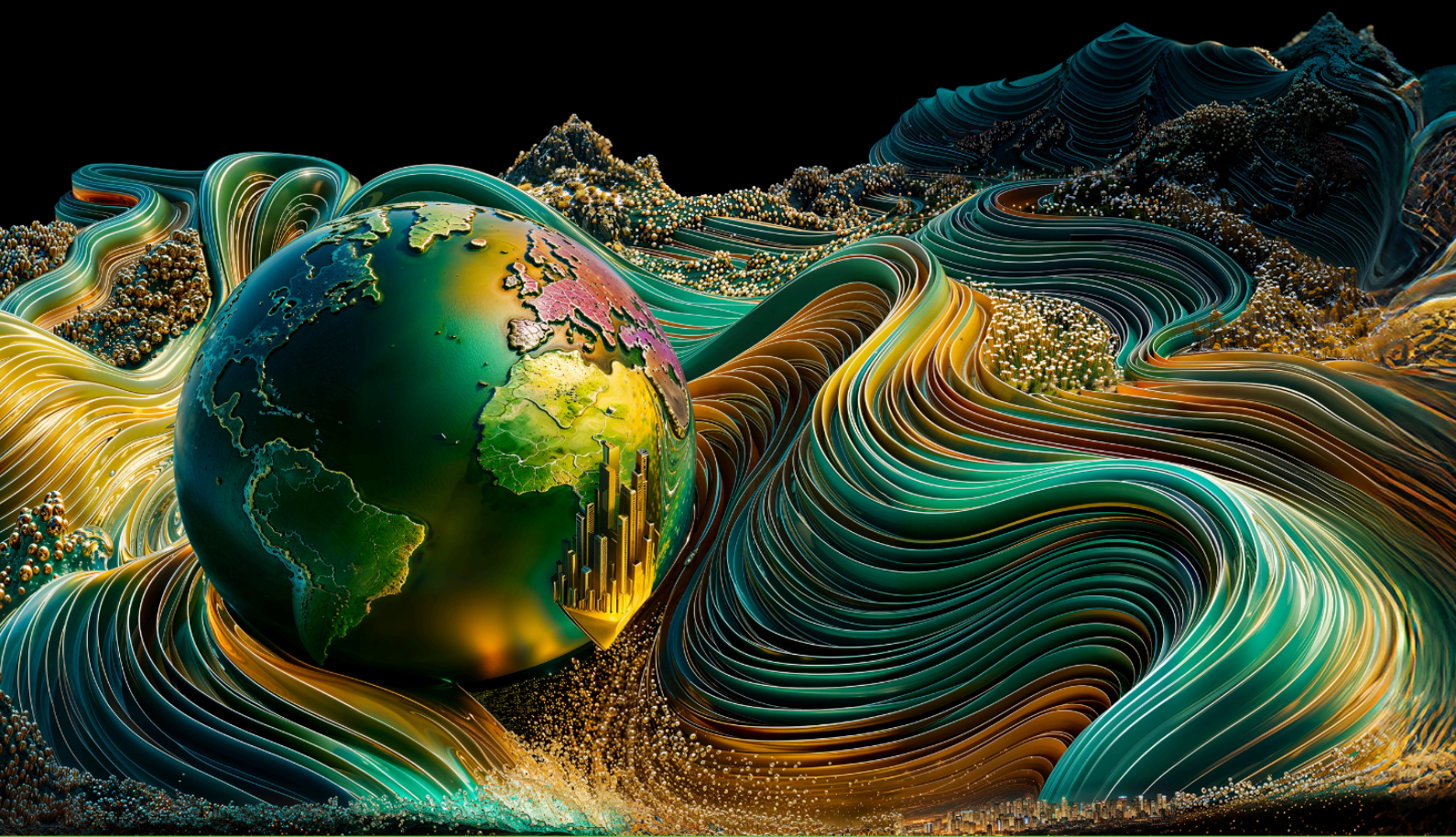
Official Side Event



G20 SOUTH AFRICA 2025

JOHANNESBURG, SOUTH AFRICA

AGENDA



Hosted by



SME FINANCE
FORUM



MANAGED BY

International
Finance Corporation
WORLD BANK GROUP

Organised by



In collaboration with



national treasury
Department:
National Treasury
REPUBLIC OF SOUTH AFRICA

Monday, 15 September 2025

Forum Stage

<p>Mon, Sep 15 8:55am - 9:05am</p> <p>Forum Stage (Ground Floor)</p>	<h3>Welcome to the Global SME Finance Forum 2025</h3> <p>Welcome to the 11th Edition of the Global SME Finance Forum. Day 1 of the Forum sets the global foundation with policy and private sector leaders providing a macro perspective on SME finance challenges and opportunities across emerging markets. Look forward to breakthrough discussions on Digital Public Infrastructure's role in financial inclusion, the innovative IFC Catalytic First Loss Guarantee Facility showcase, and cutting-edge sessions on alternative financing models, and entrepreneurial skills development culminating in the Global SME Finance Awards ceremony.</p> <p>Speaker: Cláudia Conceição, Regional Director for Southern Africa, International Finance Corporation</p> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>
<p>Mon, Sep 15 9:05am - 9:20am</p> <p>Forum Stage (Ground Floor)</p>	<h3>Official Inauguration of the Global SME Finance Forum</h3> <p>A Symbol of Connection and Growth</p> <p>The inaugural ceremony of the 11th Global SME Finance Forum 2025 will be a pivotal moment, setting the tone and spirit for the entire event. The ceremonial elements of earth and seeds, with their special affinity for South Africa and the work of the SME Finance Forum, are more than just symbolic gestures; they are profound representations of the SMEFF's goals and mission.</p> <p>The opening ceremony of the Global SME Finance Forum 2025 will use earth and seeds as symbolic elements to represent connection, growth, and global collaboration. Soil from South Africa and other continents signifies the shared roots and diverse foundations of SMEs worldwide, emphasizing local grounding with global impact. The planting of a baobab seed symbolizes resilience, future growth, sustainability, and unity. Together, these actions reflect the SME Finance Forum's mission: supporting SMEs through global cooperation, innovation, and long-term commitment—highlighting South Africa's role as a hub of entrepreneurial energy and progress.</p> <p>Speakers: Ashor Sarupen, Deputy Minister of Finance, South Africa Aliou Maïga, Regional Industry Director, Financial Institutions Group, Africa, International Finance Corporation Cláudia Conceição, Regional Director for Southern Africa, International Finance Corporation Ethiopsis Tafara, Regional Vice President, Africa, International Finance Corporation Jane Sithole, Deputy Minister of Small Business Development, Republic of South Africa Ravi Menon, Ambassador (Climate Action), Singapore, Former Managing Director, Monetary Authority of Singapore, Chairman of the Board of Directors, Global Finance & Technology Network (GFTN) Satu Kahkonen, Country Director, World Bank Mohamed Gouled, Vice President, Industries, International Finance Corporation Qamar Saleem, Global Head, SME Finance Forum</p> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>
<p>Mon, Sep 15 9:30am - 9:35am</p> <p>Forum Stage (Ground Floor)</p>	<h3>Keynote by Deputy Minister of Finance, Mr. Ashor Sarupen</h3> <p>Speaker: Ashor Sarupen, Deputy Minister of Finance, South Africa</p>

<p>Mon, Sep 15 9:35am - 10:05am</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">Solidarity in Action: Empowering SMEs Through G20 Cooperation and Innovation</h2> <p>The panel will explore how South Africa can position their SME sector to benefit from evolving policy landscapes, including supply chain diversification as businesses seek alternatives to traditional markets. The Minister will address digital trade facilitation tools, including new technologies such as blockchain and AI alongside innovative financing mechanisms such as export credit guarantees and risk mitigation instruments. The discussion will focus on intra-G20 trade facilitation opportunities, South-South cooperation strategies, and capacity building initiatives to help SMEs navigate complex tariff regimes.</p> <p>The session will conclude with future-proofing strategies for building SME resilience against trade disruptions, emphasizing regional value chain development and government support frameworks that enable smaller businesses to thrive in an increasingly volatile global trade environment.</p> <p>Speakers: Ethiopsis Tafara, Regional Vice President, Africa, International Finance Corporation Ashor Sarupen, Deputy Minister of Finance, South Africa Mohamed Gouled, Vice President, Industries, International Finance Corporation Jane Sithole, Deputy Minister of Small Business Development, Republic of South Africa</p> <p>Moderator: Bongi Kunene, Managing Director, Banking Association South Africa (BASA)</p>
<p>Mon, Sep 15 10:05am - 10:10am</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">Keynote by Deputy Minister of Small Business Development, Ms. Jane Sithole</h2> <p>Speaker: Jane Sithole, Deputy Minister of Small Business Development, Republic of South Africa</p>
<p>Mon, Sep 15 10:10am - 10:25am</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">Keynote on Synergies for MSME Success: Technology, Finance, and Policy</h2> <p>In this keynote, the Chairman of the Board of Directors, Global Finance & Technology Network (GFTN); Ambassador (Climate Action), Singapore & Former Managing Director, Monetary Authority of Singapore highlights the urgent challenges facing MSMEs as they navigate a “double squeeze” of rising costs and rapid business model disruption. Against a backdrop of slowing global growth and persistent inflation, he calls for a structural shift built on the alignment of technology, finance, and policy. Drawing on examples from Africa, Asia, and beyond, he outlines how governments, financiers, and innovators can help MSMEs not only survive but bounce forward.</p> <p>Speaker: Ravi Menon, Ambassador (Climate Action), Singapore, Former Managing Director, Monetary Authority of Singapore, Chairman of the Board of Directors, Global Finance & Technology Network (GFTN)</p>
<p>Mon, Sep 15 10:25am - 10:35am</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">SMEFF Knowledge Portal: Democratizing SME Finance Intelligence</h2> <p>Banks, financial institutions, and technology players that deal with SMEs face a persistent challenge: critical market intelligence, regulatory guidance, and industry best practices remain fragmented across multiple databases and reports. This information asymmetry creates uneven playing fields, leading to suboptimal lending decisions and missed market opportunities.</p> <p>What if there was a way to instantly access comprehensive insights from years of research, market data, and regulatory information through a single platform? Especially when you are able to access SME Finance Forum and its partners extensive knowledge base which is most topical and reliable</p>

sources of data and information. Imagine eliminating the information silos that have historically disadvantaged smaller institutions, enabling all players to make more informed decisions regardless of their size or resources.

Speakers:

Qamar Saleem, Global Head, SME Finance Forum

Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)

Mon, Sep 15
10:35am - 11:15am

Forum Stage (Ground Floor)

Disruptors' Panel: Private Sector Champions Building the Future

This panel showcases financial services disruptors who have transformed their markets through innovative technology and customer-centric approaches.

These private sector pioneers are addressing critical financial inclusion gaps in emerging markets where traditional banking has failed to serve SMEs and underbanked populations. Their success demonstrates how regulatory flexibility and technological innovation can create scalable solutions for financial inclusion.

The panel will explore how these companies navigated regulatory challenges, built customer trust, and scaled across diverse markets. Expect discussions on partnership strategies with retailers and fintechs, the role of data analytics in risk management, and collaborative approaches to ecosystem development that bring together traditional banks, payment processors, and technology providers to serve previously excluded market segments.

Speakers:

Aliou Maïga, Regional Industry Director, Financial Institutions Group, Africa, International Finance Corporation

Karl Westvig, Chief Executive Officer, Tyme Bank SA

Pearl Nkrumah, Africa Head, Retail & Digital Banking (Excl. Nigeria), Access Bank Plc

Daniella Keet, Head of Strategic Partnerships, FNB Commercial

Moderator:

Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)

Mon, Sep 15
11:15am - 11:55am

Forum Stage (Ground Floor)

The role of Digital Public Infrastructure in driving financial innovation for the future

Digital Public Infrastructure (DPI) represents the foundational digital rails—encompassing digital identity, interoperable payment systems, and secure data exchange platforms—that are revolutionizing how the world's 400 million SMEs access financial services. While SMEs represent 90% of global businesses and employ over 2 billion people, they have historically been excluded from formal financial systems due to high transaction costs and complex requirements that traditional banking infrastructure wasn't designed to serve profitably.

The panel will examine successful DPI implementations that reduce SME barriers to formal financial services, exploring design principles that serve micro-enterprises alongside large corporations. Discussions will cover how open frameworks and APIs enable fintech innovation while maintaining stability, governance models for cross-border DPI interoperability, and integration of emerging technologies like AI and blockchain. The session will address the role of development finance institutions in ensuring DPI adoption benefits underserved SME segments in emerging markets.

Speakers:

Clare Rowley, Head of Business Operations, Global Legal Entity Identifier Foundation

Philip Sigwart, Group Chief Executive Officer, Baobab SAS

Satu Kahkonen, Country Director, World Bank

Victor Malu, Senior Business Development Lead, Mojaloop Foundation

Moderator:

Matteo Rizzi, Founder, Timepledge & Senior Advisor, Global Finance & Technology Network (GFTN)

<p>Mon, Sep 15 11:55am - 12:45pm</p> <p>Networking Area</p>	<h2>Lunch break</h2>
<p>Mon, Sep 15 12:45pm - 12:50pm</p> <p>Forum Stage (Ground Floor)</p>	<h2>Welcome to The FutureMatters Dialogue</h2> <p>Welcome to The FutureMatters Dialogue, a segment which drives forward-looking conversations that explore policies, emerging technologies, innovative business models, and next-generation solutions reshaping the SME finance landscape.</p> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>
<p>Mon, Sep 15 12:50pm - 1:35pm</p> <p>Forum Stage (Ground Floor)</p>	<h2>Actions for MSME Financing: Implementing the G20 Global Partnership for Financial Inclusion MSME Finance Action Plan</h2> <p>The G20 GPFi Action Plan for MSME Financing addresses a persistent \$5.7 trillion financing gap affecting micro, small, and medium enterprises globally—equivalent to 19% of GDP in emerging markets and developing economies. This gap significantly constrains job creation, innovation, and economic growth, making effective implementation of the Action Plan's framework critical for unlocking MSME potential worldwide.</p> <p>This panel will showcase how countries are translating the Action Plan into practice, featuring real-world implementation experiences from developing economies. Panelists will share lessons learned from enabling environment reforms, targeted interventions, and innovative approaches to mobilize private capital for MSME financing. Expect practical insights on policy prioritization, implementation challenges, measurable impacts achieved, and differentiated strategies for supporting women-owned and youth-led businesses.</p> <p>Speakers: Daniel Lauchenauer, Head of Cooperation, Embassy of Switzerland in South Africa Mohammed Bajodah, Head, Financial Inclusion, Saudi Central Bank (SAMA) Nontobeko Lubisi, Director, Financial Inclusion, National Treasury of South Africa</p> <p>Moderator: Ghada Teima, Principal Operations Officer, International Finance Corporation</p>
<p>Mon, Sep 15 1:35pm - 1:40pm</p> <p>Forum Stage (Ground Floor)</p>	<h2>Opening Remarks - Beyond Traditional Loans: Alternative SME Financing Models</h2> <p>SMEs need financing that is fit for purpose and crafted based on the realities these enterprises face. Traditional SME loans often require established credit histories or collateral requirements that many MSMEs don't have or impose interest rates and loan tenors not suitable for the sector. Additionally, accessing finance in local currency is critical for MSME growth and stability, but can often be more costly or challenging to access in some cases. These challenges present a huge financing gap that offers an untapped opportunity for innovative alternative forms of financing.</p> <p>This panel will look at new financing vehicles, innovative fintechs, and other new models for unlocking appropriate financing that enable MSMEs to thrive.</p> <p>Speaker: Lamia Kamal-Chaoui, Director, OECD Centre for Entrepreneurship, SMEs, Regions and Cities</p>

Mon, Sep 15
1:40pm - 2:25pm

Forum Stage (Ground Floor)

Beyond Traditional Loans: Alternative SME Financing Models

SMEs need financing that is fit for purpose and crafted based on the realities these enterprises face. Traditional SME loans often require established credit histories or collateral requirements that many MSMEs don't have or impose interest rates and loan tenors not suitable for the sector. Additionally, accessing finance in local currency is critical for MSME growth and stability, but can often be more costly or challenging to access in some cases. These challenges present a huge financing gap that offers an untapped opportunity for innovative alternative forms of financing.

This panel will look at new financing vehicles, innovative fintechs, and other new models for unlocking appropriate financing that enable MSMEs to thrive.

Speakers:

Keegan Ziady, Investment Director, Financial Services Platforms & Partnerships, British International Investment

Kelvin Teo, Co-founder, Funding Societies

Nick Riley, Investment Director, Lendable

Moderator:

Cleola Kunene, Executive Head of SME Development, JSE

Mon, Sep 15
2:30pm - 3:10pm

Forum Stage (Ground Floor)

Upskilling for SMEs' Sustained Growth and Success

SMEs face a critical skills shortage that threatens their growth potential, with seven in ten SME business owners struggling to source and retain adequately skilled staff. The challenge is compounded by rapid technological advancement and evolving market demands that require entrepreneurs to master diverse competencies from financial management and digital marketing to operational efficiency and strategic planning. Traditional education systems often fail to address the practical, real-world skills that SME founders need to navigate complex business environments. The skills gap has become a major barrier to SME competitiveness and scaling, particularly as businesses must adapt to digital transformation, changing consumer behaviors, and economic volatility. These programs are proving effective in enhancing entrepreneurial competence, improving business performance, and building the resilience needed for long-term sustainability in an increasingly competitive marketplace.

The panel will explore practical training approaches that address specific SME skill gaps, from basic business fundamentals to advanced digital capabilities and leadership development. Expect discussions on designing flexible learning programs that accommodate busy entrepreneurs, leveraging technology for scalable training delivery, and measuring the impact of upskilling on business outcomes.

Speakers:

John Gachora, Group Managing Director, NCBA Group

Nankhonde Kasonde-van den Broek, Founder and Chief Executive Officer, Zanga African Metrics

Nkosikhona Mbatha, Acting Chief Executive Officer, Small Enterprise Development and Finance Agency

Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, International Finance Corporation (IFC)

Moderator:

Carissa Reiniger, Chief Executive Officer, Silver Lining Ltd, USA

Mon, Sep 15
3:10pm - 3:50pm

Forum Stage (Ground Floor)

Digital Entrepreneurship - Building Future-Ready SMEs

Digital transformation has fundamentally shifted how SMEs operate, creating unprecedented opportunities for innovation-driven growth. Unlike traditional skill-building, this revolution focuses on entrepreneurship education that teaches SMEs to harness emerging technologies for competitive advantage. The digital economy now offers SMEs the ability to scale rapidly without traditional

	<p>infrastructure constraints, enabling entrepreneurs to build direct-to-consumer channels, implement data-driven decision making, and create sustainable competitive advantages through innovation. This represents a paradigm shift from operational efficiency to transformational growth strategies that redefine market positioning and access to global markets previously beyond their reach.</p> <p>The panel will examine how digital innovation education differs from conventional training, focusing on creative problem-solving, technology adoption strategies, and new revenue model development. Discussions will cover practical applications of emerging technologies, market disruption tactics, and sustainable growth frameworks enabled by digital entrepreneurship.</p> <p>Speakers: Rebecca Harrison, Co-founder & Chief Executive Officer, African Management Institute Vittorio Di Bello, Director, Financial Institutions Group, LAC/EUR, International Finance Corporation Loyiso Tyira, Chairperson, Technology Innovation Agency (TIA) Chilufya Mutale-Mwila, Co-founder & Chief Executive Officer, Eshandi</p> <p>Moderator: Natalie P. Jabangwe, Chief Executive Officer, Timbuktoo Africa Innovation Foundation</p>
<p>Mon, Sep 15 3:55pm - 4:05pm</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: green;">Fireside with Charlotte: Enabling Resilient Women-owned SMEs</h2> <p>Speaker: Charlotte Keenan, Managing Director, Goldman Sachs</p> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>
<p>Mon, Sep 15 4:05pm - 4:40pm</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: green;">Enabling Resilient Women-Owned SMEs: Challenges and Opportunities for Financial Institutions</h2> <p>Despite facing multiple obstacles, Women-run MSMEs have proven to be some of the most resilient, demonstrating their ability to overcome obstacles and survive against the odds. In this session we will hear from some female founders and MSME leaders about what it takes to be a resilient entrepreneur; and showcase some of key solutions private sector and policymakers can provide to help lower the barriers for female entrepreneurs and ensure women-run businesses flourish.</p> <p>Speakers: Charlotte Keenan, Managing Director, Goldman Sachs Thando Sibisi, Managing Director, Hayani Development and Properties Khantse Radebe, CEO of Asset Based Finance, WesBank</p> <p>Moderator: Jesman Chonzi, Regional Industry Manager FIG Eastern Africa, International Finance Corporation</p>
<p>Mon, Sep 15 4:45pm - 5:45pm</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: green;">IFC Catalytic First Loss Guarantee Facility Showcase</h2> <p>Unlock the power of risk-sharing with IFC's Catalytic First Loss Guarantee, a game-changing tool designed to de-risk investments and mobilize private capital into high-impact, underserved markets. Join us to explore how this innovative solution can amplify your investment potential while driving sustainable development.</p> <p>Speakers: Abijuru Christian [Virtual], Head of Business Banking, I&M Bank Rwanda Shukhratbek Mamatov [Virtual], Deputy manager of the Center for investment activity coordination and project management, Ipak Yuli Bank Andrew Agaba, Chief Business Officer, Finance Trust Bank</p>

Kingsley Adofo-Addo, Group Commercial Banking Manager, SMEs and Partnerships, Ecobank Transnational Incorporated
Mohamed Gouled, Vice President, Industries, International Finance Corporation
Yaa Boakye, Lead, Innovation and Mobilization, Financial Inclusion, International Finance Corporation

Moderator:
Adel Meer, Global Manager for Financial Inclusion, International Finance Corporation

Mon, Sep 15
5:50pm - 6:20pm

Forum Stage (Ground Floor)

Global SME Finance Awards 2025

The SME Finance Forum hosts the Global SME Finance Awards to recognize excellence and innovation in SME finance. Launched in 2018, the Awards celebrate financial institutions delivering outstanding products and services to scale SME financing. They offer a unique platform for sharing best practices, showcasing impact, and gaining global recognition among leaders in SME finance.

Speakers:

Qamar Saleem, Global Head, SME Finance Forum

Mohamed Gouled, Vice President, Industries, International Finance Corporation

Aliou Maïga, Regional Industry Director, Financial Institutions Group, Africa, International Finance Corporation

Adel Meer, Global Manager for Financial Inclusion, International Finance Corporation

Nontobeko Lubisi, Director, Financial Inclusion, National Treasury of South Africa

Moderator:

Sharanjit Leyl, MC, Chancellor, Bath Spa University

Monday, 15 September 2025
Public-Private Roundtables

Mon, Sep 15
1:00pm - 2:30pm

Roundtable Room 1
(First Floor)

Responsible Finance in the Digital Era: Protecting Consumers and Safeguarding SMEs

As digital financial services become embedded in everyday commerce, the urgency of responsible finance has never been greater. New technologies promise speed, convenience, and scale; yet for many small businesses and low-income consumers, they also bring heightened risks. Research from CGAP, CFI, and others reveals troubling patterns: 27% of digital finance users report experiencing fraud, hidden fees, or poor service; in low-income segments, 60% of complaints involve unauthorized transactions, and 30% involve unexpected charges. For micro and small enterprises (MSEs), these risks are compounded by products ill-suited to their cash flow realities, leading to repayment struggles, asset sales, and long-term erosion of financial health.

The more SMEs use digital finance, the greater their exposure: in São Paulo, 39% of men and 28% of women reported negative experiences in the past year; in Delhi, fraud cases linked to UPI scams highlight gaps in recourse and redress. Across markets, entrepreneurs cite scams, unexpected penalties, poor treatment by providers, aggressive sales tactics, and the absence of responsive customer support as key pain points.

This roundtable will explore how to embed consumer protection into the DNA of digital finance, from transparent product design to effective grievance mechanisms so that technology drives inclusion rather than exploitation. Leaders from finance, policy, and technology will discuss how responsible finance principles can mitigate fraud, improve customer care, and rebuild trust, enabling SMEs to thrive in a safer, more equitable digital economy.

Speakers:

Colin Rice, Senior Research Specialist, Center for Financial Inclusion

Kagisho Dichabe, Co-founder & Chairman, Fintech Association of South Africa (FINASA)

Matt Bohan, Sr. Program Officer, Gates Foundation

Roland Van Hee, Chief Technology Officer, Sybrin Technologies

Prof. Vivienne Lawack, Professor, Fintech Law and Regulation & Acting Director, Centre for African Fintech, Innovation and Law, University of the Western Cape

Xavier Faz, Lead, Finance for Inclusive Growth, CGAP

Karim Jindani, Chief Executive Officer, Paysys Labs

Moderator:

Matthew Brown, Senior Industry Specialist, IFC

Mon, Sep 15
1:15pm - 2:45pm

Roundtable Room 2
(First Floor)

From Principles to Practice: Implementing Fit-for-purpose AI Governance in the Global South

In the first Trust in AI roundtable which took place in Zurich in May 2025, stakeholders strongly converged on the need for proportional, context-specific regulation to support responsible innovation across emerging markets. Participants warned that applying “one-size-fits-all” global frameworks to SMEs and startups in the Global South risks entrenching exclusion, stifling entrepreneurship, and widening the digital divide.

Despite AI’s growing promise to unlock productivity, inclusion, and financial health, less than 20% of African countries currently have comprehensive AI strategies or legal frameworks in place (UNESCO, 2023). Many entrepreneurs, especially in the fintech, healthtech, and agri-tech sectors, are innovating with little regulatory clarity, facing both under-regulation (creating reputational and systemic risks) and over-regulation (creating compliance burdens they cannot absorb). The goal: rules that are light enough to encourage innovation but strong enough to prevent harm.

This roundtable will focus on operationalising the idea of “minimum viable regulation”: a concept that strikes a balance between enabling innovation and mitigating harms, while remaining scalable,

adaptable, and grounded in local needs. Rather than waiting for full legislative frameworks to emerge, governments and regulators can co-create tiered, use-case-based obligations, supported by regulatory sandboxes, simplified compliance tools, and PPP-led capacity building.

Speakers:

Dr. Joseph Breedon, Chief Executive Officer, CALM XAI

Kim Dancey, Director Regulatory Affairs, Yoco

Lyle Horsley, Head of Fintech, South African Reserve Bank

Michael Jefferson, Head of Financial Services Public Policy Africa, Middle East, Switzerland & UK, Amazon Web Services

Nolwazi Hlophe, Senior Fintech Specialist, Financial Sector Conduct Authority

Moderator:

Raadhika Sihin, Head of Public Policy, Global Finance & Technology Network (GFTN)

Mon, Sep 15
3:00pm - 4:30pm

Roundtable Room 1
(First Floor)

Unlocking Growth Potential for Informal MSMEs

South Africa's G20 Presidency in 2025 presents a significant opportunity to set up a national dialogue amongst key role players in the informal sector to unpack best practices in supporting informal MSMEs and begin to chart a concrete and implementable informal sector support programme and kick-start a formal coordination mechanism for the informal MSME sector in South Africa.

The South Africa National Development Plan (NDP) identifies the MSME sector as a key contributor towards achieving South Africa's vision 2030, to eliminate poverty and reduce inequality. The NDP envisages that the MSME sector will by 2030 contribute 60-80% of South Africa's gross domestic product (GDP) and unlock an estimated 90% of the 11 million expected new jobs. While the development of the sector has been addressed in several policy initiatives since 1994, most of these initiatives assume formality resulting in sub-optimal outcomes in the informal sector which contributes significantly to both GDP (estimated at 18%) and employment (estimated at was 5,3 million people on a full-time and part-time basis).

Among the factors supporting the substantial size of the informal sector include the near-stagnant economic growth (estimated at 2,04% annually as of 2021) resulting in a lack of employment opportunities and regular job-shedding by corporates and formal SMMEs. The informal sector provides services and goods beyond the reach of the formal sector or government services. This is particularly evident in communities, or part of communities, where such services and goods are needed but are not readily available. The sector, therefore, plays a bridging role in the South African economy, and this is a permanent feature of the national economy.

It is considering these that in 2023, FMT in partnership with the World Bank (WB), conducted research to understand the South African informal MSME sector (including the extent of awareness and use of financial and other support services), and assess the global informal MSME sector frameworks and formalisation pathways with the aim to develop a set of recommendations to inform future government policy on the informal MSME sector in South Africa thereby improving the sectors sustainability and contribution to the economy.

The recommendations emanating from the research report are spread across 5 pillars; Pillar One-Policy approach; Pillar Two-Identification, registration and onboarding; Pillar Three-Access to finance; Pillar Four-Business support and Pillar Five-Enabling taxation framework and 13 priorities which are aimed to increase the efficiency and sustainability of the sector while creating simple pathways to formalisation for those minority segments that find it useful.

This session aims to present key findings from the FinMark Trust report and obtain re-actions from a global audience and learnings and to start a dialogue that will have continuity and an action plan.

Speakers:

Amolo Ngweno, Chief Executive Officer, BFA Global

Aria Widyanto, Chief Risk and Sustainability Officer, Amarthia

Jesang Kiptorus, Regional Digital Payments Specialist, Africa, Better Than Cash Alliance (United Nations Development Program)

Lesego Mashigo, Head of Financial Inclusion, Finmark Trust

Siddhartha Raja, Senior Digital Specialist, The World Bank Group

Thanduxolo Mlanjana, Senior Economist, National Treasury
Theo Mabaso, Country Lead, South Africa, African Management Institute
Tswai Abduljami, Director, The Agile Science Khalifate (Hammanskraal)
Phumzile Chifunyise, National Planning Commissioner, South African Presidency
Yanga Tantsi, DDG ICMED, Department of Small Business Development

Moderators:

Nivanne Mortagy, Regional Industry Head of Operations, Financial Institutions Group, Africa, International Finance Corporation
Brendan Pearce, Chief Executive Officer, FinMark Trust

Mon, Sep 15
3:15pm - 4:45pm

Roundtable Room 2
(First Floor)

Merchant Payments & SME Enablement through IIPS

At the 2024 State of Inclusive Instant Payment Systems (SIIPS) report launch, stakeholders from across Africa, supported by the World Bank and UN Economic Commission for Africa, highlighted a critical opportunity: while instant payment systems have established robust payment rails across the continent, the merchant payment landscape remains fragmented and underutilized for SME financial inclusion. Despite 400 million Africans remaining financially excluded, current IIPS implementations focus primarily on person-to-person transfers rather than the merchant payment innovations that could unlock embedded finance, alternative credit scoring, and B2B payment solutions essential for SME growth.

The Philippines provides a compelling case study of this merchant payment evolution, where digital payments now account for 57.4% of transaction volume in 2024, with merchant payments representing 66.4% of all digital transactions. QR Ph adoption surged 148.7% year-on-year, demonstrating how standardized payment infrastructure can rapidly scale merchant acceptance. However, most IIPS implementations across emerging markets remain underutilized for the advanced merchant services that SMEs desperately need—real-time cash flow analytics, transaction-based credit scoring, automated working capital solutions, and integrated B2B payment platforms that could address the persistent \$5.2 trillion SME financing gap.

This roundtable will focus on "Merchant-Centric IIPS": the strategic evolution of instant payment systems from basic transaction processing to comprehensive merchant service platforms that leverage payment data for financial inclusion. Rather than treating merchant payments as a simple add-on to P2P systems, participants will explore how transaction patterns, merchant behavior analytics, and payment flow data can enable real-time creditworthiness assessment, automated micro-lending decisions, and sophisticated B2B payment solutions that transform how SMEs access and manage working capital.

Speakers:

Annah Masoga, Head of Policy and Regulation, National Payment System Department, South African Reserve Bank
Francesca Aliverti, Head of Africa & Middle East, Global Finance & Technology Network (GFTN)
Jedidah Ndebele, Executive Secretary, COMESA Clearing House
Dr. Jonathan Pinifolo, Chief Operating Officer, COMESA Clearing House
Justus Ortlepp, Head of Product, Tazama
Kenn Lisudza, Chief Product Officer, Integrated Payment Services Ltd (IPSL)
Magaji Hussaini Ishaq, Registrar General/CEO, Corporate Affairs Commission, Nigeria
Maureen Mba, Head, MANSA Digital Initiative, African Export-Import Bank (Afreximbank)
Tweneboah Kodua Boakye, Chief Executive Officer, Ghana Association of Savings & Loans Companies (GHASALC)

Moderator:

Olivier Manzi, Senior Manager, Adopter Engagement & Advocacy, Mojaloop Foundation

Monday, 15 September 2025

Workshops

Mon, Sep 15
10:00am - 10:30am

Workshop Room (First Floor)

Securing the Last Frontier in Cyber: Protecting Small Businesses – Powered by Mastercard

The curation of content and speakers was wholly managed by Mastercard and does not reflect the views of the organisers or its staff.

An era where cyber threats are escalating, small businesses find themselves at the frontline of digital vulnerabilities. Despite being the backbone of the global economy, these enterprises often lack the resources and expertise to defend against sophisticated cyberattacks.

Why Attend?

- **Understand the Threat Landscape:** Gain insights into the most prevalent cyber threats targeting small businesses today, including phishing, malware, and ransomware.
- **Access Practical Tools:** Discover free, actionable resources like the Global Cyber Alliance Cybersecurity Toolkit, designed specifically for small businesses to enhance their cyber resilience.
- **Learn from Experts:** Hear from Mastercard's cybersecurity specialists and partners about best practices, real-world case studies, and strategies to mitigate risks.
- **Empower Your Team:** Equip yourself and your employees with the knowledge to recognise and respond to cyber threats effectively.

Learn how to safeguard your business against emerging risks while leveraging new opportunities to drive growth in the digital marketplace. Explore best practices in secure payments, fraud prevention, and optimising online transactions for a safer, more efficient business future.

Speakers:

Robert Brine, Director Security Solutions - Africa, Mastercard
Michael Latza, Regional Chief Security Officer, EEMEA, Mastercard
Jacqueline De Lange, Regional Security Manager, Africa, Mastercard

Mon, Sep 15
11:00am - 11:30am

Workshop Room (First Floor)

SME Lending in an AI-First World: Making Finance Faster, Smarter, and Scalable - Powered by Nucleus Software Exports Limited

The curation of content and speakers was wholly managed by Nucleus Software and does not reflect the views of the organisers or its staff.

Small and medium enterprises (SMEs) are the lifeblood of Africa's economy - accounting for 90% of businesses and more than 80% of jobs. Yet, despite their outsized contribution, a staggering \$330 billion credit gap persists across the continent (IFC, 2024). Approval timelines that stretch from weeks to months, lack of credit histories, and high operational costs keep SMEs locked out of the financial system.

The world has already witnessed how artificial intelligence is reshaping SME lending - compressing approval times from weeks to minutes, opening access through alternative data, and sharply reducing risk. The real question is no longer if AI will transform SME finance in Africa, but how quickly the ecosystem can leapfrog into this new reality.

In this interactive workshop, Anshul Khare, Director of Products and Business Solutions at Nucleus Software and Kavi Choitram, SVP SME Lending at Astra Tech, will unpack how AI-driven platforms like FinnOne Neo® are helping financial institutions across 50+ countries bridge the SME credit divide. Through real-world use cases and regional success stories, the session will explore:

- **Faster SME Onboarding & Decisioning:** How AI shrinks approval timelines from weeks to minutes.

- Credit Access for the "Invisible": Leveraging mobile money, utilities, and payments data to build credit histories where none exist.
- Smarter Collections: Using predictive analytics to reduce delinquencies and strengthen SME portfolios.
- Regulatory Agility: How configurable AI tools help lenders stay compliant across fragmented regimes.

The conversation will move beyond technology to highlight a collaborative vision for Africa's financial ecosystem - where banks, fintechs, DFIs, and regulators co-create AI-first lending pathways that empower women, rural entrepreneurs, and green SMEs to lead Africa's next growth wave. Join this workshop to see how AI can turn Africa's \$330B credit gap into the continent's next big growth opportunity.

Speakers:

Anshul Khare, Director of Products & Business Solutions, Nucleus Software Exports Limited

Kavi Choitram, SVP SME Lending, Astra Tech

Mon, Sep 15
12:00pm - 12:30pm

Workshop Room (First Floor)

Unlocking SME Growth Through Embedded Finance – Powered by IDB Invest

The curation of content and speakers was wholly managed by IDB Invest and does not reflect the views of the organisers or its staff.

Embedded finance is revolutionizing how small and medium-sized enterprises (SMEs) access essential financial services like credit, payments, and insurance. With the power of technology, embedded finance is bridging the gap between traditional financial institutions and the underserved SME sector, offering seamless, integrated solutions within platforms they already trust.

In this hands-on workshop, Paula Pelaez, Director of MSME and Inclusion at IDB Invest, and Jose Wolff, Senior Consultant on Embedded Finance at IDB Invest, will explore and facilitate a discussion with peers on how embedded finance is accelerating SME growth worldwide and examine key factors for success. From cutting-edge use cases to actionable insights, participants will dive deep into practical challenges, emerging opportunities, and lessons learned from real-world implementations.

This workshop will include:

- Peer Exchange & Knowledge Sharing:
 - Gain insights on the different embedded finance models (credit, payments, insurance, and beyond) and actors (FSPs, Fintechs, platforms) driving SME access to capital.
 - Learn from industry leaders and share experiences on what works, what doesn't, and how to overcome common obstacles.
- Real-World Case Studies: Hear about pioneering initiatives and successful strategies, with concrete examples from platforms, financial service providers, and fintechs pushing the frontier of SME financial inclusion.

In the final segment, we'll invite participants to also share their own vision for what needs to change in the embedded finance ecosystem to accelerate SME finance - offering an open forum to shape the future of SME growth. Join us for a highly interactive session and walk away with tangible insights, peer-driven strategies, and a deeper understanding of how embedded finance can unlock new growth opportunities for SMEs. Whether you're an SME, a financial institution, or a tech provider, this workshop will empower you with the tools and knowledge to transform your SME finance strategy.

Speakers:

Paula Pelaez, Director of MSME, Gender, Diversity and Inclusion, IDB Invest

Jose Wolff, Senior Consultant - Embedded Finance, IDB Invest

Kingsley Adofo-Addo, Group Commercial Banking Manager, SMEs and Partnerships, Ecobank Transnational Incorporated

Nandipha Mabeta, SME Africa Lead, Mastercard

Dr. Vincent Zheng, Deputy General Manager, WeBank

Tuesday, 16 September 2025

Forum Stage

<p>Tue, Sep 16 8:55am - 9:00am</p> <p>Forum Stage (Ground Floor)</p>	<h3>Welcome back to the Global SME Finance Forum 2025</h3> <p>Welcome back to Day 2 of the Global SME Finance Forum 2025!</p> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>
<p>Tue, Sep 16 9:00am - 9:05am</p>	<h3>From Access to Opportunity - Building Resilient MSMEs for Inclusive Growth</h3> <p>Speaker: Nonzuzo Makanda, Chairperson, Small Enterprises Development and Finance Agency</p>
<p>Tue, Sep 16 9:05am - 9:10am</p> <p>Forum Stage (Ground Floor)</p>	<h3>The role of digitalization, equity investment and policies</h3> <p>Welcome back to Day 2 of the Global SME Finance Forum 2025!</p> <p>Speaker: Mohamed Gouled, Vice President, Industries, International Finance Corporation</p>
<p>Tue, Sep 16 9:10am - 9:45am</p> <p>Forum Stage (Ground Floor)</p>	<h3>Enabling Ecosystem: Fueling Innovation and Growth of SMEs</h3> <p>Join us for a powerful session that unites the agendas of the Startup20 (SU20), the Business20 (B20), and IFC/World Bank Group. As the global economy seeks to build a more sustainable and resilient future, supporting SMEs through the lifecycle is critical. Especially startups remains a complex business segment for private sector to navigate. This session will explore how the SU20's mission to empower the global startup ecosystem can be leveraged alongside learnings from B20's work on effective policy enablers. We'll also highlight how IFC is focusing on SMEs and fueling private sector capital mobilization while working closely with World Bank on policy enablers.</p> <p>Speakers: Ethiopsis Tafara, Regional Vice President, Africa, International Finance Corporation Vuyani Jarana, Chairperson, Startup20 South Africa Khulekani Mathe, Business Unity South Africa, Chief Executive Officer, B20 South Africa</p> <p>Moderator: Paula Maria Leynes Felipe, Regional Manager, Upstream and Advisory Services, FIG Eastern and Southern Africa, International Finance Corporation</p>
<p>Tue, Sep 16 9:45am - 9:50am</p> <p>Forum Stage (Ground Floor)</p>	<h3>An Economist's View on Global SME Finance Trends and Challenges</h3> <p>Speaker: Dr. Yemi Kale, Group Chief Economist & Managing Director Research & Trade Intelligence, Afrieximbank</p>

Tue, Sep 16
9:50am - 10:15am

Forum Stage (Ground
Floor)

From Survival to Resilience: How Digital Solutions Can Transform SME Ecosystems in Africa

This session explores how emerging technologies can serve as lifelines for Africa's micro and local enterprises, moving them from survival to building resilience. Drawing on real-world examples and policy insights, we'll examine whether digital solutions represent the most scalable path to reach underserved businesses, while acknowledging potential limitations and challenges.

Speaker:

Dr. Patrick Njoroge, Former Governor, Central Bank of Kenya

Moderator:

Raadhika Sihin, Head of Public Policy, Global Finance & Technology Network (GFTN)

Tue, Sep 16
10:15am - 10:55am

Forum Stage (Ground
Floor)

Stablecoins: Powering the Next Generation of Finance for Africa

Small and medium enterprises across Africa face critical financial infrastructure challenges that limit their growth potential. Cross-border transactions are expensive and slow, often taking days to settle while incurring huge fees. Local currency volatility erodes business capital and makes international trade planning nearly impossible. Traditional banking systems exclude many SMEs from accessing global markets and capital, creating barriers to expansion and competitiveness in the digital economy. This session will chart a bold vision for the future of SME finance, showcasing how stablecoins can become the cornerstone of financial innovation and inclusion across Africa. We will explore forward-looking use cases—from seamless cross-border payments and real-time settlements to access to global capital and protection against local currency volatility—that position stablecoins as essential tools for SME growth and competitiveness in an increasingly connected marketplace.

Speakers:

Ashley Scott, Senior Director, Global Policy and Government Affairs, Circle

Lyle Horsley, Head of Fintech, South African Reserve Bank

Rob Downes, Head of Digital Assets, CIB Africa, Absa Group

Shelley Anderson, Chief Development & Impact Officer EMEAA, Alliance for Innovative Regulation

Moderator:

Yaliwe Mlambo, President, Stellar Southern Africa

<p>Tue, Sep 16 10:55am - 11:35am</p> <p>Forum Stage (Ground Floor)</p>	<h2>Policymakers' Panel: State of Foundational Digital Infrastructure</h2> <p>Africa stands at a critical juncture in its digital transformation journey. With over 60% of its population under 25 and 54 diverse economies, the continent faces both unprecedented opportunities and unique challenges in building foundational digital infrastructure. For Africa's SMEs, who struggle with informality and limited access to finance, DPI represents a pathway to formalization and growth. Interoperable payment rails can enable cross-border trade aligned with African Continental Free Trade Area (AfCFTA) goals. However, building inclusive DPI in Africa requires addressing complex challenges around digital literacy, cybersecurity, data governance, and ensuring that infrastructure investments don't exacerbate existing inequalities. This panel discusses the opportunities, challenges in building Foundational Digital Infrastructure and the regional coordination and interoperability frameworks that can support continental integration while respecting national sovereignty.</p> <p>Speakers: Chita Erling, Chief Executive Officer, Payments Association of South Africa Jean d'Amour Ishimwe, Head Enterprise Security, Pan African Payment and Settlement System (PAPSS) Melvyn Lubega, Partner, Breega</p> <p>Moderator: Tim Masela, Former Head, National Payment System Department, South African Reserve Bank</p>
<p>Tue, Sep 16 11:35am - 12:10pm</p> <p>Forum Stage (Ground Floor)</p>	<h2>The Most Costly Trade Tariff Tax of All: Access to Capital</h2> <p>Global B2B trade generates \$240 trillion annually, yet a critical financing gap undermines economic growth. With typical 60-day payment terms, businesses hold around \$60-70 trillion in working capital at any time, but available lending covers less than 10% of this need. This leaves over \$24 trillion unfunded, costing the global economy \$2.4-3.6 trillion annually—equivalent to 2.4-3.6% of world GDP. Developing markets are hit hardest, where up to 80% of companies need external working capital funding. This session will examine how innovative financing solutions can unlock transformative growth across Africa. Country analyses in Nigeria and South Africa show that comprehensive working capital platforms could increase GDP by 2-4% and employment by over 5%. We'll explore scalable models and emerging technologies that can bridge the gap between massive financing needs and limited traditional banking capacity, turning Africa's working capital challenge into a catalyst for unprecedented economic expansion.</p> <p>Speakers: Dr. Andile Ngcaba, Chairman, Solcon Capital Bongi Kunene, Managing Director, Banking Association South Africa (BASA) Colin Sharp, Chief Sales Officer, C2FO</p> <p>Moderator: Sandy Kemper, Founder & Chairman, C2FO</p>
<p>Tue, Sep 16 12:15pm - 12:50pm</p> <p>Networking Area</p>	<h2>Lunch break</h2>
<p>Tue, Sep 16 12:50pm - 12:55pm</p> <p>Forum Stage (Ground Floor)</p>	<h2>Welcome to The FutureMatters Dialogue</h2> <p>Moderator: Sharanjit Leyl, MC, Chancellor, Bath Spa University</p>

Tue, Sep 16
12:55pm - 1:45pm

Forum Stage (Ground
Floor)

The Great Data Debate

While data is a very wide topic, for the purpose of this debate we would focus on alternate data mainly. The use of alternate data in SME finance has the potential to revolutionize access to credit, particularly for underserved businesses. However, it also comes with challenges related to privacy, fairness, and regulatory compliance.

This debate would consist of two teams (consisting of 3-4 speakers on each side) debating and discussing opposing arguments. The session would be moderated actively in order to keep the interventions brief, lively and ignite core issues to be discussed.

Team 1: Supporting usage of alternate data and advocating for its scale adoption. Potential for leveraging non-traditional data sources such as utility payments, e-commerce transactions, and digital footprints, lenders can assess creditworthiness more holistically and efficiently. This not only accelerates loan processing but also reduces costs, enabling SMEs to access funds quickly. Additionally, alternate data promotes financial inclusion by bringing informal or digitally active SMEs into the formal financial ecosystem, while also allowing lenders to customize financial products to better suit the unique needs of small businesses. Overall, it fosters innovation, supports economic growth, and empowers SMEs to thrive in competitive markets.

Team 2: Opposing using of alternate data and its scale adoption. Team can highlight that despite its potential, the use of alternate data in SME finance raises significant concerns around privacy, data security, and fairness. Non-standardized and potentially biased data sources, such as social media activity, may lead to flawed or discriminatory lending decisions. SMEs without a strong digital presence risk being excluded, further widening the gap between digital and non-digital businesses. Additionally, over-reliance on technology and algorithms can result in errors, while the lack of clear regulatory frameworks creates uncertainty for lenders. The cost of integrating alternate data systems and ensuring compliance with data protection laws adds further complexity, making it essential to address these challenges before fully embracing alternate data in SME finance.

The speakers in this session are very lively and challenge each other's arguments openly. Hence the choice of speakers is key with active moderation.

Speakers:

Aliou Maïga, Regional Industry Director, Financial Institutions Group, Africa, International Finance Corporation

Ayodele Ojosipe, Head, Business Development & Relationship Management, Development Bank of Nigeria Plc

Ayodele Olojede, Divisional Head, Retail and SME, Wema Bank, Nigeria

Azer Songnaba, Co-founder and Chief Investment Officer, Cauris

Mercy Mutua, Head, Access to Finance, Mastercard Foundation

Patrick Reily, Co-founder, Uplinq

Rakesh Vazirani, Director – Decarbonization & Cleaner Production, Supply Chain Sustainability, Bureau Veritas

Moderator:

Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, International Finance Corporation (IFC)

Tue, Sep 16
1:45pm - 2:25pm

Forum Stage (Ground
Floor)

NextGen Credit Scoring: Unlocking SME Finance through AI and Alt Data

Access to finance remains a persistent barrier for women-owned and informal SMEs across emerging markets. Traditional credit scoring methods often exclude first-time borrowers, informal workers, or entrepreneurs - disproportionately women - due to lack of collateral or formal financial histories. However, a new generation of fintechs is using AI-powered credit scoring models and alternative data - such as mobile money, transaction history, utility bills, and behavioral indicators - to assess creditworthiness more inclusively. This panel builds on a recent IFC scan of the global landscape of alternative credit scoring models coupled with borrower-level data analysis to explore

	<p>gender-differentiated outcomes to examine how use of AI and non-traditional data can expand credit access and change how financial institutions provide credit for women-owned MSMEs. The session will explore how these models work in practice, what challenges remain, and what policy, infrastructure, or partnerships can help scale their impact - especially to reach more informal businesses.</p> <p>Speakers: Meghan McCormick, Co-founder & Chief Executive Officer, Oze Munir Duri, Founder & Chief Executive Officer, Kifiya Natasha Jethanandani, Co-founder & CTO, Kaleidofin</p> <p>Moderator: Namita Datta, Principal Economist, International Finance Corporation</p>
<p>Tue, Sep 16 2:30pm - 3:15pm</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">Unlocking Supply Chain Finance Where It Is Needed The Most</h2> <p>Supply chain finance has emerged as a critical solution for SMEs struggling with cash flow challenges, with the global SCF market exceeding \$2.3 trillion and growing at 22.7% annually. Over 60% of new SCF adopters in 2023 were SMEs benefiting from digital platforms, AI-driven credit assessments, and blockchain verification. This panel will address critical gaps including high transaction costs for smaller businesses, limited access in rural areas, and digital adoption barriers. Discussions will cover innovative technology solutions, alternative data models, and strategies for democratizing supply chain finance access for underserved SME segments. We would also discuss the regulatory enablers needed to scale SCF solutions especially to reach the most underserved SMEs in value chains.</p> <p>Speakers: Femi Akinrebiyo, Global Manager, Manufacturing and Trade Supplier Finance, International Finance Corporation (IFC) Ram Iyer, Founder & Chief Executive Officer, Vayana Sherif Lokman, Sub Governor, Central Bank of Egypt Natalie Van Graan, Director, Trade and Working Capital Products, Southern Africa, Standard Chartered Bank</p> <p>Moderator: Makiko Toyoda, Global Manager, International Finance Corporation</p>
<p>Tue, Sep 16 3:15pm - 3:20pm</p> <p>Forum Stage (Ground Floor)</p>	<h2 style="color: #008000;">[Virtual Keynote] Building SME Resilience through Sustainability</h2> <p>Harnessing sustainable practices empowers SMEs to adapt, thrive, and future-proof their businesses against evolving challenges.</p> <p>Speaker: Nigar Arpadarai, COP29 Climate High-Level Champion, Climate High-Level Champions</p>

Tue, Sep 16
3:20pm - 4:00pm

Forum Stage (Ground Floor)

Agri-Fintech Revolution: Transforming Rural Value Chains Through Technology

This session delves into how agri-fintech innovations are transforming rural value chains by leveraging technology to address financing and sustainability challenges. Panelists will explore a collaborative ecosystem of agtech providers, financial institutions, and off-takers, showcasing real-world examples of partnerships that integrate technology to support smallholder farmers. Participants will gain insights into de-risking agri-finance, reducing costs, and building resilient value chains, while learning about the key pillars of successful agri-fintech models.

Speakers:

Aliou Maïga, Regional Industry Director, Financial Institutions Group, Africa, International Finance Corporation

Hamza Rkha Chaham, Chief Executive Officer, Sowit

Tesfaye Bedada, Head of Agronomy and Supply Chain, Soufflet Malt Ethiopia

Abrhame Endrias, Founder and Managing Director, Lersha

Moderator:

Riadh Naouar, Manager, FIG Africa Upstream and Advisory, North, West and Central Africa, International Finance Corporation

Tue, Sep 16
4:00pm - 4:35pm

Forum Stage (Ground Floor)

Leveraging Digital Payments for the Next Wave of Financial Inclusion

Digital payments are fundamentally transforming how SMEs operate and access financial services. But only 35% of SME payments in Sub-Saharan Africa remain digital, highlighting massive untapped potential. Traditional cash-based systems have excluded millions of small businesses from formal financial ecosystems, but digital payment innovations now enable real-time cash flow management, instant settlements, and access to embedded financial services like micro-lending and insurance. The panel will explore how digital payment platforms are creating new pathways to financial inclusion, from mobile money services that enable street vendors to accept cashless payments to embedded finance solutions that provide instant working capital based on transaction history. Discussions will cover practical innovations like QR code payments, digital wallets, and instant settlement systems that improve cash flow predictability for SMEs. Expect insights on how payment data is revolutionizing credit assessment for underbanked businesses, the role of mobile money in building economic resilience during disruptions, and strategies for scaling digital payment adoption among informal sector enterprises to drive broader financial inclusion.

Speakers:

Caroline Cerruti, Lead Financial Sector Specialist, Southern Africa Region, The World Bank

Gabriel Swanepoel, Country Manager, Southern Africa, Mastercard

Amira Karim, Head of International Public Policy, Payments & Financial Services, Amazon

Moderator:

Pat Patel, Chief Executive Officer, MEA, USA, LATAM & Forums, Global Finance & Technology Network (GFTN)

Tue, Sep 16
4:40pm - 5:25pm

Forum Stage (Ground
Floor)

Aligning Supply & Demand of Capital: Strategies for Strengthening Investment Readiness of SMEs

SMEs face significant challenges navigating unfamiliar financing options and understanding trade-offs between different capital types, while investors struggle to build promising pipelines and identify businesses capable of meeting due diligence requirements. This fundamental mismatch between SME preparedness and investor expectations creates barriers that prevent viable businesses from accessing growth capital they need to scale and compete effectively.

The panel will examine practical strategies for preparing SMEs for investment processes, from financial documentation and governance structures to business model validation. Expect insights on how intermediaries bridge knowledge gaps and support fit-for-purpose deal structuring; investor perspectives on building viable pipeline and evaluating SMEs for investment potential; and successful case studies of businesses that transformed from investment-seeking to investment-ready through targeted strategies and preparation.

Speakers:

Dr. Dorothy Nyambi, Chief Executive Officer, Mennonite Economic Development Associates (MEDA)

Fanta Conde, Partner, CrossBoundary

Jared Miller, Chief Executive Officer, Accial Capital

Shaun Streaton, Chief Executive Officer, Urban Task Force Ltd.

Bernardo Aparicio, Chief Executive, Standard Bank Mozambique

Moderator:

Kalina B. Miller, Manager, FIG Southern Africa, International Finance Corporation

Tue, Sep 16
5:25pm - 5:35pm

Forum Stage (Ground
Floor)

From Dialogue to Impact: Commitments for the Future of SME Finance

This year's conference featured a series of high-level leadership dialogues focusing on enhancing SME resilience amid global macroeconomic pressures, disruptions in trade, and persistent financing gaps through technology innovation, supportive policy frameworks, and public-private collaboration as well as the role of Digital Public Infrastructure in driving financial innovation.

As the Global SME Finance Forum draws to a close after two days of dynamic discussion, this session addresses some of the pivotal questions:

1. What concrete actions need to be taken to translate the forum's rich insights into meaningful progress for SMEs?
2. What are the clear trends you have identified regarding the success of MSMEs over the past few years? What has changed in the MSME environment?
3. What are the most impactful interventions you have seen from governments and financial institutions that we should plan to scale and develop for the future?
4. What are the best examples of ecosystems built around MSMEs that we must look to as our "North Star" ideas?
5. What are we missing from our current package of support that we still need to ideate and consider for next year's conference?
6. How do you see the role of the SME Finance Forum going forward?

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Tue, Sep 16
5:35pm - 5:40pm

Forum Stage (Ground
Floor)

Global SME Finance Forum Stage Wrap up

Closing of the Forum Stage!

Moderator:

Sharanjit Leyl, MC, Chancellor, Bath Spa University

Tuesday, 16 September 2025
Public-Private Roundtables

Tue, Sep 16
10:45am - 12:15pm

Roundtable Room 2
(First Floor)

Strengthening SME Ecosystems for Inclusive Growth and Value Chain Integration

Small and medium-sized enterprises (SMEs) are the backbone of African economies, driving job creation, value chain integration, and inclusive growth. Yet, persistent barriers such as limited access to finance, liquidity constraints, insufficient technical capacity, and weak ecosystem coordination continue to constrain their full potential. Addressing these challenges requires holistic approaches that bring together capital, technical assistance, innovation, and partnerships across the ecosystem.

The Alliance for Entrepreneurship in Africa (AforE) has been launched as a collaborative platform to strengthen African SME ecosystems, build synergies across development partners and private investors, and accelerate innovative solutions. This roundtable will highlight concrete initiatives and investment models while providing a space for dialogue among ecosystem actors, including DFIs, investors, financial institutions, governments, and SMEs themselves.

The session will feature case studies from AfricInvest and Equity Bank, complemented by insights from the SME Finance Forum's global gap analysis. Participants will then engage in a moderated roundtable discussion on how to scale support for SMEs through value chain integration, financing innovation, and ecosystem strengthening.

Speakers:

Ethiopia Tafara, Regional Vice President, Africa, International Finance Corporation
Qamar Saleem, Global Head, SME Finance Forum
Hakim Khelifa, Senior Partner, AfricInvest Group
Collins Wanyonyi, Director SME Banking, Equity Bank (Kenya) Limited
Khady Evelyne Denise NDiaye, Director of Private Sector, UEMOA COMMISSION
Gloria Mamba, Chief Executive Officer, Asset Management, Trade & Development Bank Group
Dr. Markus Schulte, Deputy Head of Regional Office (South Africa), EIB
Claire Jolly, Deputy Head of the Regional Economic Service, French Treasury, Southern Africa, French Embassy in South Africa
Gokhan Kont, Investment Manager, FIG North Africa & the Horn of Africa, International Finance Corporation

Moderator:

Allon Raiz, Chief Executive Officer, Raizcorp

Tue, Sep 16
1:00pm - 2:30pm

Roundtable Room 1
(First Floor)

SME Banking Leaders League Roundtable: Breaking New Ground, Pioneering New Horizons

The roundtable discussion comprising of business heads/CEOs driving the SME banking businesses from across the world, we would discuss key topic shaping the future of SME financial services which resonates with theme of the conference:

- Access to markets – how can ecosystem be strengthened for SMEs to trade competitively in domestically and internationally;
- Access to skills - how the skills required for SMEs to succeed are radically changing and role of FIs in helping SMEs in the value of death;
- Access to Finance – which new instruments to prioritise (e.g. equity, embedded finance, sustainable finance, capital market solutions etc) and new segments to prioritise (e.g. creative industries, Health-Tech/Ag Tech/Insure-tech; D2C – Direct-to-Consumer).

The SME Banking Leaders league is an ongoing group of leaders who form a recently created thinktank led by SME Finance Forum members. Objective would be for the recommendations to be taken forward by the core league and turn into an actionable plan with key milestones agreed.

Speakers:

Andiswa Bata, Managing Executive: Business and Commercial Banking, Nedbank
Asif Riaz, Group Chief Consumer Banking, The Bank of Punjab
Bahaa Khashogji, Head of MSME, Banque Saudi Fransi (BSF)
Carol Oyedeji, Group Commercial Banking Head, Ecobank Transnational Inc
Ghana Msibi, CEO FNB Business, First National Bank (FNB)
Grant Prince, Chief Investment Officer, Fetola
Juan Esteban Jijon, SME Banking Head - VP, Produbanco Ecuador
Rajeev Chalisgaonkar, Head of Business Banking & NeoBiz, Mashreq
Simone Cooper, Head of Business and Commercial, Banking South Africa
Hon. Sylvester Adinam Mensah, Chief Executive Officer, Ghana Export-Import Bank
Dr. Vincent Zheng, Deputy General Manager, WeBank

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Tue, Sep 16
1:15pm - 2:45pm

Roundtable Room 2
(First Floor)

De-Risking SME Finance: From Data Deserts to Scalable Guarantees

Across emerging markets, SME lenders face a dual challenge: insufficient credit data and high perceived risk. This session explores how the convergence of alternative data models, credit guarantees, and shared infrastructure can unlock responsible, scalable SME finance. It will bring together perspectives from market enablers, data infrastructure builders, DFIs, and policy shapers to examine what it takes to bridge the data gap and de-risk SME lending at scale.

1. What types of alternative data (e.g. cashflow, mobile usage, behavioural patterns, utility payments) are proving effective in improving SME credit scoring in underserved markets?
2. How can regulators and DFIs balance innovation with consumer protection in the deployment of non-traditional credit data?
3. What standards and frameworks are emerging to govern the responsible use of SME data, and how can they underpin scalable guarantee and risk-sharing programs?
4. What role do credit guarantees, blended finance tools, and DFIs play in supporting lenders adopting new forms of data-driven credit assessment?
5. How can multilateral institutions and technical assistance partners help build, finance, and operationalize inclusive, cross-border SME data infrastructure?

Speakers:

Abdul Vally, Country Manager/CEO, Coface South Africa

Johann Choux, Regional Director - Southern Africa & Indian Ocean, Proparoo

Loid Danga, Investment Officer, IFC

Nagla Bahr, EMGN – Lead Representative, NGI – African Continental Coordinator & BOD – Executive Board Member, CGC-Egypt (Credit Guarantee Company)

Parag Ekbote, Chief Business Officer, Veefin Group

Saurav Bhattacharyya, Chief Executive Officer, Proxtera Pte Ltd

Madhusudanan R, Co-founder, M2P Fintech

Vittorio Di Bello, Director, Financial Institutions Group, LAC/EUR, International Finance Corporation

Moderator:

Homam Hashem, Chief Executive Officer, Kafalah SME Loan Guarantee Program

Tue, Sep 16
3:00pm - 4:30pm

Roundtable Room 1
(First Floor)

Building Entrepreneurial Pathways Across the Continent

Africa faces a pressing unemployment challenge, particularly among youth. As of 2024, the continent's youth unemployment rate stands at over 30%, with more than 12 million young people entering the labour force each year, but only 3 million formal jobs created annually. SMEs already account for 80% of employment in many African countries, yet their growth is constrained by limited entrepreneurial capacity, skills gaps, and weak enabling ecosystems. In this context, investing in entrepreneurial skills is not only a development imperative but a key strategy for driving sustainable job creation.

Founders of high-growth African fintechs are demonstrating how digital innovation can expand markets, formalise micro-enterprises, and create employment pathways. However, unlocking this potential at scale requires targeted support: building digital literacy, strengthening data-driven decision-making, and embedding financial and operational resilience in business models.

Potential discussion points:

1. What entrepreneurial skills are most critical for African SME owners in a digital-first economy?
2. How can fintechs, banks, and development actors co-create scalable skills programs for underserved entrepreneurs?
3. What models are succeeding in building practical business competencies (e.g. inventory management, pricing, working capital planning) through mobile-first tools?
4. How do we equip founders to navigate regulatory complexity, cross-border expansion, and partnership development?
5. What role can AI and open data play in enabling smarter, faster entrepreneurial decisions at the last mile?
6. How do we integrate entrepreneurial training into broader financial health and inclusion strategies?

Speakers:

Altesh Bajoo, Chief Investment Officer, Flow48

Angela Wambugu, Director, Advisory Services, Africa, Women's World Banking

Carmia Lureman-Norton, Head of Strategic Delivery & CX, JUMO

Davis Albohm, Director, Global Partnerships, Stanford Seed

Dishi Smit, Head of Strategic Partnerships, OTT Mobile Technologies

Garth Rossiter, Chief Risk Officer, Lula

Johan Van Der Merwe, CEO, Financial Services, AutoChek

Lyndwill Clarke, Head, Consumer Education, Financial Sector Conduct Authority (FSCA)

Thabang Chiloane, Head: Financial Inclusion and Public Policy, The Banking Association South Africa

Moderator:

Hector Shibata Salazar, Chief of Global Digital Finance, International Finance Corporation

Tuesday, 16 September 2025

Workshops

Tue, Sep 16
10:00am - 10:30am

Workshop Room (First
Floor)

Meet ALFIE - Reinventing SME Finance Knowledge, Powered by AI

The SME Finance Forum and GFTN invites you to an exclusive session introducing ALFIE (Adaptive Layered Finance Intelligence Engine) - an AI-powered research and report generation platform designed for financial institutions.

In today's world, MSME data is scattered across multiple sources, making research slow, fragmented, and resource intensive. Moreover, there is immense research, best practices, innovations, and data that SME Finance Forum has gathered over the last decade that remains underutilised. ALFIE changes that.

Built on trusted data from IFC, SME Finance Forum, World Bank, and proprietary sources, ALFIE consolidates information and generates tailored insights at the click of a button.

Why join this session?

- Learn how ALFIE helps financial institutions streamline research and market intelligence.
- See how specialized AI agents provide personalized advisory and insights across global markets.
- Experience ALFIE live in action with a demo showcasing how the platform answers complex questions and generates executive-ready reports in minutes.

Join us to explore how ALFIE can become your strategic intelligence partner - helping you make faster, smarter, and more impactful decisions for achieving your strategic and business goals in SME finance.

Moderators:

Madhuvarshitt Yerramilli Subramanya, Director, Engineering, Global Finance & Technology Network (GFTN)

Qamar Saleem, Global Head, SME Finance Forum

Sarah Chataing, Knowledge and Partnerships Lead, SMEFF

Tue, Sep 16
11:00am - 11:30am

Workshop Room (First
Floor)

Powering Africa's SMEs - Financing, Innovation & Inclusion Without Borders – Powered by Ecobank Group

The curation of content and speakers was wholly managed by Ecobank Group and does not reflect the views of the organisers or its staff.

Join us for an in-depth look at how Ecobank is reshaping the future of SMEs across Africa. This workshop will explore how the bank is empowering over 1.3 million SMEs in 33 countries through innovative financial products, digital platforms, and strategic partnerships that drive sustainable growth and inclusion.

In this session, you will:

- **Discover Ecobank's Pan-African SME Strategy:** Understand how the bank supports SMEs across the continent with tailored products that foster growth in diverse markets.
- **Explore Impact-Driven Innovation & Inclusion:** Learn how Ecobank's Ellevate initiative is empowering women-led businesses, how green financing pilots are fuelling sustainable enterprises, and how embedded credit solutions through platforms like MTN, JUMO, and Nvoicia are revolutionising access to finance.
- **Unlock Cross-Border Trade & Payment Solutions:** Dive into tools like the Single Market Trade Hub and SME Business App, designed to simplify access to AfCFTA markets and boost cross-border trade.
- **Harness the Power of Data & Analytics:** Learn how data-driven insights are transforming the SME finance landscape, allowing for personalized services and scalable growth opportunities.

- Interactive Session on Ecosystem-Based Finance: Engage with industry leaders as we discuss inclusive financial strategies tailored for women, youth, and green enterprises in the digital age.

This is your chance to see how innovation, inclusion, and cross-border solutions are driving the next wave of SME growth in Africa, all while building a more sustainable and equitable future for all.

Speakers:

Carol Oyedeji, Group Commercial Banking Head, Ecobank Transnational Inc

Kobina Bedu Solomon, Group Manager, Local Corporates, Ecobank Group

Kingsley Adofo-Addo, Group Commercial Banking Manager, SMEs and Partnerships, Ecobank Transnational Incorporated

Moderator:

Barbara Amouzou, Group Digital Communication & Projects Lead Officer, Ecobank

Tue, Sep 16
1:00pm - 1:30pm

Workshop Room (First Floor)

Empower Emerging Markets: Detect Fraud Before It Happens with Tazama – Powered by Tazama.org

The curation of content and speakers was wholly managed by Tazama and does not reflect the views of the organisers or its staff.

Join in the movement that is transforming fraud detection and driving financial inclusion in emerging markets.

In today's rapidly digitizing world, fraud is a growing threat, especially in emerging markets where SMEs are most vulnerable. Tazama.org is here to change that. We're offering a practical, mission-driven tool that not only combats fraud but also supports inclusive digital financial ecosystems.

Why Attend?

Global & Scalable Solutions: Learn how Tazama's fraud detection tools are designed for wide-reaching deployment, bringing robust security to emerging markets without prohibitive costs.

Open-Source Innovation: Join a community that values transparency, collaboration, and adaptation to make fraud detection tools work for everyone.

State-of-the-Art Functionality: Discover the power of real-time monitoring, rapid fraud response, and built-in compliance for seamless SME finance.

Key Highlights:

Interactive Demo/Use Case: Dive deep into Tazama's real-time fraud detection features. Watch how suspicious transactions are flagged live (or through captured video/screens) to see the technology in action.

Use-Case Storytelling: Hear from our partners Sybrin, Paysys, and AO Group about how mobile money providers are deploying Tazama to enhance user trust, reduce fraud, and boost financial inclusion.

Collaborative Brainstorming Session: Let's make this workshop interactive! Discuss the unique challenges you face in your market and explore how Tazama can help address them. How can this tool fit into your organization or ecosystem?

By joining, you will not just help shape Tazama's platform roadmap - you'll empower millions of SMEs to transact securely, fostering global financial inclusion, and contributing to a future of safer digital economies.

Speakers:

Matt Bohan, Sr. Program Officer, Gates Foundation

Justus Ortlepp, Head of Product, Tazama

Roland Van Hee, Chief Technology Officer, Sybrin Technologies

Karim Jindani, Chief Executive Officer, Paysys Labs

Michelle Semple, Head of Growth & Operations, The Linux Foundation - Project Tazama

Tue, Sep 16
3:00pm - 3:30pm

Workshop Room (First Floor)

Introducing the SME Banking Toolkit – Practical Tools for Segmentation and Inclusive Growth - Powered by ConsumerCentrix and Dalberg

The curation of content and speakers was wholly managed by ConsumerCentriX and Dalberg and does not reflect the views of the organisers or its staff.

Small and medium enterprises (SMEs) are the backbone of global economies - yet a staggering \$4.1 trillion financing gap still holds them back. Banks want to close this gap, but too often lack the tools to profitably serve the diverse needs of SMEs.

This workshop unveils the new SME Banking Toolkit, with a special spotlight on the Women SME Segmentation Tool developed by the Argidius Foundation, ConsumerCentriX, Dalberg, GSG Impact, SMEFF, We-Fi, and other partners.

Instead of relying on size-based definitions, the toolkit introduces a growth-based segmentation model that empowers banks to design tailored products and services for high, moderate, and low-growth SMEs - including women-led enterprises.

Through case studies and real-world examples, participants will gain practical insights into how segmentation can unlock new opportunities for inclusive SME banking. Attendees will also be invited to share feedback on applying these tools to their own markets and institutions.

Speakers:

Kusi Hornberger, Partner, Dalberg

Anna Gincherma, Partner, ConsumerCentriX

Tue, Sep 16
4:00pm - 4:30pm

Workshop Room (First Floor)

Unlocking the Future of Working Capital Finance with GenAI – Powered by Veefin Group

The curation of content and speakers was wholly managed by Veefin Group and does not reflect the views of the organisers or its staff.

Step into the future of working capital finance and explore how Generative AI is transforming the landscape of credit assessment, risk modelling, and financial decision-making.

In this workshop, discover how financial institutions are harnessing GenAI to:

- Enhance Credit Risk Assessments: Achieve faster, more accurate evaluations for MSMEs.
- Streamline Documentation: Automate processes to save time and reduce costs, all while ensuring compliance.
- Revolutionise Onboarding: Accelerate the onboarding process with personalized, AI-driven solutions.
- Boost Access to Supply Chain Finance: Make working capital more accessible, especially for underserved MSMEs.

We'll dive into real-world case studies where GenAI is making a tangible impact, from reducing operational overheads to speeding up decision-making. Plus, explore how you can seamlessly integrate GenAI into your existing financial workflows for improved efficiency, agility, and control.

As we look ahead, we'll also cover key challenges and considerations around compliance, data privacy, and ethical implications when adopting AI across financial platforms.

This workshop is your opportunity to get ahead of the curve and understand how to leverage GenAI tools to drive innovation, efficiency, and competitive advantage in your working capital strategies.

Speaker:

Parag Ekbote, Chief Business Officer, Veefin Group

Wednesday, 17 September 2025

Workshops

<p>Wed, Sep 17 8:30am - 9:20am</p> <p>SMEFF Community Meeting Room (First Floor)</p>	<h3>SMEFF Community Meeting: Catalysing Impact</h3> <p>This session highlights the SME Finance Forum's (SMEFF) transformation journey, showcasing key achievements, strategic priorities, and the collective engagement model. Get an insider's view of SMEFF's latest milestones, including fresh insights from the member survey and contribute in shaping the future enablers meant to solve MSME finance gap. Be inspired as a panel of dynamic member institutions share firsthand experiences from their impact driven initiatives and how SMEFF has and can amplify their success, and open new pathways for innovation and growth. The session will conclude with an open, interactive Q&A, giving you the chance to shape what comes next.</p> <p>Speakers: Pat Patel, Chief Executive Officer, MEA, USA, LATAM & Forums, Global Finance & Technology Network (GFTN) Ody Akhanoba, Director, SME Development, African Export-Import Bank Paula Pelaez, Director of MSME, Gender, Diversity and Inclusion, IDB Invest Andiswa Bata, Managing Executive: Business and Commercial Banking, Nedbank</p> <p>Moderator: Qamar Saleem, Global Head, SME Finance Forum</p>
<p>Wed, Sep 17 9:40am - 11:10am</p> <p>SMEFF Community Meeting Room (First Floor)</p>	<h3>Innovation Hub: Digital Finance</h3> <p>The Digital Finance Innovation Hub session is open to participants interested in advancing digital finance for SMEs. Together, attendees will help define goals and key activities for the year ahead, ensuring the Hub's structure and learning agenda reflect the most pressing opportunities and challenges in the fast-evolving world of digital finance. This session will also spark fresh thinking with the introduction of two timely and thought-provoking problem statements:</p> <ul style="list-style-type: none">• How are AI and alternative data reshaping credit as we know it?• What does it take to truly digitize the SME borrower?• Join the session to exchange ideas, set the agenda, and co-create actionable solutions at the frontier of digital finance. <p>Join the session to exchange ideas, set the agenda, and co-create actionable solutions at the frontier of digital finance.</p> <p>Speakers: Namita Datta, Principal Economist, International Finance Corporation Flor Anicama, MIS Finance Director, Banco de Crédito del Perú (BCP) David Laithwaite, Head, Enterprise Lending, Africa Regions, Standard Bank Dr. Sanjay Kalpage, Senior Financial Specialist, FIG Africa, International Finance Corporation Shelley Anderson, Chief Development & Impact Officer EMEAA, Alliance for Innovative Regulation Kagiso Mothibi, Chief Executive Officer, Fintech MTN South Africa</p> <p>Moderator: Sarah Chataing, Knowledge and Partnerships Lead, SMEFF</p>
<p>Wed, Sep 17 9:40am - 11:10am</p> <p>Workshop Room 1 (First Floor)</p>	<h3>Innovation Hub: Supply Chain Finance</h3> <p>The Supply Chain Finance Innovation Hub session will commence by aligning participants on the Hub's mission, key takeaways from past activities, and introducing three of the most pressing problem statements shaping the future of SCF.</p> <p>Participants will then engage in a highly interactive, rotating group discussion, with each group contributing to all three topics. This dynamic format encourages cross-pollination of ideas, peer learning, and the co-creation of practical insights and solutions.</p>

The session will conclude with a plenary wrap-up to share key findings, spotlight emerging themes, and set the tone for follow-up actions. Co-led by SME Finance Forum members serving as Hub Co-Chairs, this session is designed to foster collaboration and drive real progress on the Innovation Hub's agenda.

Speakers:

Gavin Tarr, Head of Working Capital Solutions, FNB Commercial

Femi Akinrebiyo, Global Manager, Manufacturing and Trade Supplier Finance, International Finance Corporation (IFC)

Parag Ekbote, Chief Business Officer, Veefin Group

Ram Iyer, Founder & Chief Executive Officer, Vayana

Fahd Diouri, Operations Officer, International Finance Corporation

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Wed, Sep 17
9:40am - 11:10am

Meeting Room 2 (First Floor)

Innovation Hub: Women Entrepreneurs Finance

The Women Entrepreneurs Innovation Hub session will hold a solution clinic focus on the three key challenges in financing women entrepreneurs. Participants will engage in structured discussions to share cross-regional insights, lessons learned, and practical solutions. The goal is to generate actionable recommendations and implementation strategies that stakeholders such as financial institutions, policymakers, and ecosystem partners can adopt to improve access to finance for women-owned SMEs.

Speakers:

Aria Widyanto, Chief Risk and Sustainability Officer, Amarthia

Kingsley Adofo-Addo, Group Commercial Banking Manager, SMEs and Partnerships, Ecobank Transnational Incorporated

Carol Oyedeji, Group Commercial Banking Head, Ecobank Transnational Inc

Ody Akhanoba, Director, SME Development, African Export-Import Bank

Pearl Nkrumah, Africa Head, Retail & Digital Banking (Excl. Nigeria), Access Bank Plc

Karyl Akilian, Director, Marketing and Business Development, Financial Alliance for Women

Momen Syed Abdul, Additional Managing Director & Head of SME Banking, BRAC Bank PLC

Chilufya Mutale-Mwila, Co-founder & Chief Executive Officer, Eshandi

Dr. Colin Daley, Senior Global Advisory Specialist, IFC

Moderator:

Samantha Sangster, Membership Coordinator, SME Finance Forum

Wed, Sep 17
9:40am - 11:10am

Workshop Room 2 (First Floor)

Innovation Hub: Sustainable SME finance

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.

Agenda:

- Innovation Hub Business (30 minutes) - Juan Esteban and Vikram to moderate
 - Presentation on the previously agreed upon structure and objectives of the Sustainable SME Finance Innovation Hub as a reminder for members
 - Discussion on setting the goals and activities for the upcoming year
 - Discussion on need for new/additional co-chairs and the process for nominations to be submitted
- Presentation on new initiatives and resources available to members (60 minutes – 20 minutes for each presentation and subsequent discussion)
 - IFC FIG Team - We will hear from IFC team on the sustainability training that is given to FIG staff and could potentially be given to Fis, purpose is to know what IFC team can offer when member banks engage in their home countries and to get

- feedback on the interest of members on receiving this training if it were made available
- UN Climate Champions - We will hear from an update from the UN Climate Champions on the Climate-proofing SMEs Sustainability Sprint roll out and as well as have opportunity for feedback and suggestions
 - OECD Guidance on SME sustainability reporting - OECD will present their guidance on simplified sustainability reporting including selected common indicators and the value proposition for each indicator (Presenter: Marija Kuzmanovic)
 - Recommendations for the design and implementation of simplified reporting for SMEs
 - Discussion on applicability to Hub members and their clients and how this might be adopted by participants
 - Q&A, feedback, and suggestions

Speakers:

Vikram Lodha, Chief Executive Officer, 360tf
Juan Esteban Jijon, SME Banking Head - VP, Produbanco Ecuador
Marija Kuzmanovic, Policy Analyst and Project Coordinator, OECD
Juliana Alvim, Institutional Relationship Manager, BNDES
Deo Onyango, Senior Industry Specialist - Sustainable Finance, IFC
Reitumetse Molotsane, Africa Director, Climate High-Level Champions

Moderators:

Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, International Finance Corporation (IFC)
Nora Brown, Head of Operations, SME Finance Forum

Wed, Sep 17
 9:40am - 11:10am

Meeting Room 1 (First Floor)

Innovation Hub: Agri-Finance

The Agri-finance innovation hub will focus on some of the critical issues faced by financial institutions in expanding their agricultural lending, including:

1. Lack of Reliable Farmer Data due to incomplete or non-existent farmer profiles which makes credit risk assessment difficult
2. High transaction costs due to manual processes and geographic dispersion
3. Absence of traditional collaterals
4. Low financial literacy
5. Weak Integration with Agri Value Chains

This session will bring together stakeholders to discuss practical solutions, share field-tested approaches, and identify scalable innovations that can support more inclusive and sustainable agricultural finance.

Speakers:

Asif Riaz, Group Chief Consumer Banking, The Bank of Punjab
Joaquim Pedro de Vasconcelos Cordeiro, Manager Agriculture and Sustainability, BNDES
Md. Mohsinur Rahman, SVP - Head of SME Business Support, Brac Bank PLC
Mahmud Rahman, Co-founder & Chief Executive Officer, WeGro Global
Dr. Andrea Campher, Senior Manager, Sustainability, Agribusiness, Standard Bank

Moderator:

Hourn Thy, Head of Operations, SME Finance Forum

Wed, Sep 17
 9:40am - 11:10am

Boardroom (First Floor)

Innovation Hub: Non-Financial Services

Access to skills is a critical element for SMEs to succeed, in addition to access to finance and access to markets. Especially in this age of rapid technological evolutions and global disruptions, it's important that financial sector stakeholders play an important role in building skills of SMEs making them future ready and resilient to external shocks. Hence SME Finance Forum's "The Non-Financial Services Innovation Hub" will serve as a collaborative platform to gather insights, share experiences, and replicate global best practices. This solutions clinic would focus on key case studies as well as 5

key problem statements which participants would engage actively to solve. These contributions will also inform the development of a dynamic Best Practice Guide - an adaptable resource capturing proven strategies, success stories, and practical recommendations for implementing NFS across diverse ecosystems.

Speakers:

Mumbi Maina, Senior Access to Finance Officer, International Trade Centre

Bahaa Khashogji, Head of MSME, Banque Saudi Fransi (BSF)

Carissa Reiniger, Chief Executive Officer, Silver Lining Ltd, USA

Jan Smith Ramos, Founding Partner, KoreFusion

Issac Matzner, Partner, KoreFusion

Jay Singer, Executive Advisor and SME Payments Expert, Korefusion

Stella Masinde, Senior Operations Officer, IFC

Thomas Kuncheria, Senior Vice President - SME Solutions, Mastercard

Patrick Reily, Co-founder, Uplinq

Benjamin Metho, Head SME Banking, Co-operative Bank of Kenya

Jeremy Lang, Managing Director, Business Partners Limited

Moderator:

Minerva Kotei, Gender, Data and Awards Lead, International Finance Corporation (IFC)

Wed, Sep 17
11:15am - 12:45pm

SMEFF Community
Meeting Room (First
Floor)

Training: Digital Lending for MSMEs: Streamlining the Credit Lifecycle

This interactive training session explores how fintechs, tech-enabled companies, financial institutions, and incumbent players can leverage digital infrastructure and emerging technologies to automate and optimize the end-to-end lending process for micro, small, and medium-sized enterprises (MSMEs).

Participants will gain practical insights into critical topics such as the use of alternative data, AI-driven credit scoring models, payments infrastructure, data management, and reporting. The session will also highlight the latest innovations, best practices, and common challenges in designing scalable and inclusive digital lending solutions.

Real-world case studies presented by successful fintech entrepreneurs and SME Finance Forum (SMEFF) members will provide a grounded view of what's working in the field, offering participants actionable lessons and inspiration to apply in their own contexts.

Speakers:

Hector Shibata Salazar, Chief of Global Digital Finance, International Finance Corporation

Chilufya Mutale-Mwila, Co-founder & Chief Executive Officer, Eshandi

Kyle Meade, Chief Operating Officer, Cascade

Dr. Vincent Zheng, Deputy General Manager, WeBank

Jared Miller, Chief Executive Officer, Accial Capital

Moderator:

Sarah Chataing, Knowledge and Partnerships Lead, SMEFF

Wed, Sep 17
11:15am - 12:45pm

Workshop Room 1
(First Floor)

Training: SCF 5 Corner Model: Winning Tools and Solutions

The training session, SCF 5-Corner Model: Winning Tools and Solutions will showcase a dynamic mix of practical use cases, proven tools, research and new initiatives that advance Supply Chain Finance (SCF) for SMEs.

Bringing together industry experts, financial institutions, corporates, technology providers and development partners, the session provides insights to successful SCF implementations, innovative technologies enabling SCF for SMEs, and new tools and standards that promote trust, transparency, and sustainability in supply chains.

Speakers:

Tuyen D. Nguyen, Global Lead, Advisory, Climate Business Department, International Finance Corporation

	<p>Sachin Sharma, Chief Growth Officer, M1xchange Opelo Motswagae, Executive Director, Ticano SME Finance John Molanda, Head Trade & Working Capital (Product Management), ABSA Group</p> <p>Moderator: Makiko Toyoda, Global Manager, International Finance Corporation</p>
<p>Wed, Sep 17 11:15am - 12:45pm</p> <p>Meeting Room 1 (First Floor)</p>	<h2 style="color: #E67E22;">Training: Enabling Smart Finance: Data-driven financing for Agriculture</h2> <p>The training session explores innovative, data-driven approaches to financing agriculture and agribusiness, moving beyond traditional collateral-based models. It introduces participants to the use of financial technology (fintech) and artificial intelligence (AI) in assessing creditworthiness, managing risk, and enabling access to finance for smallholder farmers and agribusinesses.</p> <p>Participants will learn how alternative data sources—such as satellite imagery, weather patterns, mobile transactions, e-wallet activity, input purchases, and supply chain data—can be leveraged to build digital credit profiles. The session will highlight AI-powered credit scoring models, digital platforms, and embedded finance solutions that support timely and tailored financing throughout the agricultural value chain.</p> <p>Through case studies and interactive discussions, the session will showcase successful models in different regions and equip financial institutions, and fintech innovators, with the tools to design scalable, inclusive, and sustainable agri-finance solutions.</p> <p>Key Topics:</p> <ul style="list-style-type: none"> • The nature of AgTechs and the kind of services AgTechs can provide to financial institutions. • Benchmark of AgTech services against the six pillar model developed by IFC and how AgTechs can reduce cost to serve and de-risk lending for financial institutions • Case Study on how SOWIT, Morocco, de-risks lending for their partner financial institutions along with a demonstration of the type of data the AgTech can provide to a financial institution. • Case Study on how Adapta creates farm scores solely using data, which are provided as input to credit scoring algorithms for financial institutions <p>Speakers: Margarete Biallas, Agri-Finance Practice Lead, FIG AS/US Africa, International Finance Corporation Hamza Rkha Chaham, Chief Executive Officer, Sowit German Vegarra, Founder & Chief Executive Officer, ADAPTA Inc. Abrhame Endrias, Founder and Managing Director, Lersha Riadh Naouar, Manager, FIG Africa Upstream and Advisory, North, West and Central Africa, International Finance Corporation Tesfaye Bedada, Head of Agronomy and Supply Chain, Soufflet Malt Ethiopia</p> <p>Moderator: Hourn Thy, Head of Operations, SME Finance Forum</p>
<p>Wed, Sep 17 11:15am - 12:45pm</p> <p>Boardroom (First Floor)</p>	<h2 style="color: #E67E22;">Training: Providing integrated solutions - lending, transactional, non-financial</h2> <p>The best practice SME banking business models rely on combining lending with non-lending solutions to ensure a balanced and risk mitigated business models emerge and sustain. This also allows for data capture, wallet share maximising, client retention, fee income growth and liability income maximization. Hence this training sessions would give example of models that allow for balancing revenue and risk while managing SME finance businesses and examples of non-lending solutions for supporting SMEs to remain resilient. We would have a arrange of financial services (banks, fintechs, payment service providers etc.) showcasing their proven models that enabled their</p>

business growth by leveraging new technologies and bundling non-financial services. We would also showcase power of partnerships enabling data-driven models and curating impactful integrated solutions.

Speakers:

Mumbi Maina, Senior Access to Finance Officer, International Trade Centre
Andiswa Bata, Managing Executive: Business and Commercial Banking, Nedbank
Rajeev Chalisgaonkar, Head of Business Banking & NeoBiz, Mashreq
Carissa Reiniger, Chief Executive Officer, Silver Lining Ltd, USA
Patrick Reily, Co-founder, Uplinq
Thomas Kuncheria, Senior Vice President - SME Solutions, Mastercard
Jeremy Lang, Managing Director, Business Partners Limited
Stella Masinde, Senior Operations Officer, IFC

Moderator:

Minerva Kotei, Gender, Data and Awards Lead, International Finance Corporation (IFC)

Wed, Sep 17
11:15am - 12:45pm

Workshop Room 2
(First Floor)

Training: Nature and Circular Economy Finance Opportunities and Innovation in Data Management

A global financing gap of US\$700 billion per year threatens progress on climate, biodiversity, and land restoration goals—such as limiting warming to 1.5°C, protecting 30% of land and sea, and achieving land degradation neutrality by 2030.

The training session will offer practical guidance on nature finance and showcase best practices for investors, financial institutions, and private companies, drawing from ICMA's Sustainable Bonds for Nature: A Practitioner's Guide. We will also go over the recently launched Harmonized Circular Economy Finance Guidelines which aims to help investors, financial institutions and private companies identify and quantify opportunities to channel financing to projects that support a circular economy. We will provide guidance to identify activities that are eligible for circular economy finance. The session will touch on some data-related challenges and highlight example of solutions to help small and medium-sized enterprises (SMEs) meet reporting requirements tied to sustainable investments.

Speakers:

Clinton Abbott, Executive Vice President, SunTec Business Solutions
Elan Theeboom, ESG Lead, Arise Investment
Francisco Avendano, Global Lead - Climate Finance, International Finance Corporation (IFC)
Veronica Nyhan Jones, Global Head, Climate Capacity and Inclusion Accelerator, International Finance Corporation (IFC)
Naadiya Moosajee, Co-founder & CIO, Womhub

Moderator:

Nora Brown, Head of Operations, SME Finance Forum

Wed, Sep 17
11:15am - 12:45pm

Meeting Room 2 (First Floor)

Training: Innovative Funding Models, Data Collection Methodologies and Toolkits for Financing Women Entrepreneurs

The training session examines practical innovations in credit assessment, focusing on how technologies like machine learning, AI, and alternative data are changing how lenders evaluate risk especially for women entrepreneurs. Participants will explore how these tools improve access to finance for underserved segments.

The session will also address the issue of gender and unconscious bias in credit models. Using real case studies, attendees will discuss the risks of biased algorithms and explore strategies for building more transparent and inclusive credit assessment systems.

Speakers:

Mahbubur Rahman, Head of Small Business (East), Ho Liability & CM, Chief Bancassurance Officer, BRAC Bank

Anna Gincherman, Partner, ConsumerCentriX

Robyn Oates, Head of Sustainable Finance, UN Women

Angela Wambugu, Director, Advisory Services, Africa, Women's World Banking

Inez Murray, Chief Executive Officer, Financial Alliance for Women

Ben Ayitey-Adjin, LEAD ACCESS TO FINANCE, Mastercard Foundation

Manar Korayem, Senior Operations Officer, International Finance Corporation

Moderators:

Samantha Sangster, Membership Coordinator, SME Finance Forum

Dr. Colin Daley, Senior Global Advisory Specialist, IFC

Wed, Sep 17
12:45pm - 1:30pm

Networking Area

Lunch break

Wed, Sep 17
2:00pm - 4:00pm

External Location

[Study Visit - By Registration Only] Standard Bank Group: Smart Tools and Solutions for Scalable SME Business Growth

1. Turning Data into Client-Centric Conversations- Smart²

Smart² Personalisation – Turning Data into Client-Centric Conversations

At Standard Bank, client growth is a true partnership enabled through proactive and personalized engagements, which is deeply embedded into the values of being a people-driven business. Inspired by the transformative potential of data science, behavioral science, and artificial intelligence in financial services, we recognized the opportunity to revolutionize our client engagements to simplify business growth for every client.

Smart2 is our intelligent recommendation engine that enables our client coverage teams to have proactive and meaningful conversations with our clients. Smart2 harnesses the power of Data and Behavioral Science to generate contextually relevant client-centric engagements. Relationship Managers use Smart² to understand our clients' needs and it enables them to show up as trusted advisors allowing them to manage their portfolios, drive entrenchment, retention and deliver a superior client experience.

- Speaker: Anna Matthews - Head, Personalisation

2. Empowering Merchants to Scale Smarter – SimplyBLU

SimplyBLU – Empowering Merchants to Scale Smarter

SimplyBLU is an all-in-one merchant platform designed to simplify operations and drive growth for small and medium-sized businesses. With features like seamless payment processing across card machines and online channels, real-time business insights, and employee management tools, it empowers merchants to operate more efficiently and make smart decisions. The platform also offers

robust inventory control and enables easy setup of zero-fee online storefronts, helping businesses expand their digital footprint without added costs. Built for flexibility and scale, SimplyBLU helps entrepreneurs monitor performance, streamline staff operations, and improve customer experience. By combining payment processing, data analytics, operational support, and simplified commerce in one solution, SimplyBLU acts as a strategic partner in business success—freeing business owners to focus on growth while leaving the day-to-day complexity behind. It is the smarter, more scalable way to run a successful, modern business.

- Speaker: Norman Nyawo – Head, Merchant Solutions

3.Flexible Funding for Growth-Driven Enterprises– BizFlex

BizFlex Lending- Flexible Funding for Growth-Driven Enterprises

BizFlex is a short-term, unsecured lending solution designed to simplify funding and support real business growth. Eligible clients are pre-approved monthly, receiving tailored offers with no need to apply. With flexible repayments linked directly to daily revenue earned, BizFlex removes the pressure of fixed instalments. Businesses benefit from full cost certainty through an upfront, fixed loan price in rands—no hidden charges or monthly fees. The process is entirely digital and seamless, with funds deposited within hours, making BizFlex a truly frictionless and responsive solution aligned to business cash flow realities.

- Speaker: Keldon Moodley – Head, Product BizFlex

Speakers:

Anna Mathew, Head of Personalisation, Business & Commercial Banking, South Africa, Standard Bank Group

Muzzafar Nagvadari, Executive Head, Merchant Solutions Sales and Service South Africa, Standard Bank South Africa

Babalo Fipaza, Senior Product Manager, BizFlex, Standard Bank

Wed, Sep 17
2:00pm - 4:00pm

External Location

[Study Visit - By Registration Only] FNB: Banking Innovations & Strategies driving SME growth and impact

Title: Banking Innovations & Strategies driving SME growth and impact

FNB is well known as a leader in innovation and customer-centric solutions and remains committed to finding ways to help, support and grow entrepreneurs. For SMEs, FNB has created a dedicated SME team to create customer-centric value propositions focused on the various SME sub-segments. These segments start in the informal township community through to formalised and sizable growth businesses. Embedded in customer understanding, the SME team focuses on value-creating, either through our value propositions and products to our digital technologies and payment innovations. FNB also believes strongly in the concept of shared value and believes that growing SMEs in South Africa will grow our economy and create much needed job opportunities.

Brief description about what the study visit will cover:

During the study visit participants would gain insights on the below broad categories facilitating banking for SME customers:

- Market Trends and needs of SMEs
- FNBs initiatives to help SMEs start, run, grow and optimize their business
- Creating additionality, access and impact through SME development
- Marketing and digital strategy

Speakers:

Sipho Silinda, CEO FNB Public Sector, FNB

Heather Lowe, Head of SME Development, First National Bank

Moderator:

Qamar Saleem, Global Head, SME Finance Forum

Wed, Sep 17
2:00pm - 4:00pm

External Location

[Study Visit - By Registration Only] SE Holdings: From soil to scale - Unlocking SME Growth through Aggregation and AgriTech

Title: From soil to scale: Unlocking SME Growth through Aggregation and AgriTech

SE Holdings is a South African-based investment and agribusiness development company focused on unlocking inclusive growth across rural and peri-urban economies. With a core mission to increase access to markets, finance, and sustainable production systems, SE Holdings supports emerging commercial farmers and SMMEs—particularly women and youth-led enterprises—through an innovative aggregation and offtake model.

The company's integrated approach spans the full agricultural value chain, from input financing and production support to post-harvest processing, logistics, and market access. SE Holdings also leads on digital innovation, including the development of Digi-30, a proprietary tool that assesses farmer and enterprise investment readiness.

Through its work with corporate offtakers, mining houses, and global sustainability partners, SE Holdings is actively driving climate-smart agriculture, financial inclusion, and the development of secondary rural economies. The company is a proud participant in the United Nations Global Compact, contributing to the SDGs through scalable, market-based solutions.

Explore SE Holdings' innovative approach to digitising agriculture through its Digi-30 investment readiness tool and inclusive aggregation model. The visit will highlight how SE facilitates finance and market access for agri-SMEs, with a focus on women and rural entrepreneurs. Key speakers will share insights on digital transformation, secondary economy development, and climate-smart production models driving sustainability and scale in South Africa's agri-value chains.

Speaker:

Liza Caisutti, Business Analyst and Financial Analyst, SE Holdings

Moderators:

Hourn Thy, Head of Operations, SME Finance Forum

Mpumi Maesela, Chief Executive Officer, SE Holdings

Wed, Sep 17
2:00pm - 4:00pm

External Location

[Study Visit - By Registration Only] Tsys Capital Group: Advancing SME Finance & Development through Enterprise & Supplier Development

Title: Advancing SME Finance & Development through Enterprise & Supplier Development.

Tsys Capital Group (Pty) Ltd is a niche Financial Services Group with operations in SME Development & Financing, Fund Management, Wealth, and Corporate Financial Advisory.

- Tsys Fund Managers (Pty) Ltd is a specialist Lender and Enterprise and Supplier Development (ESD) Fund Manager with an objective of making a lasting impact in the Small and Medium sized Enterprises (SME) development and ecosystem.
- Tsys (Pty) Ltd is a specialist SME Lender and Consultancy with an objective of making a lasting impact in the Small and Medium sized Enterprises (SME) development and financing ecosystem through the ESD lens.
- Tsys Advisory (Pty) Ltd is a specialist consultancy subsidiary focusing on Corporate Finance, Treasury Services, and ESD Consulting.
- Tsys Training Academy (Pty) Ltd is QCTO certified training subsidiary that provides SMME Capacity Building services in the form of Business Support, Skills Development Training, and Mentorship & Coaching.
- Tsys Wealth (Pty) Ltd is a specialist subsidiary with an objective to provide SMEs with including staff benefits planning, staff investments and savings, and insurance.

This study visit will explore South Africa's SME finance and development landscape through the lens of Broad-Based Black Economic Empowerment (B-BBEE) and Enterprise and Supplier Development (ESD). Modise will provide a foundational overview of BEE policy and how Tsys drives ESD to drive inclusive economic transformation. Sifeziwe will delve into the financing challenges facing SMEs and present Tsys' ESD-aligned funding strategies. Volente will examine the role of training and mentorship in ESD. The session will highlight practical, policy-driven approaches to unlocking SME growth within the BEE framework.

Agenda

- Welcome & Opening Remarks – Introduction to visit objectives and ESD context.
- Setting the Foundation: B-BBEE Policy & the Role of ESD
 - Historical context of SME development
 - Overview of BEE and ESD frameworks
 - Tsys' 3-peak model
- Bridging the Finance Gap: ESD-Aligned SME Funding
 - Barriers to SME access to finance
 - Tsys' ESD-based financing models
- Building Capacity: Training & Mentorship for SME Growth
 - South Africa's support landscape
 - ESD-aligned support
- Tea & Networking Break
- Interactive Dialogue
 - All Speakers + Moderator
 - Panel-style Q&A and discussion with delegates
- Key Takeaways & Participant Reflections
- Closing Remarks

Speakers:

Modise Motloba, Group Chief Executive Officer, Tsys Capital Group

Sifeziwe Ndlovu, Group Financial Director, Tsys Capital Group

Volente Morais, General Manager, Tsys Capital Group

Moderator:

Nora Brown, Head of Operations, SME Finance Forum

Wed, Sep 17
2:00pm - 4:00pm

External Location

[Study Visit - By Registration Only] The Tyme Era: Banking that is Transformative and Unconventional. Digital when it counts, Human when it matters.

Title: The Tyme Era: Banking that is Transformative and Unconventional. Digital when it counts, Human when it matters.

TymeBank is a South African digital-first bank focused on financial inclusion, offering low-cost banking services with no monthly fees and low transaction costs to all South Africans, including the underbanked. It provides digital account opening which is accessible via its online platform and has over 1,000 kiosks at retail partners like TFG and Boxer stores nationwide for access and cash deposits. The bank also includes products like MoreTyme, a buy-now-pay-later service with no interest, and through the recent acquisition of Retail Capital, it now provides funding for small and medium-sized enterprises (SMEs).

During the study visit, participants would gain insights into the following key areas, showcasing TymeBank's differentiated and emerging-market-tailored approach for both personal and SME banking:

- Market & Inclusion Trends: How digital-first banking is transforming access in underserved South African communities.
- Personal Banking Innovations: Deep dive into the exceptional onboarding journey, EveryDay account, GoalSave offering, SendMoney solution, MoreTyme product, and digital value-added features that drive savings, payments, and convenience.
- SME Banking Strategy: Examination of Business accounts, turnover-based lending from Retail Capital, and digital tools supporting all enterprises.

	<ul style="list-style-type: none"> • Digital and Retail Ecosystem: The role of kiosks in Boxer and TFG, plus partnerships embedding banking into everyday retail. • Technology & Data-Driven Banking: Use of TymeX, cloud-based infrastructure, AI analytics, and transaction data to drive personalisation, risk management, and scalability. • Financial Inclusion Outcomes: Strategies for onboarding low-income and remote users, expanding market reach, and turning customer acquisition into sustainable growth. <p>Speaker: Karl Westvig, Chief Executive Officer, Tyme Bank SA</p> <p>Moderator: Minerva Kotei, Gender, Data and Awards Lead, International Finance Corporation (IFC)</p>
--	---

<p>Wed, Sep 17 2:00pm - 3:30pm</p> <p>External Location</p>	<h2>[Study Visit - By Registration Only] - 22 On Sloane: Exploring Africa's Emerging Gaming Ecosystem</h2> <p>Title: Exploring Africa's Emerging Gaming Ecosystem</p> <p>22 On Sloane is the largest startup campus and entrepreneurial hub in Africa, committed to fostering innovation, creativity, entrepreneurship, and the development of SMEs. With our Flagship campus in Bryanston, Johannesburg, we have expanded our footprint to Green Point, Cape Town, where we continue to empower aspiring entrepreneurs and nurture the growth of start-ups and SMEs.</p> <p>As part of the Forum's commitment to showcasing innovative institutions shaping the future of SME financing 22 On Sloane will provide global leaders with an in-depth exploration of Africa's rapidly growing gaming industry.</p> <p>The session will highlight the opportunities within the local gaming ecosystem, emphasizing how strategic financial support and collaborative partnerships can unlock the potential of gaming-focused SMMEs. Participants will gain insights into the ecosystem's current progress, emerging trends, access-to-market challenges, and investment potential.</p> <p>Spotlighting the resilience and creativity of Africa's next-generation gaming entrepreneurs, the session will catalyze future collaborations and cross-border investments that will drive sustainable growth.</p> <p>Speakers: Kim Chulu Amina, Director, MindCiti Kizito Okechukwu, Executive Head, 22 On Sloane Carmen Rudd, Secretariat, Project Lead, Startup20 (SU20), 22 On Sloane</p> <p>Moderator: Karla Espinoza, Global SME Finance Forum Project Lead, SME Finance Forum</p>
--	---

<p>Wed, Sep 17 2:00pm - 4:00pm</p> <p>External Location</p>	<h2>[Study Visit - By Registration Only] Business Partners Limited: Empowering SMEs - Adaptive Lending and Emergency Fund Strategies</h2> <p>Title: Empowering SMEs - Adaptive Lending and Emergency Fund Strategies</p> <p>We're one of the leading business loan providers for viable small to medium businesses in the world. We provide loan finance ranging from R500 000 to R50 million to all business owners who have a viable formal business and require finance for expansion, working capital, equipment, takeovers, property, franchises or management buy-outs.</p> <p>We operate from South Africa, Kenya, Malawi, Namibia, Rwanda and Uganda.</p> <p>Business Partners Limited Study Visit Session</p>
--	--

This session will explore two critical aspects of SME resilience and growth. First, participants will examine strategies for emergency funds and disaster relief financing, highlighting how SMEs can access timely liquidity during crises to safeguard operations and recover quickly. The discussion will showcase practical mechanisms, from contingency reserves to targeted relief instruments, that strengthen business continuity.

Second, the session will delve into lending models tailored for SMEs, focusing on innovative credit assessment methods, risk-sharing structures, and flexible repayment schemes designed to meet the unique needs of smaller enterprises.

1. Emergency funds and disaster relief financing for SMEs
2. The lending models tailored for SMEs

Speakers:

Jeremy Lang, Managing Director, Business Partners Limited

Veroshen Naidoo, Chief Investment Officer, Business Partners Limited

Moderator:

Samantha Sangster, Membership Coordinator, SME Finance Forum

Attending Organisations

Policy Makers

- African Union Commission
- Bank of Ghana
- Bank Negara Malaysia
- Central Bank of Egypt
- Central Bank of Tanzania
- Commission de l'UEMOA
- Department of International Relations and Cooperation, South Africa
- Department of Prime Minister and National Executive Council, Papua New Guinea
- Department of Science, Technology and Innovation, South Africa
- Department of Small Business Development, South Africa
- Department of Social Development, South Africa
- Department of Trade, Industry and Competition (the dtic)
- Eastern Cape Department of Education
- Enterprise Singapore
- Financial Sector Conduct Authority
- Financial Sector Transformation Council, South Africa
- Fomento Paraná
- French Treasury
- Fundo de Garantia de Crédito
- Gauteng Growth and Development Agency (GGDA)
- Ghana Enterprises Agency
- INAPEM (Instituto Nacional de Apoio às Micro, Pequenas e Médias Empresas – Angola)
- KZN Growth Fund Agency
- Ministério da Indústria e Comércio
- Ministério do Empreendedorismo, Microempresa e Empresa de Pequeno Porte (Brazil)
- Ministry of Entrepreneurship, Micro and Small Businesses
- Ministry of Entrepreneurship, Microenterprise and Small Business (Brazil)
- Ministry of Finance, United Arab Emirates
- Mogale City Municipality
- National Assembly of Kenya
- National Bank of Georgia
- National Identification Registration Authority
- National Treasury of South Africa
- Palestine Monetary Authority
- Prudential Authority (South Africa Reserve Bank)
- Saudi Central Bank (SAMA)
- Small Industries Development Bank of India (SIDBI)
- Social Development Bank
- South Africa Reserve Bank
- South African Presidency
- State Bank of Pakistan
- The Presidency, South Africa
- The Securities and Exchange Regulator of Cambodia
- The Small and Medium Enterprises General Authority "Monsha'at"
- Trade & Investment KwaZulu-Natal (TIKZN)
- Uganda National Council for Science and Technology
- World Bank

Fintech and Technology

- ADAPTA Inc
- Adapta Management Limited
- Aions
- Akkuro
- Amaritha
- Amazon Web Services
- Analytix Engine
- Anda
- AO Group
- AppyPay
- Astra Tech
- AutoChek
- Avoport (Pty) Ltd
- Azanyah Trade Hub
- C Ahead Info Technologies Africa Pty. Ltd.
- Celero
- ChipChip E-commerce Platform PLC
- Dinie
- DigiAlly Pte Ltd
- Ezeemoney Ltd
- Fern Software
- FinbotsAI
- Finlite Microfinance Ltd
- Fintech MTN South Africa
- Flow48
- Forus Digital
- Funding Societies
- Hamilton Platform Pty Ltd
- Hub2Innovation (H2i)
- IBM
- Inmove Tech Solutions
- Inzuzo Analytics
- ISF Crédito
- Jocata
- JUMO
- KaKebe Technologies
- Kaleidofin
- Kapitale
- Kifiya Financial Technology
- Klearium
- Leatherback
- Lifeline Tech (Pty) Ltd.
- Linklogis
- M1xchange
- M2P Fintech
- M2P Solutions
- Maarifasasa Limited
- Microsoft
- Mojaloop Foundation
- Mojaremit Global Ltd
- Nepoworx
- Netagrow Technologies
- Nkanyezi Digital Tech Solutions
- Nucleus Software Exports Ltd
- Nubank
- Numida
- Opesha Solutions
- OpenComAI
- OTT Mobile Technologies
- Oze
- PagBank
- Palmfarm.ai Technologies Limited
- Pan African Payment and Settlement System (PAPSS)
- Paysys Labs
- Paytm
- Pesajet
- PhotonMatters
- ProcureSense
- Profitshare Partners (Pty) Ltd
- Profix Capacity
- Progcap
- Proxtera Private Limited
- Receivables Exchange of India Limited
- RemittEase
- Salmon Co
- Sava Technologies
- SEEM (A Fintech and Sustainability Consulting Company)
- Small Biz Silver Lining
- Sonke Telecommunications (Pty) Ltd
- Space International
- Stone
- Swift
- Sybrin Technologies
- Taageer Finance Company SAOG
- Tala
- Tarfin
- Tarya Ghana Ltd
- TEB Faktoring - TF360
- Tese.io
- Traive
- Trustify OU
- Tugende
- Tuma Inc.
- Turnkey Lender
- Uplinq Financial Technologies
- VALR Pty Ltd
- Veefin Group
- Visionlabs
- Vodacom
- WeBank
- Wityliti Automation and Solutions Private Limited
- Yango
- Yoco
- Zanga African Metrics

Advisory and Professional Services

- A&B Global Mining
- Africa Crédit Management Assurances & Consulting (ACREMAC)
- Amarante Consulting
- Analytix Engine
- Anavo Arts
- AO Group
- ARTISTA Engineering Consultancy (P) Ltd.
- Banco John Deere SA
- BDO SA
- Bouwfin Pty Limited
- Bridgepoint Government Relations
- Business & Finance Consulting
- Catalina Event Management SMC Limited
- Carrick Wealth
- Cedarleb Africa
- Corporate Finance Consulting (CFIC)
- Criterion Africa Partners
- CrossBoundary
- Dalberg
- Dalberg Advisors
- De Beers Group
- Debtsource (Pty) Ltd
- Digital Frontiers
- Edge Growth
- Equate Advisory
- Frankfurt School of Finance & Management
- Future Mining Finance
- Greyhorn Asset Management
- Growth Strategy Advisors
- Hamilton Platform Pty Ltd
- HPLL.LLC
- Inoks Capital
- IPC - Internationale Projekt Consult GmbH
- Jeislo Investments
- Kaleidoscope Consultants
- KoreFusion
- KwaColossa Holdings
- LANDT GmbH
- LAED Consulting
- Maximo Group, SA
- MindCiti
- Merchants
- Mlangeni and Associates (Pty) Ltd
- MRN Designs (Pty) Ltd
- Nepoworx
- NNAKKI
- Nonzéro Africa
- OPorto Forte
- Pragmatica
- ProcureSense
- Qarar Consultancy
- Rayan Risk Analytics
- Raizcorp
- Razor PR
- SAG Ventures
- Salmon Co
- SEEM (A Fintech and Sustainability Consulting Company)
- Servicios Emprasaviales Holdings
- SouthBridge A&I
- Southern African Business Development Forum
- Summit Africa
- SunElex Energy
- Sweetlife Global
- TD Markets
- Tefla Group
- The Agile Science Khalifate (Hammanskraal)
- The Cortex Accelerator Hub
- The Financial Grind
- The Zora Group
- TNC Wealth Partners
- Transatlantic Risk and Advisory Partners
- Trinity Consulting
- Tsys Capital Group
- Volvo
- VT Business Consultants Plc
- Vuhosi Consulting Group

Non-profits, Think Tanks and Associations

- 10x1000 Tech for Inclusion
- 22 On Sloane
- 54 Collective
- Aahva Company Limited
- African Management Institute
- African Social Entrepreneurs Network
- Agence Française de Développement (AFD)
- AgriSA
- All Africa Association for Small and Medium Enterprises (AAASME)
- Alliance for Financial Inclusion
- Alliance for Innovative Regulation
- Anavo Arts
- Aspen Network of Development Entrepreneurs
- B LabAfrica
- B20 South Africa
- Banking Association South Africa (BASA)
- Bioflame Africa
- Center for Financial Inclusion
- Cenfri
- Climate High-Level Champions
- Coalition for Global Health Innovation (CGHI)
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
- Digital Frontiers
- E-Commerce Forum of South Africa
- Fabulous Woman
- Federação das Indústrias do Estado de São Paulo (FIESP)
- Fetola
- FinMark Trust
- Financial Alliance for Women
- Financial Intermediaries Association of Southern Africa
- Financial Sector Deepening Tanzania
- Financial Sector Deepening Trust
- Financial Sector Transformation Council, South Africa
- Fintech Association of South Africa (FINASA)
- First Consult
- Founders Factory Africa
- Fundação Dom Cabral
- G20 Empower Alliance
- GABV - Global Alliance for Banking on Values
- Gates Foundation
- Graca Machel Trust
- Impact Credit Guarantee Limited
- INAPEM
- Indigo Rose SA Pty Ltd
- Instituto Arapyáú
- International Trade Centre
- International Women's Federation of Commerce and Industry South Africa
- Just Grace NPC
- Karandaaz Pakistan
- Mastercard Foundation
- MEDA
- Medical Credit Fund
- Microinsurance Network
- Morocco Guarantee and Enterprise Finance Corporation
- MSME Chambers South Africa
- Nelson Mandela Innovation Hub
- Nubuke Investments Ltd
- Oxfam Great Britain
- Organisation for Economic Co-operation and Development (OECD)
- Opportunity International
- Payments Association of Zambia (PAYZ)
- SEBRAE
- Sistema OCB
- Small and Medium Business Development Agency
- Small Enterprise Development and Finance Agency
- SME Development Finance Corporation
- Southern African Business Development Forum
- Startup20 (SU20)
- TechnoServe
- The Banking Association South Africa
- The South African Credit and Risk Reporting Association (SACRRA)
- The Small Enterprise Foundation - SEF
- The South African Credit and Risk Reporting Association (SACRRA)
- Timbuktoo Africa Innovation Foundation
- TimePledge Uganda
- Trade & Industrial Policy Strategies
- Tazama - Linux Foundation
- Tazama.org
- UNDP Angola
- UNDP- Better Than Cash Alliance
- United Nations
- United Nations Capital Development Fund (UNCDF)
- United Nations Development Programme
- University of Johannesburg
- University of South Africa
- University of the Western Cape
- Water.org
- UN Global Compact
- UN Women
- UNGCNSA (Global Compact South Africa)
- United Nations Development Programme (UNDP)
- Utlwa Collective
- Womhub
- Women's World Banking
- World Economic Forum
- Y20
- Zambia Credit Guarantee Scheme Limited

Financial Institutions and Investors

- Absa Bank Group Ltd
- ACLEDA Bank PLC
- Access Bank Plc
- AcceBanque Madagascar
- Advance Global Capital Ltd
- Afriland First Bank
- Agence Française de Développement (AFD)
- African Development Bank
- African Development Bank Group
- African Export-Import Bank (Afreximbank)
- AfricInvest Group
- Al-Amal Microfinance Bank
- American Express
- Arab African International Bank
- Arise Investment
- Alinma Bank
- Alterra (Axian Group)
- Baobab Banque Madagascar
- Baobab SAS
- Banco Atlántida
- Banco BASA
- Banco BRADESCO
- Banco Cooperativo Sicredi
- Banco Davivienda
- Banco de Crédito del Perú
- Banco Safra
- Bancolombia
- Bank NXT
- Bank of Industry Limited
- Bank of Industry, Nigeria
- Bank of Kigali
- Bank of Tanzania
- Bank of Zambia
- Banque Misr
- Barlworld Equipment
- Beltone SMEs
- Beltone Holding
- Blue Orchard
- BNDES - Banco Nacional de Desenvolvimento Econômico e Social
- Botswana Stock Exchange
- BRAC Bank PLC
- British Business Bank
- British International Investment
- Business Development Bank of Canada
- Business Partners Limited
- Caixa Bank
- Carrick Wealth
- Choice Bank
- City Bank PLC
- Co-operative Bank of Kenya
- Cooperative Bank of Oromia
- Coface South Africa
- Commercial International Bank of Egypt (CIB)
- CRDB Bank Plc
- Development Bank of Namibia
- Development Bank of Nigeria
- Development Bank of Southern Africa (DBSA)
- Development Finance Corporation (US DFC)
- DHL Express
- Dwennimmen (DWM) Group
- EBank
- ECIC (Export Credit Insurance Corporation of South Africa)
- Ecobank
- Ecobank Ghana Plc
- Egyptian Banking Institute
- Emirates NBD
- Equity Bank Kenya Limited
- Equity Bank Rwanda
- Eswatini Development & Savings Bank
- Euro Exim Bank
- European Investment Bank
- Export Development Bank of Egypt - EBANK
- Fidelity Bank Ghana Limited
- Fidelis Finance Group
- Finance Trust Bank
- First Abu Dhabi Bank
- First City Monument Bank
- FirstRand Bank Ltd
- First National Bank (FNB South Africa)
- GCB Bank PLC
- Ghana Export-Import Bank
- Greyhorn Asset Management
- Hattha Bank Plc
- HDFC Bank Limited
- HugoBank Limited
- I&M Bank Uganda Limited
- IDB Invest
- IDB Lab
- IDC
- IHS Investments
- Industrial Development Corporation of South Africa
- Inter-American Development Bank (IDB)
- IPDC Finance PLC.
- Ipak Yuli Bank
- Itaú Unibanco
- Jordan Ahli Bank
- Jordan Kuwait Bank
- Jordan Loan Guarantee Corp. (JLGC)
- Jozi Angels
- JSB Ukrgasbank
- JSE
- Korea Development Bank
- Mashreq Bank
- Mastercard
- National Bank of Egypt
- National Bank of Kuwait
- National Bank of Malawi Plc
- NCBA Bank Kenya PLC
- Nedbank
- NIB International Bank S.C
- NMB Bank PLC
- Old Mutual
- Old Mutual Africa Regions
- Palestine Monetary Authority
- Pepkor
- PetroSA
- Phongsavanh Bank
- Prohubanco Ecuador
- Proparco
- Qatar National Bank - Al Ahli
- Rand Merchant Bank (RMB)
- Sanadcom for Business Finance
- Santander Brazil
- Saudi Awwal Bank
- Saudi Central Bank (SAMA)
- SEEM (A Fintech and Sustainability Consulting Company)
- Social Development Bank
- Standard Bank South Africa
- Stanbic Bank Ghana Ltd
- Standard Chartered Bank
- Summit Africa
- Swiss Re
- Tamwilcom
- The Eastern and Southern African Trade & Development Bank
- The Small and Medium Enterprise Bank (SME Bank)
- The Small and Medium Enterprises Loan Guarantee Program (Kafalah)
- TUHF
- TymeBank
- UABA
- United Commercial Bank PLC
- Untapped Global / Mobilis Capital Partners
- US International Development Finance Corporation (DFC)
- Visa
- Wema Bank PLC
- WesBank
- Yard Insurance
- Zenith Bank Plc

15-17
SEPT
2025 | **GLOBAL**
SME FINANCE
FORUM

Official Side Event



G20 SOUTH
AFRICA
2025

JOHANNESBURG, SOUTH AFRICA