



ADFIMI International Development Forum **SME Finance & Development** in the **Age of Digitalization**

Istanbul, Turkey 11-12 September 2018



In the context of the international development agenda, and given the critical importance of job creation, promoting SME development appears to be an important priority. Increased SME growth has a direct effect on GDP growth due to increased output, value added and profits. SME growth also impacts GDP indirectly, through increased innovation and macro-economic resilience of the overall economy.

A stronger SME sector can bolster a country's resilience, thereby reducing the vulnerability to sector-specific shocks and fluctuations in international private capital flows.

However, access to finance remains a key constraint to SME development in emerging economies.

The phenomenon of digitalization has opened new venues and opportunities to SMEs and SME finance institutions. Digitilisation reduces costs, increases efficiency, and provides better customer services but requires a fundamental change in the internal operations, interactions with the customers, suppliers and partners.

The forum will try to examine the impact of digitilisation on SME development and finance.



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Metin Özdemir
General Manager
Ziraat Participation Bank, Turkey

ADFIMI International Development Forum “SME Finance and Development in the Age of Digitalization”

11-12 September 2018 The Marmara Taksim Hotel, Istanbul, Turkey

FIRST DAY (TUESDAY, SEPTEMBER 11)	
08.30 - 09.00	Reception and Registration
09.00 - 09.30	Opening Addresses: <ul style="list-style-type: none"> • Mr. Metin Özdemir, ADFIMI Chairman • Mr. Hammad Zafar Hundal, Country Manager, IsDB • Mr. Mehmet Emin Özcan, CEO of Vakıflar Bankası, Turkey • Mr. Osman Arslan, CEO of Halkbank, Turkey
09.30 - 10.15	Keynote Address: Mr. Matthew Gamsler, CEO, G20 SME Finance Forum, IFC/ World Bank <i>Digitalization of Business: Radical Transformation of SME Finance</i>
10.15 - 10.45	Photo Session & Coffee Break
10.45 - 12.00	Session 1 – Global SME Landscape and Future Outlook Moderator: Mr. Musa A. Shihadeh, CEO & General Manager, Jordan Islamic Bank, Member of ADFIMI Management Committee Speakers: <ul style="list-style-type: none"> • SME Development and Finance in D-8: The Past 20 years and the Road Ahead by Ambassador Dato' Ku Jaafar Ku Shaari, Secretary General, D-8 Organization for Economic Cooperation • Towards an Integrative Digitalization for SME Development in the Arab Region by Mr. Raed H. Charafeddine, Vice Governor, Central Bank of Lebanon, Lebanon • SME Landscape in the wake of Digitalization in IsDB Member Countries by Mr. Najmul Hassan, Director, Financial Institutions Development Department, ICD, IsDB
12.00 - 13.30	Lunch Break
13.30 - 14.45	Session 2 - Digital Transformation for NDFIs and SMEs – Is it Necessary? Moderator: Datuk Radzif Mohd. bin Mohd. Yunus, Chairman, EthisCrowd, Malaysia Speakers: <ul style="list-style-type: none"> • Digitization Of Financial Services In East Africa by Ms. Vivien Yeda, Director General, East African Development Bank, Kampala • Strengthening SME performance in the digital age by Ms. Lucia Cusmano, Senior Economist, Head of SME Policies and Business Environment Unit, OECD, Paris • SME digitalisation, transforming a threatening challenge into true opportunity by Mr. Samir Saied, Director General, STB Bank, Tunisia • As Vakıfbank, what do we do to enable SMEs to access banking products and services through digital channels? by Mr. İlker Yeşil, Deputy CEO, Vakıfbank Turkey
14.45 - 15.00	Coffee Break

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FIRST DAY (TUESDAY, SEPTEMBER 11)

15.00 - 16.15

Session 3 – NDFIs and SME Financing Practices – Traditional and Alternative Finance Models: Innovation and Meeting Future Needs & Challenges

Moderator: Ms. Patricia Ojangole, CEO, Uganda Development Bank, Member of ADFIMI Management Committee

Speakers:

- Role of SMEs Finance and Development in Achieving the SDGs
by Dr. Rami M. S. Ahmad, Special Envoy on Sustainable Development Goals (SDGs), Senior Advisor to the President, Islamic Development Bank
- CGC Malaysia: Driving Financial Inclusion via FinTech
by Datuk Mohd Zamree Mohd Ishak, President/CEO, Credit Guarantee Corporation, Malaysia
- Digitalisation of SME Finance
by Mr. Caner Teberoğlu, Deputy General Manager, Credit Guarantee Fund

16.15 - 17.30

Session 4 - Islamic Finance, Fintech and SMEs

Moderator: Mr. Ashraf Khan, Senior Financial Sector Expert, IMF

- Fintech from the IMF perspective

Speakers:

- Specialization in the Islamic financing tools for small and medium enterprises (SMEs)
by Mr. Musa A. Shihadeh, Chief Executive Officer & General Manager, Jordan Islamic Bank
- Islamic Finance as a catalyst for access to finance
by Mr. Fatih Kazan, World Bank Global Islamic Finance Development Center
- Islamic Finance, Fintech and SMEs
by Mr. Hasan Altundağ, Deputy General Manager, Albaraka Turk, Turkey
- Mobility of SMEs with Fintech and bank-supported mobile applications
by Mr. M. Said Gül, Deputy CEO, Ziraat Participation Bank, Turkey



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SECOND DAY (WEDNESDAY, SEPTEMBER 12)	
09.00 – 10.30	<p>Session 5 – Future of Blockchain and Equity Crowdfunding for SMEs</p> <p>Moderator: Dr. Mehmet Sabır Kiraz, Director of Blockchain Research Labs, The Scientific and Technological Research Council of Turkey (TUBITAK), Turkey</p> <p>Speakers:</p> <ul style="list-style-type: none"> Blockchain – Disrupting The Status Quo <i>by Mr. Abdul Fattah Bin Mohamed Yatim, Chairman of Malaysia's National Standards Committee on Blockchain and Distributed Ledger Technologies</i> Colendi: Credit scoring evaluation method <i>by Mr. Bülent Tekmen, CEO, Colendi</i> SME financing with blockchain technologies: Crowdfunding and invoice factoring opportunities <i>by Mr. Matthew Van Niekerk, Co-Founder & CEO, SettleMint N.V.</i>
10.30 – 11.00	Coffee Break
11.00 – 12.30	<p>Session 6 - Future of Cryptocurrencies</p> <p>Moderator: Prof. Dr. Ahmet Faruk Aysan, Dean Faculty of Business and Management Sciences, Istanbul Şehir University, Turkey</p> <p>Speakers:</p> <ul style="list-style-type: none"> The future of cryptocurrency and the role of central bank <i>by Mr. Solikin M. Juhro, Executive Director, Head of Bank Indonesia Institute, Bank of Indonesia, Jakarta, Indonesia</i> The future of cryptocurrencies <i>by Mr. Osman Tanaçan, CEO, Ziraat Technology, Turkey</i> Blockchain technology use in cryptocurrency portals <i>by Mr. Reza Ismail, Founder/CEO, SysCode Sdn Bhd, Malaysia</i>
12.30 - 13.30	Lunch Break
13.30 -15.00	<p>Session 7 - Creating an Enabling Environment and Global Approach to Legislative and Facilitative Aspects of SME Development</p> <p>Moderator: Mr. Quazi Shairul Hassan, Managing Director, Saudi-Bangladesh Industrial & Agricultural Investment Co. Ltd. , Bangladesh</p> <p>Speakers:</p> <ul style="list-style-type: none"> Mr. Salih Tuna Şahin, Deputy President, T. C. Small and Medium Enterprises Development and Support Administration (KOSGEB), Turkey SME funding in the digital age <i>by Mr. Mohammed Al-Malki, Vice Governor, Funding, Small and Medium Enterprises General Authority (SMEA), Saudi Arabia</i> Future of SMEs in Turkey <i>by Mr. Ayhan Etyemez, Member of Executive Board, Independent Industrialists' and Businessmen's Association (MÜSİAD), Turkey</i> Customized solutions for digitalizing SMEs <i>by Mr. Mehmet Volkan Sayim, Head of SME Product and Process Management Department, Halkbank, Turkey</i>
15.00 – 15.30	Coffee Break

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SECOND DAY (WEDNESDAY, SEPTEMBER 12)

15.30 – 17.00

Session 8 – NDFIs and SME Financing Practices – Traditional and Alternative Finance Models: Innovation and Meeting Future Needs & Challenges

Moderator: Dr. Abdulhameed Jameel, CEO, Omdurman National Bank, Sudan,
• Member of ADFIMI Management Committee


Speakers:





- Digitalization of financial institutions lending to SMEs in the agrarian sector
by Mr. Narmukhan Sarybaev, CEO and Chairman, Agrarian credit Corporation (ACC), Kazakhstan
- SME and women entrepreneurship in OIC Countries
Dr. Cem Tintin, Researcher, The Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC),
- Apex banking
by Mr. Bahadır Koçaker, Manager, Industrial Development Bank of Turkey
- SME-Startups in Iran: potentials and financial challenges
by Mr. Ali Mohammad Zahedi, Head of Credit Evaluation Division, Bank of Industry and Mine (BIM), Iran

SPEAKERS & MODERATORS

(in alphabetical order)

Keynote SPEAKER

		
Matthew Gamser General Manager	SME Finance Forum International Finance Corporation (IFC) , Washington D.C. ABD	

Name	Designation	Institute	Photo
Abdul Fattah Mohamed Yatim	Chairman	Malaysia's National Standards Committee on Blockchain and Distributed Ledger Technologies	
Dr. Abdulhameed Jameel	CEO	Omdurman National Bank, Sudan	
Dr. Ahmet Faruk Aysan	Dean, Faculty of Business and Management Sciences Head of Economics Department	Istanbul Şehir University, Turkey	
Ali Mohammad Zahedi	Head of Credit Evaluation Division	Bank of Industry & Mine (BIM), Iran	

SPEAKERS & MODERATORS

Name	Designation	Institute	Photo
Ashraf Khan	Senior Financial Sector Expert	International Monetary Found (IMF)	
Ayhan Etyemez	Member of Executive Board	Independent Industrialists' and Businessmen's Association (MÜSİAD), Turkey	
Bahadır Koçaker	Manager	Industrial Development Bank of Turkey	
Bülent Tekmen	General Manager	Colendi, Turkey	
Caner Teberoğlu	Deputy General Manager	Credit Guarantee Fund, Turkey	
Cem Tintin	Researcher	The Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIK)	
Fatih Kazan	Financial Sector Expert	The World Bank	
Hammad Zafar Hundal	Country Manager	IsDB Group Regional Hub, Turkey	

SPEAKERS & MODERATORS

Name	Designation	Institute	Photo
Hasan Altundağ	Deputy General Manager	Albaraka Türk Katılım Bankası, Turkey	
İlker Yeşil	Deputy CEO	Vakıfbank, Turkey	
Ambassador Dato' Ku Jaafar Ku Shaari	Secretary General	D-8 Organization for Economic Cooperation	
Lucia Cusmano	Senior Economist	Head of SME Policies and Business Environment Unit, OECD	
Matthew Van Niekerk	Co-Founder & CEO	SettleMint N.V., Belgium	
Dr. Mehmet Sabır Kiraz	Director of Blockchain Research Labs	TUBITAK, Turkey	
Mehmet Said Gül	Deputy CEO	Ziraat Participation Bank, Turkey	
Mehmet Volkan Sayim	Head of SME Product and Process Management Department	Halkbank, Turkey	

SPEAKERS & MODERATORS

Name	Designation	Institute	Photo
Mohammed Al-Malki	Vice Governor	Funding, Small and Medium Enterprises General Authority (SMEA), Saudi Arabia	
Datuk Mohd Radzif Mohd Yunus	President	Ethis Crowd, Malaysia	
Datuk Mohd Zamree Mohd Ishak	President / CEO	Credit Guarantee Corporation, Malaysia	
Musa A.Shihadeh	CEO & General Manager	Jordan Islamic Bank	
Najmul Hassan	Director	Financial Institutions Development Department, ICD, IsDB	
Narmukhan Sarybaev	CEO and Chairman	Agrarian Credit Corporation (ACC), Kazakhstan	
Osman Tanaçan	General Manager	Ziraat Technology, Turkey	
Patricia Ojangole	CEO	Uganda Development Bank, Uganda	

Name	Designation	Institute	Photo
Quazi Shairul Hassan	Managing Director	Saudi-Bangladesh Industrial & Agricultural Investment Co. Ltd., Bangladesh	
Raed H. Charafeddine	First Vice-Governor	Central Bank of Lebanon, Lebanon	
Dr. Rami M. S. Ahmad	Special Envoy on Sustainable Development Goals (SDGs), Senior Advisor to the President	Islamic Development Bank, IsDB	
Reza İsmail	Founder, CEO	SycCode SDN Bhd, Malaysia	
Salih Tuna Şahin	Deputy President	Small and Medium Enterprises Development Organization of Turkey (KOSGEB)	
Samir Saied	Director General	Société Tunisienne de Banque (STB) Bank	
Solikin M. Juhro	Executive Director, Head of Bank Indonesia Institute	Bank Indonesia	
Vivien Yeda	Director General	East African Development Bank, Kampala	

About the Islamic Development Bank Group



The Islamic Development Bank (IsDB) is one of the world's largest multilateral development banks that has been working for over 40 years to improve the lives of the communities that it serves by delivering impact at scale.

The Bank brings together 57-member countries across four continents touching the lives of 1 in every 5 of the world's population.

Rated AAA by the three major rating agencies of the world, the IsDB maintains an annual volume of operations above US \$10 billion and a subscribed capital of US \$70 billion. With its headquarters in Jeddah, Kingdom of Saudi Arabia, the Bank also runs major regional hubs in Turkey, Morocco, Indonesia, Kazakhstan, Bangladesh, Senegal, and Nigeria.

The mission of the Islamic Development Bank is to equip people to drive their own economic and social progress at scale, putting the infrastructure in place to enable them to fulfil their potential.

The IsDB builds collaborative partnerships among communities and nations, and works towards the UN Sustainable Development Goals (SDGs) by harnessing the power of science, technology and innovation and fostering ethical and sustainable solutions to the world's greatest development challenges.

Over the years, the Islamic Development Bank has evolved from a single entity into a group (IsDB Group) comprising five entities: Islamic Development Bank (IsDB), the Islamic Research and Training Institute (IRTI), the Islamic Corporation for the Development of the Private Sector (ICD), the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), and the International Islamic Trade Finance Corporation (ITFC).

Since 1975 to date, the IsDB Group has proudly built a portfolio of 452 development operations in different sectors in Turkey totaling US \$11.3 billion. Currently, the Group maintains a regional hub with two branches in Ankara and Istanbul and also serves to fund and facilitate development projects in Azerbaijan, Bosnia, and Albania.

More information is available via twitter: @IsDBG_TURKEY

About ADFIMI

Established in 1986, ADFIMI, Association of National Development Finance Institutions in Member Countries of Islamic Development Bank, is an international, autonomous, non-profit association serving around 45 members in 18 countries with headquarters in Istanbul. The main objective of ADFIMI is to establish networking and solidarity among its members and capacity building of its member institutions. In this context, ADFIMI organizes seminars / workshops / conferences for its members in various cities in its region (like Istanbul, Karachi, Kuala Lumpur, Amman, Tehran, Baku, Cairo, Ouagadougou, Ashgabat, Beirut, Dakar, Sarajevo, Lefkoşa, Prishtina, Lome, Dushanbe, Jakarta, Damascus, Khartoum, Dhaka, Gine, Islamabad, Kuwait City, Antalya, Doha, Tirana, Kampala, Dubai, Almaty, Maldives, Muscat, Tunis, Astana, Bander Seri Begawan, Dushanbe, Maputo).



ADFIMI aspires to be “a forum for development”.

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