

CHIEF EXECUTIVES' LENDING FORUM: LONDON 2017

29 March 2017 • London



09:00-09:30 **Coffee & Registration – Exhibition Area**

09:30-09:40 **Chairperson's Welcome Address**

SESSION ONE | Staying Ahead in the New Market Economy

09:40-10:00 **The Rising Competitive Market: New Opportunities**

- Exploring the current state of the lending industry
- Identifying new trends that have emerged over the past 12 months
- Challenges and pitfalls faced in 2016

Nathan Mollett
Head of Asset Finance
Metro Bank



10:00-10:20 **Lending to the SME Market and the Surge in Hire Purchase**

- Exploring why SMEs are driving hire purchase market growth
- Mapping out the rise of challengers lending to the SME market
- Learn how traditional lenders can expand in this new market

10:20-11:00 **Expert Panel Discussion: The Rise of Intermediaries and Alternative Funding Options**

Hear experts from across the industry discuss and debate the changing lending landscape.

Discussion points to include:

- Engaging with intermediaries to better target SME requirements: which priorities?
- Aligning working with direct-to-market platforms and broker channels
- Discovering the advantages of Partnering up with Trade Associations and Government Supporters to inform SMEs of the alternative funding market's breadth of options

Speakers include:

- **Simon Goldie**, Head of Asset Finance, **FLA**
- **Nathan Mollett**, Head of Asset Finance, **Metro Bank**



11:00-11:30 **Networking Coffee Break – Exhibition Area**

SESSION TWO | Unleashing the SME Market Opportunity

Chairperson

Jo Davis, Partner, **Locke Lord**



11:30-11:50 **The Evolution of “Non-Traditional” Lenders and of New Forms of Lending**

- Exploring how and which new lenders are engaging with the SME market
- Challengers operating outside the regulatory framework: uncovering how traditional lenders can increase their market share
- Examining the growth of unsecured lending and the focus on directors' credit profile
- Discovering how these methods can be deployed by traditional lenders

11:50-12:10 **Lending and other Solutions for SMEs: UKEF Insights**

- Outlining what UKEF can do for trade, projects and borrowers alike
- Partnering with UKEF
- How UKEF can support international sales of goods

Tahir Ahmed

Head of Short Term Products

UK Export Finance



UK Export
Finance

12:10-12:30 **The Vendor and Manufacturer Finance Market Focus**

- Uncovering the current market challenges and opportunities for the manufacturer
- Positioning the captive lessor within the bank regulated environment
- Repositioning your financing propositions to reach the SME market

Paul Jennings

Managing Director

JCB Finance



12:30-13:00 **Speaker Discussion and Audience Q&A**

13:00-14:00 **Lunch – Exhibition Area**

SESSION THREE | Market Optimisation: Product Developments and Innovation

Chairperson
Lindsay Town, CEO, IAA-Advisory



14:00-14:20 Areas of Product Innovation in Hire Purchase

- HP v leasing: discover methods of assessing the best option for customers
- Prioritising innovation: setting up innovation focus groups before finalising your budget
- Innovating traditional asset finance products: case study

14:20-14:40 A Vision for the Future: Leasing Meets Structured Finance

- Assessing how high value leasing is fairing in the current market
- Discover how high value leasing techniques compare to those employed in the market
- Discuss how high value leasing techniques can be developed to better sustain market share

14:40-15:00 The New Traditional: A Digital-led Bank that is Genuinely “Challenging” the Status Quo

- Debt vs equity: finding the right finance solution for your business
- Adopting the best elements of private equity models to deliver a debt finance proposition to SMEs
- Changing the economics of lending

Graham Olive
Deputy CEO
OakNorth Bank



15:00-15:20 Digitised and Automated: A Lending Process Fit for Tomorrow's Customer

- Sharing our experiences in building a digital solution
- Implications and considerations for existing business model
- Innovation without origination – the real roadblock

Peter Alderson
Group Managing Director
LDF



15:20-15:40 Speaker Discussion and Audience Q&A

Speaker Joining:
Stuart Hall, Regional Sales Manager – UK & Ireland Theatre, **Cisco Capital**



15:40-16:10 Networking Coffee Break – Exhibition Area

SESSION FOUR | The Future of UK Lending: Building the Road Map

Chairperson
Tarun Mistry, Partner, **Grant Thornton**



- 16:10-16:30 **International Market Leaders: Comparing the UK with the US Venture Leasing Markets**
- Uncovering the maturity of the US Venture backed SME lending market
 - Examining the successful evolution of US 'venture leasing' (asset finance provision for VC backed early stages entities)
 - Assessing how the UK market might adopt US lending models for future growth

Atul Madahar,
Former Venture Capitalist on Venture Leasing

- 16:30-16:50 **The Future of FinTech: Digitization, Disruption and the SME Customer Experience**
- Mapping the landscape of fintech
 - How lending can be reinvented in a competitive digital context
 - How to develop the agility to create user experiences that satisfy evolving expectations

Peter Thomas
COO
Leasing Foundation



- 16:50-17:30 **Closing Expert Discussion: The Future UK Economic Landscape and Effects on the Lending Market**

A peer-review and critique of the SME lending market. Hear speakers discuss an industry roadmap gained from the day's presentations. Panelists will consist of experts from across the industry to discuss key take-away points from the hottest issues at hand and debate these with the audience.

Discussion points will include:

- Key market trends identified from today's talks
- Best practices to meet customer demands
- Lending 2020 – what will the market look like?
- Planning the next steps for your strategy and looking towards the future
- Comparing the UK Lending Landscape to the rest of Europe

Speakers include:

- **Peter Thomas**, COO, **Leasing Foundation**
- **Atul Madahar**, **Former Venture Capitalist on Venture Leasing**

- 17:20-17:30 **Closing Remarks**
17:30 **Close of Conference**

17:30 **LL Chief Executives Lending Forum UK 2017 – Drinks Reception**

19:00 **LL Chief Executives Lending Forum UK 2017 – Gala Dinner**

**speaker subject to change*