












08:00-09:00	Refreshments and Registration
09:00-09:05	<b>Welcome address: Brian Cantwell, Editor, Leasing Life</b> 
<b>SESSION ONE: Rising to the challenge of change</b>	
09:05-09:10	<b>Chair's opening remarks: Lindsay Town, Chief Executive, IAA-Advisory</b> 
09:10-09:30	<b>WELCOME ADDRESS: Market overview</b> <ul style="list-style-type: none"> <li>Welcome to e-Estonia, the digital republic of the Baltics</li> <li>Overview of the leasing market</li> <li>The region of Baltic financial diversity</li> </ul> <b>Reet Hääl, CEO, Estonian Leasing Association</b> 
09:30-09:50	<b>OPENING ADDRESS: Macroeconomic overview</b> <ul style="list-style-type: none"> <li>Regional growth prospects and interest-rate outlook</li> <li>After the fall? Preparing for an era of low growth and rising default risk</li> <li>The Brexit effect on European leasing – a golden opportunity?</li> </ul> <b>John Rees, Chief Commercial Officer, Société Générale Equipment Finance</b> 
09:50-10:10	<b>Leasing - a perfect fit to fund renewable energy projects</b> <ul style="list-style-type: none"> <li>Market: What type of renewable energy generating equipment fits for leasing? <ul style="list-style-type: none"> <li>Size of the renewable energy generating equipment market</li> <li>Trends and dynamics of the market</li> </ul> </li> <li>Why does leasing fit well to fund renewable energy projects? <ul style="list-style-type: none"> <li>Needs of the investors</li> <li>Leasing solution fit</li> </ul> </li> <li>How do we build up knowledge in this field? <ul style="list-style-type: none"> <li>Key learnings in leasing renewable equipment</li> </ul> </li> </ul> <b>Patrick Beselaere, CEO, ING Lease Belgium / ING Commercial Finance Belux</b> 
10:10-10:30	<b>Main trends: Where do we stand?</b> <ul style="list-style-type: none"> <li>Value Chain: how regulation and increased investment costs lead us to share</li> <li>Usage economy and rental solutions: where are we?</li> <li>Sharing economy: have peer to peer platforms really penetrated the market?</li> </ul> <b>Pascal Layan, Deputy CEO and Head of International Business Lines, BNP Paribas Leasing Solutions</b> 
10:30-11:00	<b>PANEL DISCUSSION and SPEAKER Q&amp;A:</b> <ul style="list-style-type: none"> <li>Digital paradox - digital transformation and removal of barriers through technology in a world that is increasingly protectionist</li> <li>Digital freedom versus regulatory burden -The risk of the effectiveness of digital transformation being counter balanced by a higher regulatory burden</li> <li>Digital winners - Characteristics of the leaders in digital competitive landscapes</li> <li>Renewable and sustainable - the assets we lease and the businesses we build - are both driven by the same goals?</li> </ul> <b>Moderator: Lindsay Town, Chief Executive, IAA-Advisory</b> <b>John Rees, Chief Commercial Officer, Société Générale Equipment Finance</b> <b>Pascal Layan, Global Head of Business Lines and Member of the Executive Management Committee, BNP Paribas Leasing Solutions</b> <b>Patrick Beselaere, CEO, ING Lease Belgium / ING Commercial Finance Belux</b> <b>Brendan Gleeson, Group CEO, White Clarke Group</b> <div>      </div>
11:00-11:30	Networking Coffee Break

SESSION TWO: New Model Lessor – In Principle and in Practice	
	<p><b>Chair: Joanne Davis</b>, Head of Asset &amp; Consumer Finance (UK Division), <b>Locke Lord (UK) LLP</b></p> <p></p>
11:30-11:50	<p><b>IN CONVERSATION WITH: A strategy for a digital world</b></p> <p>Alfa's <i>Digital Directions 2</i> report digs deep into the industry's response to digitalisation.</p> <ul style="list-style-type: none"> <li>• How can businesses ensure their corporate strategy informs technological change, rather than the other way round?</li> <li>• Profitable interpretation of data is limited by lack of access and quality – what does the industry need to do?</li> <li>• 50% of lessors feel they don't have the skills to take advantage of emerging technologies – where should they focus their efforts?</li> <li>• How can asset finance companies identify the right strategic and software partners to move forward with?</li> </ul> <p><b>Steve Taplin</b>, Global Sales &amp; Marketing Director, <b>Alfa</b></p> <p></p>
11:50-12:10	<p><b>CASE STUDY: Forget the lease? Embracing the lifecycle approach</b></p> <ul style="list-style-type: none"> <li>• Embracing the circular value chain approach to lease delivery &amp; design</li> <li>• Forget the lease – a customer-centric view of asset finance</li> <li>• Strategic impact on sales channels and distribution</li> <li>• Operational considerations of the switch to service</li> </ul> <p><b>Bas van Asseldonk</b>, Executive Vice President Europe, <b>DLL</b></p> <p></p>
12:10-12:30	<p><b>Harnessing the power of agile: Assessing the transformative potential of digital</b></p> <ul style="list-style-type: none"> <li>• What role could blockchain play in asset finance? What's the opportunity?</li> <li>• Is the industry ready for an agile approach to service delivery?</li> <li>• How can the pace of innovation in lease origination and risk scoring be increased?</li> <li>• Leveraging asset tracking for business benefits</li> </ul> <p><b>Ben Sher</b>, Managing Director, EMEA, <b>Cloud Lending</b>, a Q2 company  <b>Ylva Oertengren</b>, COO, <b>Simply Asset Finance</b>  <b>Andrew Trimmer</b>, IT Manager, <b>Simply Asset Finance</b></p> <p> </p>
12:30-13:00	<p><b>SPEAKER Q&amp;A and PANEL DISCUSSION: Re-defining leasing for a digital age</b></p> <ul style="list-style-type: none"> <li>• What can be learnt from the use of technology in the autofinance industry?</li> <li>• What's the cultural dimension to creating a leaner, digital-first leasing industry?</li> <li>• Who's leading the pack in the drive to service?</li> <li>• How do you approach the drive to digital?</li> </ul> <p><b>Moderator: Joanne Davis</b>, Head of Asset &amp; Consumer Finance (UK Division), <b>Locke Lord (UK) LLP</b>  <b>Gagandeep Grover</b>, Senior Director, Industry Solutions, <b>Cloud Lending</b>, a Q2 company  <b>Steve Taplin</b>, Global Sales &amp; Marketing Director, <b>Alfa</b>  <b>Bas van Asseldonk</b>, Executive Vice President Europe, <b>DLL</b></p> <p>   </p>
13:00-14:00	<p><b>Networking lunch sponsored by Locke Lord LLP</b></p> <p></p>

SESSION THREE: Industry Digitalisation	
	<p><b>Chair: Patrick Gouin, CEO, Max &amp; Tite International; Senior Advisor, Invigors</b></p> 
14:00-14:20	<p><b>It's the experience that counts: digital delights</b></p> <ul style="list-style-type: none"> <li>• Changing expectations</li> <li>• Digitalising the service</li> <li>• Improving the experience</li> </ul> <p><b>Carmen Ene, CEO, 3 Step IT</b></p> 
14:20-14:40	<p><b>Lessons in leasing: Insights from autofinance's innovation revolution</b></p> <ul style="list-style-type: none"> <li>• Pragmatic Response: Conversations with our clients on practical applications of AI and Customer Experience (CX)</li> <li>• Managing the transition to digital and opportunities in the sharing economy</li> </ul> <p><b>Brendan Gleeson, Group CEO, White Clarke Group</b></p> 
14:40-15:00	<p><b>New technologies applied to leasing software solutions</b></p> <ul style="list-style-type: none"> <li>• iMX the complete automated solution for commercial and consumer finance</li> <li>• How a modern leasing software will look like in the next 5-10 years?</li> <li>• How new technologies will impact the lessee journey and leasing contracts lifecycle</li> <li>• How lessor's users will be impacted by modern technology? Human vs machine?</li> </ul> <p><b>Mourad Bergaoui, Project Director, Codix</b></p> 
15:00-15:30	<p><b>SPEAKER Q&amp;A and PANEL DISCUSSION: Always On: Using data and analytics to drive performance and deliver value</b></p> <ul style="list-style-type: none"> <li>• Understanding the value of a data-first strategy</li> <li>• How do you un-silo your data?</li> <li>• Building a data-centred sales culture</li> <li>• Customers come first: Thinking about customer need, not product sales</li> </ul> <p><b>Moderator: Patrick Gouin, CEO, Max &amp; Tite International; Senior Advisor, Invigors</b>  <b>Philippe Rozental, Global COO, Managing Director, Société Générale Equipment Finance</b>  <b>Carmen Ene, CEO, 3 Step IT</b>  <b>Per Dahlqvist, Head of Business Development, Tieto</b>  <b>Mourad Bergaoui, Project Director, Codix</b></p>     
15:30-16:00	<b>Networking Coffee Break</b>
SESSION FOUR: Regional Perspective – the Baltic Approach	
	<p><b>Chair: Jevgenijs Belezjaks, Chairman of the Board, CEO Baltic region, SIA UniCredit Leasing, Chair; Latvian Leasing Association</b></p>  
16:00-16:20	<p><b>Equipment financing and leasing in the Baltic Region</b></p> <ul style="list-style-type: none"> <li>• The Baltic investment market comparison with the European market</li> <li>• Why Estonia has the highest leasing penetration over GDP in the world?</li> <li>• How structural support and business environment affect leasing market development</li> </ul> <p><b>Tõnu Palm, Chief Economist, Luminor Bank Estonia</b></p> 

16:20 -16:40	<p><b>White label captive solution</b></p> <ul style="list-style-type: none"> <li>Baltic leasing industry - 25 year old snowflake?</li> <li>Baltics: 3 countries, 5 languages, but the same service</li> <li>Captive model and universal bank leasing: Conflicts</li> </ul> <p><b>Kaupo Luhaäär, Head of Baltic Operations, Luminor Leasing</b></p> <p style="text-align: right;"><b>Luminor</b></p>
16:40 -17:10	<p><b>Panel discussion: Sustaining the industry growth</b></p> <ul style="list-style-type: none"> <li>Implementing the latest digital innovations</li> <li>The Baltic AML scandals: reflections on the leasing market</li> <li>Leasing - business or a product unit in the bank? Consequences for the Baltic leasing industry</li> </ul> <p><b>Moderator: Jevgenijs Belezjaks, Chairman of the Board, CEO Baltic region, SIA UniCredit Leasing; Chair: Latvian Leasing Association</b>  <b>Kaupo Luhaäär, Head of Baltic Operations, Luminor Leasing</b>  <b>Tõnu Palm, Chief Economist, Luminor Bank Estonia</b>  <b>Laimonas Belickas, Chairman, Leasing Committee, Association of Lithuanian Banks; General Manager, CSO Baltic Countries, UniCredit Leasing Lithuania</b>  <b>Reet Hääl, CEO, Estonian Leasing Association</b></p> <div style="display: flex; justify-content: space-around; align-items: center;">     </div>
<b>FINAL DEBATE</b>	
17:10-17:40	<p><b>EXPERT PANEL DISCUSSION: The Lean-ers and Leaders Debate</b></p> <p><i>Industry leaders and lean fintechs debate their views on what's needed to help the industry make the big (digital) leap forward</i></p> <ul style="list-style-type: none"> <li>Is a new era dawning? Are we ready for it and how can we take the leap?</li> <li>What can the industry learn from new digital entrants in banking?</li> <li>How can the industry embrace change and build a new culture?</li> <li>Why isn't there more innovation in asset finance and how can we jump start it?</li> </ul> <p><b>Moderator: Andrew Denton, Chief Executive Officer, Alfa</b>  <b>John Rees, Chief Commercial Officer, Société Générale Equipment Finance</b>  <b>Bas van Asseldonk, Executive Vice President Europe, DLL</b>  <b>Pascal Layan, Global Head of Business Lines and Member of the Executive Management Committee, BNP Paribas Leasing Solutions</b>  <b>Patrick Beselaere, CEO, ING Lease Belgium / ING Commercial Finance Belux</b></p> <div style="display: flex; justify-content: space-around; align-items: center;">      </div>
17:40-17:50	<p><b>Chair's closing remarks: Andrew Denton, Chief Executive Officer, Alfa</b></p>
19:00	<p><b>Drinks Reception sponsored by Netsol</b></p> <p style="text-align: right;"></p>
20:00	<p><b>Awards Gala Dinner sponsored by Alfa</b></p> <p style="text-align: right;"></p>