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

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

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

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