08:00-09:00	**Refreshments and registration**
09:00-09:10	**Chair's opening remarks: Lindsay Town,** Chief Executive, **IAA-Advisory**
	SESSION ONE: Rising to the challenge of change
09:10-09:30	**WELCOME ADDRESS: Market overview** • Overview of the industry, Estonia and the Baltics • Positioning leasing among other financial instruments ***Reet Hääl,*** *CEO,* ***Estonian Leasing Association***
09:30-09:50	**OPENING ADDRESS: Regional macroeconomic overview** • 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? • Winners and losers in the race to digital ***John Rees,*** *Chief Commercial Officer,* ***Société Générale Equipment Finance***

09:50-10:10	**Leasing - a perfect fit to fund renewable energy projects**
	• Market
	  ○ What type of renewable energy generating equipment fits for leasing?
	  ○ Size of the renewable energy generating equipment market
	  ○ Trends and dynamics of the market
	• Why does leasing fit well to fund renewable energy projects?
	  ○ Needs of the investors
	  ○ Leasing solution fit
	• How do we build up knowledge in this field?
	  ○ Key learnings in leasing renewable equipment
	Patrick Beselaere, *CEO,* ***ING Lease Belgium*** */ ING Commercial Finance Belux*

10:10-10:30	**Main trends: Where do we stand?** • Cost and expertise sharing: how regulation and increased investment costs lead us to share • Usage economy and rental solutions: fantasy or reality? • Sharing economy: crowdfunding and peer to peer platforms (Kintessia). Has this really penetrated the market? ***Pascal Layan,*** *Global Head of Business Lines and Member of the Executive Management Committee,* ***BNP Paribas Leasing Solutions***
10:30-11:00	**SPEAKER Q&A and PANEL DISCUSSION: Funding strategies for a lean world** • Optimising liquidity management • Getting ready for Basel III • Building a centralised treasury • Automating compliance and on-boarding ***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*
11:00-11:30	**Networking Coffee Break**

	SESSION TWO: New Model Lessor – In Principle and in Practice
	Chair: Joanne Davis, Head of Asset & Consumer Finance (UK Division), **Locke Lord (UK) LLP**
11:30-11:50	**In it together? Understanding the partner-based approach to innovation and business optimisation** • Where should the industry look for innovation inspiration? • What role should technology partners play and how is it changing? • How do you right-size your technology partner? • Overcoming the obstacles of digital transformation ***Steve Taplin,*** *Global Sales & Marketing Director,* ***Alfa***
11:50-12:10	**Case study: Forget the lease? Embracing the lifecycle approach** • Embracing the circular value chain approach to lease delivery & 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 ***Bas van Asseldonk,*** *Executive Vice President Europe,* ***DLL***
12:10-12:30	**Harnessing the power of agile: Assessing the transformative potential of digital** • What role could blockchain play in asset finance? What's 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 *Representative,* ***Cloud Lending Solutions***
12:30-13:00	**SPEAKER Q&A and PANEL DISCUSSION: Re-defining leasing for a digital age** • What can be learnt from the use of technology in the autofinance industry? • What's the cultural dimension to creating a leaner, digital-first leasing industry? • Who's leading the pack in the drive to service? • How do you approach the drive to digital? ***Moderator: Joanne Davis,*** *Head of Asset & Consumer Finance (UK Division)****, Locke Lord (UK) LLP*** *Representative,* ***Cloud Lending Solutions*** ***Brendan Gleeson,*** *Group CEO,* ***White Clarke Group*** ***Steve Taplin,*** *Global Sales & Marketing Director,* ***Alfa***
13:00-14:00	**Networking lunch** sponsored by **Locke Lord LLP**
	SESSION THREE: Operations Theatre – All Systems, Go!
	Chair: Patrick Gouin, CEO, **Max & Tite International**; Senior Advisor, **Invigors**
14:00-14:20	**It's the experience that counts: digital delights** • Changing expectations • Digitalising the service • Improving the experience ***Carmen Ene,*** *CEO,* ***3 Step IT***

14:20-14:40	**Taking the right risks for the rewards: Strategic implications of the era of asset management** • Understanding the risks of the shift to asset liability • Adapting to the cultural shift of the switch to service • Resetting and re-structuring the business model • Regulatory implications of the asset ownership model *Speaker tbc*
14:40-15:00	**A Millennial Moment? Transforming sales channels - topic tbc** • Re-defining sales and distribution channels for the digital era • Leasing for start-ups? Communicating the benefits of asset finance to a new audience • Using technology to drive efficiency in management, retention & customer acquisition ***Mourad Bergaoui,*** *Project Director,* ***Codix***
15:00-15:30	**SPEAKER Q&A and PANEL DISCUSSION: Always On: Using data and analytics to drive performance and deliver value** • Understanding the value of a data-first strategy • How do you un-silo your data? • Building a data-centred sales culture • Customers come first: Thinking about customer need, not product sales ***Moderator: Patrick Gouin,*** *CEO,* ***Max & Tite International****; Senior Advisor,* ***Invigors*** ***Philippe Rozental,*** *Global COO, Managing Director,* ***Société Générale Equipment Finance*** ***Carmen Ene****, CEO,* ***3 Step IT*** ***Per Dahlqvist,*** *Head of Business Development,* ***Tieto*** ***Mourad Bergaoui,*** *Project Director,* ***Codix***
15:30-16:00	**Networking Coffee Break**
SESSION FOUR: Regional Perspective – the Baltic Approach	
	Chair: Jevgenijs Belezjaks, Chairman of the Board, CEO Baltic region, **SIA Unicredit**
16:00-16:20	**White label captive solution** • 3 countries 5 languages & same service • Captive model and universal bank leasing: Conflicts **Kaupo Luhaaar, Head of Luminor Leasing Baltic**
16:20 -16:40	**Lessons in leasing: Insights from autofinance's innovation revolution** • Managing the pressures of high growth, low residuals • Gearing up the secondary market • Using data and analytics to manage risk, improve sales • Managing the transition to digital
16:40 -17:00	**Speaker Q&A: Sustaining the industry growth** • The Baltic Approach: Regulatory arbitrage in the digital era • The Brexit opportunity for European/Baltic leasing • Identifying and catering for a versatile customer base • Implementing the latest digital innovations *Speakers tbc*
FINAL DEBATE	

17:00-17:40	**EXPERT PANEL DISCUSSION: The Lean-ers and Leaders Debate** *Industry leaders and lean fintechs debate their views on what's needed to help the industry make the big (digital) leap forward* • 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? ***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*
17:40-17:50	**Chair's closing remarks:** ***Andrew Denton,*** *Chief Executive Officer,* ***Alfa***
19:00	**Drinks Reception sponsored by Netsol**
20:00	**Awards Gala Dinner sponsored by Alfa**