



SMEs are a major source of new job creation in emerging and developing countries. In the MENA region, it is estimated that micro, small and medium enterprises (SMEs) account for 80–90 percent of all businesses. However, despite their systemic importance, SMEs continue to face major challenges when it comes to access to finance. Lack of credit information and lack of collateral are just two of the many reasons why financial institutions are less exposed to SMEs than to larger and more established firms. COVID-19 has made the situation much worse for the region’s SMEs. The pandemic poses challenges of a scope and scale unprecedented in modern times. Millions of businesses are closed, countless jobs have been lost. The hardest hit are SMEs in the tourism and entertainment industries, which have been battered by lockdowns and travel restrictions. In response to the crisis, many governments across the region have scaled up credit guarantee schemes to tackle the urgent liquidity problem faced by SMEs and to stimulate an economic recovery through rebuilding the SME sector.

In partnership with the SME Finance Forum, Small & Medium Enterprises Loan Guarantee “Kafalah” is hosting a **5th International MENA Regional Guarantee Conference** on the role of credit guarantee schemes in rebuilding the SMEs post-COVID-19.

The conference will take place on **September 6-7, 2021** and will cover: the impact of COVID-19 and the role of guarantee programs, supply chain finance, digitalization, alternative data, reviving tourism, early-stage finance, equity guarantees, and financing technology-led SMEs.

Arabic and French simultaneous translation available

KSA Time	Monday, September 6th	KSA Time	Tuesday, September 7th
14:00 – 14:20	<p>Opening Remarks</p> <ul style="list-style-type: none"> - Dr. Fahad Alshathri, Deputy Governor of the Saudi Central Bank (SAMA) & Chairman of Kafalah - Eng Saleh Alrasheed, Governor of Monsha'at <p>Keynote Speech: The Impact of COVID and the Role of the Guarantee Programs</p> <ul style="list-style-type: none"> - Dr. Abdulrahman Al Hamidy, Director General and Chairman of the Board of Executive Directors of the Arab Monetary Fund - Nagla Bahr, Managing Director, Credit Guarantee Company of Egypt 	14:00 – 14:15	<p>Recap and Summary of Day Ahead</p> <ul style="list-style-type: none"> - Homam Hashem, General Manager of Kafalah – SME Loan Guarantee Program
14:20 – 15:00	<p>Plenary panel: Digitalization and its Impact on Guarantee Institutions</p> <ul style="list-style-type: none"> - Nagla Bahr, Managing Director, Credit Guarantee Company of Egypt - Maria Laura Garcia Conejero, Former General Manager, FOGABA - Khalid Abdulla Al Mana, Executive Director, Business Finance at Qatar Development Bank - Katrin Sturm, Secretary General, AECM (moderator) 	14:15 – 15:00	<p>Plenary: Beyond Stimulus, Forbearance, and Deferment: What's Next?</p> <ul style="list-style-type: none"> - Bill Briggs, former acting associate Administrator, SBA - Tony Hadley, Senior VP, Experian - Homam Hashem, General Director of Kafalah - Nagla Bahr, Managing Director, Credit Guarantee Company of Egypt - Matt Gamser, CEO, SME Finance Forum (moderator)
15:00 – 15:15	Break	15:00 – 15:15	Break
15:15 – 15:25	<p>Welcome Remarks</p> <ul style="list-style-type: none"> - Mohamed Al-Malki, General Director of SME Bank - Homam Hashem, General Manager of Kafalah – SME Loan Guarantee Program 	15:15 – 16:05	<p>Credit Guarantees in Reviving the Tourism and Entertainment Sector</p> <ul style="list-style-type: none"> - Shamsah Fatimah Dhala, Global Sector Lead - Tourism and Retail, IFC - Jesse Weinberg, Head of SME Customer Segment at FNB - Dr. Mohammed Lutfi Al Jafari, CEO Jordan Loan Guarantee Corporation - Katrin Sturm, Secretary General, AECM (moderator)
15:25 – 16:05	<p>Can Alternative Data Transform SME Finance?</p> <ul style="list-style-type: none"> - Sharma Aditya, Head SME credit risk, Standard Chartered - Dr. Konstantinos Tsanis, Alternative data expert, IFC - Humaid Mudhaffr, Director of Business Development at Kafalah – SME Loan Guarantee Program - Matt Gamser, CEO, SME Finance Forum (moderator) <p>The Future of Early-Stage Finance and Equity Guarantees</p> <ul style="list-style-type: none"> - Abdelmoughite Abdelmoumen, Head of Strategy and Cooperation at CCG Finance - Ebrahim Alkandari, Former Director General, National Fund for SME Development, Kuwait - Habib Attiah, Financial Sector Specialist at the Arab Monetary Fund - Jeroen Harteveld, Manager, MASSIF Fund, FMO (moderator) 		<p>Supply Chain Finance: The Role of Guarantee Institutions</p> <ul style="list-style-type: none"> - Khaled El-Rashed, Head of SMEs, ANB - Colin Sharp, SVP, C2FO - Kevin Day, CEO, HPD Lendscape - Matt Gamser, CEO, SME Finance Forum (moderator)
16:05 – 16:15	<p>Closing Remarks for Day 1</p> <ul style="list-style-type: none"> - Homam Hashem, General Manager of Kafalah – SME Loan Guarantee Program 		16:05 – 16:15

About Small & Medium Enterprises Loan Guarantee “Kafalah”

Kafalah Program is a program launched by the Saudi Industrial Development Fund (SIDF) and Saudi banks. The program aims to promote financing to Small and Medium Enterprises (SMEs) within the Kingdom of Saudi Arabia.

About the SME Finance Forum

The SME Finance Forum works to expand access to finance to these small and medium businesses through its global membership network of 200+ financial institutions, technology companies and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs. The SME Finance Forum was established in 2012 by the G20 and is managed by the International Finance Corporation (IFC).