

BCR

25th Annual

RFI 25 YEARS X

Business as Usual to Change as Usual

Receivables Finance International Convention (RFIx) 2025

21-22 May 2025 | Clifford Chance, London

Exclusive Host

CLIFFORD
CHANCE

Platinum Sponsor

COMARCH

Brand Sponsor

MAYER|BROWN

Gold Sponsor

FIS

Silver Sponsors

citi LENDSCAPE FGI
dancerace Lenvi T.R.U.S.T.™

Bronze Sponsors

中國銀行 BANK OF CHINA FCI QUALCO
Facilitating Open Account - Receivables Finance

Institutional Partners

European Bank for Reconstruction and Development ICISA ITFA

Breakfast Sponsors

ATOM Trade Advisory Network
Atom Advisory Limited



Agenda

Day One: 21 May 2025

8:30 – 9:00 **Refreshments and registration**

9:00 – 9:05 **Opening and welcome from BCR Publishing and Exclusive Host venue sponsor Clifford Chance**

Michael Bickers, Managing Director, **BCR Publishing**

Simon Connor, Senior Associate, **Clifford Chance**

9:05 – 9:10 **Platinum Sponsor welcome remarks and introduction - COMARCH**

Karol Leszczyński, Receivables Finance & SCF Product Development Manager, **Comarch**

9:10 – 9:20 **Chairperson's opening remarks**

Wayne Mills, Founder and Managing Director, **Atom Advisory**

9:20 – 9:50 **Keynote session: From globalisation to fragmentation. From the end to the beginning of history**

This session examines the global economy at a crossroads, focusing on the growing fragmentation in trade, labor, technology, and its impact on receivables and payables finance. Economic policy uncertainty, particularly in trade, has surged, while inflation expectations are rising. Despite positive indicators on paper, uncertainty acts as a tax on the economy, and global integration has slowed significantly, a trend often described as “slow-balisation” or “de-globalisation”. Key drivers include the geopolitical weaponisation of technology, cultural skepticism toward globalisation, and declining efficiency in global governance. Heightened tensions, geopolitical shifts, and the rise of populism further challenge international cohesion.

- All eyes on the US: Why do we care and what could it mean for the global economy?
- Examining trade wars dynamics and their impact on the EU and global markets.
- What are the challenges of fragmentation and how trade relationships are continuing to reconfigure?
- Analysing the major disruptive trends underway and the forces currently hindering globalisation and their implications.
- The known unknowns and the unknown unknowns. How can we prepare for future uncertainties in an increasingly fragmented world?

Speaker:

Rony Hamaui, Lecturer, **Catholic University of the Sacred Heart, Milan**; General Secretary of Association, **Bank and Stock Exchange Studies**



Agenda

09:50 – 10:20 **Keynote session: Geopolitics of technology – the power dynamics**

Technological advancements, including AI, 5G, cybersecurity, robotics, semiconductors, renewable energy tech and space exploration, are profoundly reshaping human activities and international relations. These innovations are driving political, strategic, economic, and social challenges across states, international organisations, and private enterprises. Technologies are not only key tools in geopolitical conflicts but also the focus of international tensions, as global competition and cooperation undergo profound transformations, which may have significant impact on receivables and payables finance. Governments worldwide are striving for technological advantage and autonomy by employing trade barriers, export controls, and industrial policies to reshape data flows and global supply chains. This session delves into how businesses and governments can navigate these challenges and prepare for tighter geopolitical competition by understanding the current technology landscape and emerging trends.

- Why technology has become a central dynamic in global affairs, emerging as a critical battleground in the geopolitical quest for power?
- How international tensions, trade policies, and alliances affect access to technology, impacting business operations, cybersecurity risks, and regulatory landscapes?
- The role of venture capital investment in AI and why AI has become a key front in geopolitical competition, especially between the US and China.
- The implications of AI on the global order and its effect on supply chains - can the EU emerge as a global leader?
- The importance of prioritising strategic technology investments and diversifying to stay competitive. How to factor geopolitical risks into your technology strategy?
- Why integrating geopolitics and technology into risk management is crucial and how expertise in these areas is increasingly a boardroom priority?

Dr. Rebecca Harding, CEO, Centre for Economic Security



Agenda

10:20 – 10:50 **Networking coffee break**

10:50 – 11:50 **Keynote panel session: From roots to new renaissance - a look back at 25 years of RFlx and industry evolution**

As RFlx celebrates its 25th anniversary, this session reflects on our inaugural RFlx agenda to explore whether the issues discussed then have been resolved or remain relevant today. We'll examine how the industry has evolved, focusing on key milestones and transformations over the past quarter-century. The panel will feature insights from industry veterans who have witnessed these continuous changes, with some having attended the very first RFlx conference.

- Progress in technology and its role in shaping the industry.
- How has fraud evolved over the past 25 years?
- The evolution of securitisation practices and their current relevance.
- The growth and expansion of Asset-Based Lending (ABL) across Europe.
- Why balancing speed of service with thoroughness in the due diligence process continues to be a challenge?
- The transformation of the international factoring business model. Has it reached its expected potential?
- Analysing the most significant change, the least significant change, and areas that have remained unchanged over time. Did we achieve substantial results with minor adjustments, or were major shifts required?
- What was the motivation to join the industry 25 years ago, and does that same factor still serve as a key driver for attracting talent today?

Moderator:

Michael Bickers, Managing Director, **BCR Publishing**

Speakers:

Luis Augusto, CEO, **BNP Paribas Factor Iberia**; Chairman of the Board, **ALF**

Carmen McLaughlin, Director, TWC Product Management Optimisation and Change, **Barclays**

Parvaiz Dalal, Global Head Payables Finance, **Citi**

John Beaney, Director, Global Head of Receivables Finance Product Management, Global Trade Solutions, **HSBC**

Kevin Day, Senior Executive Advisor, **Landscape**

Çağatay Baydar, Executive Chairman, **TEB Faktoring**; Chairman, **FCI**

11:50 – 12:20 **Presentation: The global state of the industry and its future outlook**

This session will present the latest FCI statistics, alongside 2024 insights into customer behavior, regional industry performance, and competitive trends. It will also analyse the influence of current geopolitics and market dynamics in shaping the industry's trajectory.

- Trends in supply, demand, and current events driving regional industry performance.
- Geopolitical risks and their economic impact on the industry, including the US-Canada trade relationship and tariffs - exploring whether reorientation is a tangible trend.
- Historical comparisons over the past 25+ years Identifying similar situations from the past and analysing how they differ from the current state.
- The impact of eInvoicing, data, and digital supply chains.
- The importance of collaboration and connectivity for industry growth.
- Current market awareness and perception of open account trade finance products, highlighting their key drivers and selling points across diverse cultural regions.
- A five-year forecast, highlighting key trends and the outlook for the future.

Neal Harm, Secretary General, **FCI**



Agenda

12:20 – 13:00 **Panel session: Global perspectives of practitioners and their customers on the evolving economic landscape. Do their sentiments align with the statistics on record?**

As economic uncertainty persists globally, finance leaders are focusing on more efficient reorientation strategies to navigate these challenges and thrive. Meanwhile, SMEs – the lifeblood of global economies – continue to face challenges from structural supply fragilities, geopolitical tensions, and volatile commodity prices. This session delves into practitioners' strategies for gaining momentum amid desynchronisation across advanced economies and fragmented emerging markets. It also explores how commercial finance is evolving to offer innovative solutions and flexibility during financial instability, assessing their effectiveness in meeting market demands from the customer's perspective.

- Leaders' views on geopolitical hotspots as disruptors to global supply chains and their impact on SMEs' access to finance.
- What are the new strategies for SMEs to leverage receivable finance for working capital?
- Are business leaders optimistic on the economic outlook? What is the business sentiment in the Euro area and how does this differ from other regions?
- How do the practitioners and businesses perceive the role of "connector economies" - emerging markets that have advantageous locations and preferential trade agreements across major blocs? How will their global strategy evolve?
- How do businesses envision their needs evolving over the next decade? Are practitioners aligned with this perception of customer evolution?
- Are there additional measures practitioners can take to help SMEs gain access to working capital on a global scale?
- Emerging trends in flexible funding options globally: Which options are most attractive to businesses, and do they balance efficiency with appeal?
- Technology's role in driving adoption, awareness, and appeal of digital commercial finance solutions.

Moderator:

John Luu, Managing Director, Head of Trade and Working Capital Solutions, UK and Middle East, **Santander Corporate & Investment Banking**

Speakers:

Karol Leszczyński, Receivables Finance & SCF Product Development Manager, **Comarch**

Petr Fiala, Head of Large Corporates, **Raiffeisenbank**

Revolut representative

Others TBC

13:00 – 14:00 **Networking lunch**



Agenda

14:00 – 14:40 **Panel session: Back to basics: How effectively are we selling commercial finance products to address market needs and capitalise on opportunities in a turbulent economy?**

In an ever-evolving, increasingly uncertain, and complex business landscape, the pressure for sales growth and customer retention are critical areas. Successful sales leaders recognise the value of "getting back to basics" and regularly incorporate refreshers into their strategies. Now is the perfect moment to revisit the fundamentals, incorporate feedback, reassess performance, and recalibrate direction.

- What funding challenges are businesses currently facing, and how do they shape their expectations of banks?
- Are the differences between various financial products being effectively understood by the market, and what strategies can enhance their clarity, appeal, and popularity?
- How to address cultural differences in sales approaches? How do you use training to clarify distinction in culture, financial products and sales arguments?
- What are the simple sales principles that have stood the test of time and what are the new sales strategies for a tough economy?
- How to link commercial finance to broader banking strategies to ensure investment and growth?
- Rethinking onboarding and originations and shifting from a process centric to an experience centric approach to deliver revenue growth, deepen customer relationships and help drive competitive advantages.
- Who is eating your dinner? Assessing the threat from non-traditional competitors.
- Turning loss into gains, the importance of losing customers. What is the average length of time customers stay with a provider and how will this change?
- Do you listen to the voice of the customer and how do you use customer feedback?
- What else can be done in sales to make it through the uncertainty and coming back stronger than ever

Moderator:

John Oliver, Head of Product and Propositions, Global Trade Solutions, **HSBC**

Speakers:

Christos Theodossiou, Director – Head of Greece, **BFF Banking Group**

Nick Clark, CEO, **Built Cybernetics**

Michael Ellis, Head of Sales, **Dancerace**

Maurice Benisty, Chief Commercial Officer, **FIS Supply Chain Finance**

Lucy Taylor, Director, Trade and Working Capital Sales, Client Solutions Group, **Lloyds Bank Corporate & Institutional**



Agenda

14:40 – 15:20 **Panel session: Expanding SCF as a powerful tool for financial inclusion**

In recent years, supply chain finance (SCF) programs have gained popularity, evolving from tools exclusively for large global companies to solutions accessible to firms with solid credit and diverse supplier bases. As deglobalisation reshapes trade routes, regional networks are forming, alongside trends like reshoring, nearshoring, and supplier diversification. These shifts have prompted large corporations to extend financing to smaller companies beyond tier 1 suppliers. This session will explore the potential of SCF expansion to strengthen resilience, liquidity, and ESG goals in the context of deglobalisation and technological transformation.

- Keeping it attractive for suppliers despite the rise in interest rates.
- Can ESG ratings be trusted and is there any preferential pricing?
- Could MDBs become rating providers to ensure commitment to ESG programmes affected by geopolitics? What industry initiatives are starting to emerge?
- How can SCF be made to work in emerging markets - what are the relevant regulatory and legal challenges to consider?
- How can light and heavy KYC be balanced to address onboarding challenges? Can AI and other innovations assist to enhance accessibility in supply chain finance?
- Where is expansion of supply chain finance headed? Is it limited to payable finance, or can other extensions be explored, such as pre-shipment finance?
- How is deep-tier supply chain finance expected to evolve, and is it a realistic approach? How far will buyers really go to facilitate financing?

Moderator:

Lionel Taylor, Managing Director, **Trade Advisory Network**

Speakers:

Shailesh Gothai, Owner, **Bron Corporation**

Clifford Chance representative

Hugh Blacklock, GTRF Europe Head of Sustainability, **HSBC**

Hebe Wildi, Director, Supply Chain Finance, Client Solutions Group, **Lloyds Banking Group**

Others TBC



Agenda

15:20 – 16:00 **Panel session: An introduction to inventory monetisation**

This session will introduce inventory monetisation as an innovative and progressive product concept, highlighting its key distinctions from inventory lending. Participants will gain insights into jurisdictional and market differences, featuring perspectives and practical applications from both sides of the Atlantic.

- How is inventory monetisation developing in the US and UK markets?
- What do Offtakers need, and how can their requirements be better understood?
- What is the role of the TradeCo, and why is it critical in the process?
- How can technology contribute to optimizing inventory monetisation?
- What are the key considerations in analysing accounting treatment for inventory monetisation?

Moderator: TBC

Speakers:

Mona Ghazzaoui, Managing Director- Head Receivable and Payable Financing Americas, **Crédit Agricole CIB**

Prateek Kumar Jain, Director Solution Structuring, **HSBC**

Massimo Capretta, Partner, **Mayer Brown**

Charles Thain, Partner, **Mayer Brown**

16:00 – 16:20 **Networking coffee break & Masterclass registration**

16:20 – 18:30 **Breakout sessions (choose one)**

- BCR Masterclass: Sales training - back to basics - free to all 16:20 - 18:30
- Join the Debate! Champagne Roundtables 16:20 - 17:30

16:20 – 18:30 **BCR Masterclass: Sales Training - Back to Basics: How to engage buyers and drive growth in the New Normal and the Age of AI**

Times are tough. Companies are cutting back, budgets are tightening, and many decision-makers are delaying major purchases. Meanwhile, buying committees are growing larger, and deal cycles are becoming longer. Yet, your sales quotas remain unchanged.

In this challenging economy, selling requires a new approach - one that blends timeless fundamentals with the power of innovation. Advancements in artificial intelligence, automation, and analytics are transforming how sellers identify opportunities, engage buyers, and close deals.

When navigating these challenges, there's always one reliable tool in your sales stack to lean on - the fundamentals. Paired with cutting-edge digital solutions, mastering these basics will empower you to actively compete and keep your sales afloat in this evolving economy.

Trainers:

Mark Mandula, Senior Vice-President, **United Capital Funding**; Chief Learning Officer, **BCR Learning**

Graham Hawkins, CEO, **Qoos**, author of **Deep Selling** book



Agenda

16:20 – 17:30 **Join the Debate! Champagne Roundtables**

Engage in an open and interactive dialogue on a topic of your choice. Join a roundtable and contribute with your perspectives and ideas.

This exciting format fosters a dynamic exchange of viewpoints whilst promoting a deeper understanding of market issues.

Each 40 min session will be led by a facilitator that will present a 5 min summary of the exchanges at the conclusion of the roundtable.

1. How do we as an industry stop fraud?

'Insanity is doing the same thing over and over again and expecting different results.' A. Einstein. - Are we learning lessons from the recent cases shaking the market?

2. Deep-tier SCF – How is it going to evolve, is it realistic? How far would buyers really go to provide financing? Exploring use cases.

3. PO Finance Unveiled: myths, misconceptions, and Its role in SCF evolution.

Purchase Order Finance has gained attention for enabling businesses to fulfill large orders. One common misconception is that purchase order finance is only suitable for large businesses or enterprises. This roundtable will discuss misconceptions, how PO finance links to inventory and receivable finance, and diverse use cases across industries. Is PO financing gaining more relevance in the background of current production markets shifts?

4. e-invoices and its impact on finance growth

E invoicing and implications, examples of a sample transaction, regional perspectives and how to make it work in emerging markets, analytics from a corporate perspective.

5. Data-Driven Finance in Action.

How is it utilised, how to convince clients and partners to share data and practical insights for the future.

6. How do we prepare for the new geopolitics? WHAT IF scenario thinking in practice.

This roundtable will envisage "what if" scenarios, examining how potential geopolitics may evolve and impact receivables and payables finance. It will address challenges such as disruptive macro events, financial fragmentation, cross-border risks, and supply chain disruptions while assessing the state of readiness for change and delving into strategies to react, adapt and succeed in an unpredictable environment.

Summary of key roundtable findings

17:30 – 17:40 **Chairperson's closing remarks and close of day one**

19:30 – 23:00 **RFlx Silver Jubilee Party – 25 years celebration**

The 2025 Receivables Finance International Silver Jubilee Party will celebrate 25 years of innovation, partnership and progress in receivables finance by bringing key industry players from across the globe to London for an unforgettable evening of entertainment, networking, and celebration.

Location: London Marriott Hotel Canary Wharf, London

Dress Code: Shine in style by incorporating a touch of silver into your outfit.



Agenda

Day Two: 22 May 2025

8:30 – 9:00 **Refreshments and registration**

9:00 – 9:10 **Chairperson's opening remarks**

Fortune Gweru, Founder & CEO, **Savannah Capital**

9:10 - 9:50 **Panel session: Capital relief strategies for a fragmented world; innovations in insurance and risk management**

Global trade fragmentation and geopolitical risks are reshaping capital relief strategies. This session will explore how insurance can address these challenges, ensure financial stability, and support capital optimisation through innovative structuring techniques. It will also assess the expanding role of insurance in regulatory compliance, highlighting key challenges and opportunities.

- Geopolitics and Capital Relief: exploring insurance and risk management solutions for a fragmented world
 - The impact of regulations like Basel IV on capital requirements for financial institutions. How are capital relief insurance solutions helping financial institutions meet regulatory capital requirements?
 - Emerging trends in capital relief insurance and their implications for the financial sector
 - What is the role of insurers in securitisation? Understanding their contribution to managing risk-weighted assets and counterparty credit risk.
 - Case studies of successful capital relief implementations and practical solutions for supporting institutions in volatile markets
-

Moderator TBC

Speakers:

Paul Bower, Director, **FGI Tech**

Musonda Kapotwe, Partner, **Mayer Brown**

Laurent Moronval, Executive Director, Working Capital Solutions, **Natixis**

Others TBC



Agenda

9:50 – 10:30 **Panel session: Preparing for an AI-driven future**

According to Forbes, by 2050, technology is expected to be seamlessly integrated into daily life, with augmented reality, virtual reality, and artificial intelligence becoming commonplace. These advancements will transform how we work, learn, and interact. But what can we expect in the next five years? To stay relevant, banks aim to evolve into service platforms, adopting a high-tech company model. Smart, prescriptive financing powered by AI will enhance customer experiences by analysing behavior to reduce risk, detect fraud, and recommend tailored products and services.

- Are these advancements feasible, how can AI truly help our industry?
- Analysing the good and bad of AI. How can we effectively embrace and implement it, and where we can't (or shouldn't) use it?
- Do we have the necessary data and its quality to leverage AI effectively?
- What are the compliance concerns and uncertainties surrounding AI, causing drawbacks in AI investments?
- Will AI replace SaaS and how is this shaking technology providers and CTOs? Is this the beginning of a more significant change, similar to what SaaS did to on-premises in the early 2000s?
- Real-life applications of AI (few key examples) and how these may differ in different regions. Things AI can - and can't do (so far).

Moderator:

Graham Hawkins, CEO, **Qoos**

Speakers:

Xiaojing Zhao, Independent Consultant, **AI & Blockchain**

Diego Tavecchia, Director of Operations, **Assifact**

Carolyn Goddard, Head of Product, **Landscape**

Marcel Burtscher, Executive Board Member, CFO, CRO & COO, **Raiffeisen Factor Bank**

Others TBC

10:30 – 11:00 **Networking coffee break**



Agenda

11:00 – 11:40 **Panel session: Transformative leaders**

Over the next decade, organisations must adapt to a digitally-driven client base and rising generational expectations. With AI becoming essential, Gen Z demands seamless digital experiences, ethical practices, and empowering tools. To thrive, banks must move beyond traditional offerings, embracing a mindset that caters to a generation no longer bound by brand loyalty. This session highlights transformative leaders driving change and innovation, focusing on their vision, adaptability, and ability to inspire. Real-world examples will showcase their strategies, cultural impact, and influence in shaping the future of industries amid a rapidly evolving landscape.

- The new role of tech leaders at the center of business strategy.
- What is the servant leader and how innovative/creative ideas will lead?
- Are we making progress in modernising our culture, or are outdated practices still hindering our ability to lead, empower, attract talent and drive progress?
- The talent war isn't solely external. What are the current HR requirements, and what should a strategic HR agenda look like to engage the workforce of the future?
- How do you envisage your client portfolio would look like in 10 years? What will that generation expect from service providers, and how will organisations evolve over the next 10, 20, and 30 years to meet their evolving customer needs?
- How can we create an agile, innovative leadership culture? Is there anything we can do individually to contribute? Example of impactful transformative strategies focused on long-term growth.

Moderator:

James Cooper, Technology Consultant, **Congruent Solutions**

Speakers:

Gayle Templeton, Fractional HR Director, **Gayle Templeton**

Faye McDonough, Head of Portfolio Management, **Reliance Bank**

Josh Levy, CEO, **Ultimate Finance**

Others TBC



Agenda

11:40 – 12:20 **Panel session: Rethinking procurement and the new truth behind buying**

ECB regulations, DORA, Outsourcing, and other frameworks are driving significant changes in procurement management, emphasising transparency, competition, and strict compliance. These shifts impact the entire procurement ecosystem, influencing suppliers, partnerships, and funding streams. This session will examine how evolving regulations and geopolitical shifts are reshaping decision-making, third-party management, and relationship-building. It will also explore practical strategies to streamline procurement, reduce delays, and establish partnerships that align with the unique needs of both financial institutions and businesses.

- How are geopolitics and trade fragmentation reshaping procurement strategies?
- What is the impact of procurement regulations on third-party management, supplier relationships, and competitive pressures?
- What practical innovations exist to simplify procurement, reduce delays, and strengthen relationships with both internal and external stakeholders?
- What is the current added value of procurement in today's evolving landscape?
- Are win-win negotiations truly feasible? What are the main criticisms of this approach, particularly regarding the differing levels of concern for relationships between parties?

Example: Software procurement

Selecting the right Supply Chain Finance (SCF) solution partner is crucial for both corporates and banks, but their approaches can differ based on their unique needs and objectives.

- The breaking point. What software are banks/FIs buying today? Should banks build or buy?
- What are the selection criteria for selecting a SCF solution/platform for corporates procurement. How do these differ from banks?

Moderator: TBC

Speakers:

George Demetriades, Director of Centralised Procurement Management and Outsourcing Services, **Alpha Bank**

Juliano Tessaro, Global Procurement Director, **CRH**

Rada Savic, Head of Global Transaction Banking Directorate, **OTP Bank Srbija**

Robert Parson, Partner, **Squire Patton Boggs**

12:20 – 12:50 **Presentation: The digital revolution in invoice finance: current insights and future outlook for the next 25 years, featuring findings from a recent survey**

This session will explore the transformative impact of digitalization on the invoice finance industry, highlighting the shift from traditional, manual processes to cloud-based, automated solutions. Insights from the latest report *Quarter Century of Invoice Finance*, based on an industry-wide survey conducted by Comarch in collaboration with BCR Publishing, will provide a comprehensive view of current trends, decision drivers, and the industry's outlook for the next 25 years. The survey results will offer a deeper understanding of how businesses are embracing digital solutions and the challenges they face in adapting to this new landscape.

Karol Leszczyński, Receivables Finance & SCF Product Development Manager, **Comarch**

12:50 – 13:50 **Networking lunch**



Agenda

13:50 – 14:30 **Panel session – Embedded Finance: The future of seamless financial services**

This session will explore the rise of embedded finance as a game-changing innovation in commercial finance. By integrating financial services seamlessly into non-financial platforms and ecosystems, embedded finance is reshaping how businesses access credit, manage payments, and build stronger relationships with their clients.

- How embedded finance is unlocking new revenue streams?
- What are customer preferences: self-service tools or integrated platforms/plugin-ins?
- What are the latest innovations across key markets, marking a new era in embedded finance?
- Investment trends driving the adoption of embedded finance.
- Regulatory and data security concerns and solutions. What are the remaining challenges for this intersection of tech and finance?
- The role of AI in supercharging embedded finance. Real-world applications of embedded finance and AI.
- What are the opportunities and challenges embedded finance presents for banks, particularly in the context of BigTech's growing influence?
- What are the predictions for global market growth compared to open banking and can this be achieved in the new geopolitical landscape?

Moderator:

Eric Li, Head of Banking Research, **Crisil Coalition Greenwich**, by **S&P Global**

Speakers:

Rael Ross, Co-funder & Co-CEO, **Butn**; Co-funder, Director, **Australian Factoring Company**

Others TBC

14:30 – 15:10 **Panel session: The rising value of data and its role as a key business strategy**

On this panel, a group of global experts will discuss data's rising influence on how all industries including the decision-making processes in the factoring and supply chain finance sectors will be impacted in the future. As record amounts of data are collected and analysed, the panel will look into the implications of the fact that more data is due to be generated in the next three years than in the rest of human history, driven largely by advances in artificial intelligence. We will discuss how this explosive growth brings a combination of opportunities and challenges that nations, businesses, and individuals must learn to navigate carefully, shaping the future of innovation, governance, and daily life.

- The review of the world's data.
- How can the factoring and related sectors best unlock the value of data in the future?
- What opportunities and challenges do this expected explosion in the amount of data being generated pose to our industry?
- Will there be a "war on data" and if so, how can we prepare for it now?

Moderator:

Mark Mandula, Senior Vice-President, **United Capital Funding**; Chief Learning Officer, **BCR Learning**

Speakers:

Ian Miller, Senior Sales Consultant, **Lenvi Riskfactor**

Michael Harte, Head Global Receivables Finance, **Lloyds Corporate & Institutional**

Others TBC

15:10 – 15:40 **Networking coffee break**



Agenda

15:40 – 16:20 **Panel session: Inventory finance uncovered - progress, innovations, and the road to growth of transparency-based financing**

Businesses are turning to tailored financing solutions to manage increased inventory levels, especially in response to supply chain disruptions and economic shifts. Despite growth, challenges like strict collateral requirements, credit assessments, and poor inventory management remain. This session will evaluate progress in overcoming these issues and reassess inventory finance's potential.

- How is asset-based lending (ABL) evolving, and has it become more sophisticated in evaluating and incorporating inventory as collateral?
- What technology & data-driven innovations are transforming inventory finance?
- What local legal considerations and improvements are facilitating its adoption across more countries?
- Practical use cases of successful implementations of inventory finance
- How are accurate collateral valuation and risk assessment, being addressed?
- What are the projections for the future growth of inventory finance?

Moderator: TBC

Speakers:

Saket Pandey, Global Head, Credit Insured Account Receivable Financing, UK, Europe & MEA Receivable Product Head, **Citi**

Simon Connor, Senior Associate, **Clifford Chance**

Others TBC

16:20 – 17:00 **Panel/fireside chat: Unlocking collaboration: What banks need from MDBs to drive development goals?**

Collaboration between banks and multilateral development banks (MDBs) is essential for driving impactful development and expanding access to finance, it creates a win-win dynamic, allowing both MDBs and commercial banks to achieve their goals while fostering global economic resilience and growth. However, this collaboration can face challenges. This session highlights areas where collaboration could be improved to ensure smoother partnerships and better outcomes.

- Why do regional banks look to MDBs for support?
- What are the challenges and limitations of MDBs in financing?
- Where it hasn't worked for banks collaborating with MDBs?
- How can MDBs help banks facilitate commercial finance in new or challenging markets and how can they collaborate to align with broader objectives such as sustainability?
- Navigating local complexities and ensuring compliance with MDB policies.
- Other reflections on improving the instruments and models used by MDBs in the provision of long-term financing.

Speakers:

Vinay Chhabra, SCF Consultant, **Afreximbank**

Shona Tatchell, Director, Trade Facilitation Programme, **EBRD**

Qamar Saleem, Global Head, **SME Finance Forum, Managed by the IFC**

Andrei Babchinsky, Head of Structured Trade Finance, Corporate Business Department, **JSC "State Savings Bank of Ukraine"(Oschadbank)**

Others TBC

17:00 – 17:10 **Chairperson's closing remarks and close of conference**

Registration

Pricing

- RFlx2025 – Early Bird £1,650, expiring 21 April 2025
 RFlx 2025 – Standard £1,890

Ticket includes access to RFlx party dinner.

Corporate registration: contact us to secure your free access today

Young Talent: Join us at half price: Contact us to register (under 30)

Extend your learning: Free sales training “Back to Basics” session, open to all, starting at 16.20 on 21st of May (registration required)

Above pricing excluding 20% UK VAT.

Payment details..

- Please invoice me Payment via credit card



Card Number

□□□□ □□□□ □□□□ □□□□

Expiry date MM/YY CVV

□□ / □□ □□□

Cardholder's name

Company VAT number

Ways To Register:

Online: <https://bcrcpub.com/event/25th-annual-receivables-finance-international/>

Email: events@bcrcpub.com
yongmei.he@bcrcpub.com

Telephone: +44 (0)20 8466 6987

Terms and Conditions

Bookings can be submitted at any stage prior to the event, subject to availability.

All bookings submitted by web, e-mail, fax, post or over the telephone are subject to these booking conditions.

Upon completion of registration, full payment must be made prior to the event or within 30 days of booking, whichever is sooner. BCR Publishing reserves the right to refuse admission to the event if payment has not been received prior to the event date.

You may make delegate substitutions at any time provided that you advise BCR Publishing of the details in advance. All changes to bookings must be notified in writing to: events@bcrcpub.com.

All cancellations must be received in writing. Those notified over 14 days prior to the event will incur an administration fee of 10% of the full amount. For cancellations received less than 14 days prior to the event, the full rate must be paid, and no refunds will be possible.

Delegate information

Mr Mrs Ms Miss Dr

First name

Last name

Job title

Department

Organisation

Address

Postcode/Zip

Country

Telephone

Email

BCR Publishing reserves the right to alter the published programme at any time. All speakers are correct at the time of printing and any substitutions or alterations will be updated on the web page as soon as possible.

BCR Publishing shall assume no liability whatsoever if this event is cancelled, rescheduled or postponed due to a fortuitous event, Act of God, unforeseen occurrence or any other event that renders performance of this event impracticable, illegal or impossible. Where possible BCR Publishing will make every effort to reschedule the event within 12 months for which delegate tickets, sponsorship and exhibition packages for the original event will remain valid. For purposes of this clause, a fortuitous event shall include, but not be limited to: war, fire, terrorism, labour strike, extreme weather or other emergency.

By registering for this event, you are accepting the terms and conditions above.