



UK INVOICE FINANCE & ABL SUMMIT

27-28 February 2025 | Hilton London Syon Park

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Agenda

Day One – 27 February 2025

08:00 – 09:00 **Coffee and Registration**

09:00 – 09:10 **Opening and welcome from event partner UK Finance and BCR Publishing**

Matthew Davies, Director, Commercial Finance, **UK Finance**

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

09:10 – 09:20 **Chair's Opening Remarks**

Chairperson:

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

09:20 – 09:50 **UK Finance's Director of Economic Insight and Research Address: 2025 Economic and financial outlook - insights & trends**

This keynote session will provide an overview of the current economic context, explore political and geopolitical challenges and opportunities, and examine the general economic outlook and current levels of confidence.

- Current state of the economy focusing on recent UK Finance business banking data and trends
- Political and geopolitical challenges and opportunities:
 - Impact of Labour's recent budget: Tax hikes, spending cuts, and implications for businesses.
 - Impact of the new Trump administration: Policy changes and economic implications.
 - Middle-eastern and Russian tensions: Geopolitical risks and their economic impact.
- Economic Outlook
 - Current levels of confidence: Data from sources such as PMI and SME Finance Monitor.
 - Interest rates, inflation and other indicators: Current trends and forecasts.

Keynote speaker:

Lee Hopley, Director of Economic Insight and Research, **UK Finance**

09:50 – 10:30 **Panel: State of the UK invoice finance and ABL market: trends, risks and opportunities**

Despite the challenges of the pandemic, the IF/ABL industry in the UK has demonstrated resilience and growth. Sales volumes, advances, and the sector's contribution to GDP continue to increase. Although the number of users dropped by approximately 15% during the pandemic, is this metric the only notable exception to an otherwise positive trend?

- Presentation of UK Finance statistics on invoice finance and ABL data. Insights into customer behavior, industry performance, competitive behavior and market trends.
- Examining trends over the last 10 years. What has changed and why?
- Industry volatility vs revenue growth
- Trends in supply, demand and current events that are driving current industry performance
- Current market awareness and perception for IF/ABL products, drivers and main selling points.
- Five-year forecast: Expected trends, economic factors and ongoing environmental events that drive the industry's outlook

Moderator:

Alex Waterman, Principal, Invoice Finance & Asset Based Lending; Commercial Finance, **UK Finance**

Speakers:

Lee Hopley, Director of Economic Insight and Research, **UK Finance**

Shiona Davies, Board Director, **BVA BDRC**, editor of **SME Finance Monitor**

Others TBC

Agenda



10:30 – 11:20 **Panel: A broad view from the practitioners – responding to economic outlook**

Business finance leaders are working towards becoming more efficient in managing uncertain economic times ahead. This session will explore if invoice finance and ABL is providing sufficiently innovative solutions and flexibility during times of financial instability.

- Is there more that SMEs can do in leveraging invoice finance to gain access to working capital?
- What do practitioners perceive is the main reason for the static user numbers?
- Is there more that practitioners can do in helping SMEs to gain access to working capital?
- What trends in flexible funding options are we seeing in today's market?
- To what extent can technology providers help to drive adoption of digital solutions? Real life examples.

Moderator:

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

Panellists:

James Meakin, Head of Trade & Working Capital, Mid-Corporate, **Barclays**

Anthony Persse, CEO, **Optimum Finance**

Karol Leszczyński, Factoring Product Development Manager, **Comarch**

Nick Clark, CEO, **Aukett Swanke Group**

11:20 – 11:30 **Platinum sponsor introduction - COMARCH**

Karol Leszczyński, Factoring Product Development Manager, **Comarch**

11:30 – 11:50 **Networking Coffee Break**

11:50 – 12:30 **Managing risk: How well are we doing this; are current risk management techniques sufficient for today's environment?**

As businesses navigate an increasingly complex economic and commercial landscape, effective risk management has never been more crucial. This session will examine the adequacy of current methodologies and explore whether they meet the demands of today's rapidly evolving business environment.

- What are the current methodologies for risk management and are they sufficient?
- Assessing the validity of those methodologies in the current climate
- How are risk dynamics changing and what do invoice financiers need to be aware of at each stage of the business life cycle?
- Early warning signs to look out for on sales ledgers and leveraging technology to detect and address them
- Insolvency practice: what is the outlook for invoice finance?
- Emerging risks shaping insurance. Is the role of insurance agents shifting?

Moderator:

John Beaney, Director, Global Product, Global Trade Solutions, **HSBC**

Panellists:

Glen Morgan FCICM (Grad), IFT Specialist Member, Managing Director, **Credebt**

Vincent McCue ACII, Managing Director, Global Leader - Receivables & Supply Chain Finance, **Marsh**

Nick Kindon, UK Risk Director, **Bibby Financial Services**

Adam Clancy, Operations Director, **Atlantic Risk Management**

Agenda



12:30 – 13:10 **The future of Invoice Finance: Redefining an industry with data-driven innovation**

In today's digital landscape, providers can utilize APIs, open accounting, partnerships, and platforms to tap into real-time, enriched datasets. This session explores the challenges associated with data sharing, highlights the importance of effective communication, making data-driven decisions, and fostering cross-functional collaboration and strategies for successful transformation.

- The shift from distinct types of financing - e.g. factoring and invoice discounting - towards data-driven invoice finance.
- What opportunities are presented by access to this rich data and emerging technology (across risk management, customer experience, operational efficiency)?
- What can finance providers do/what are they already doing to take advantage of this ease of connectivity to data sources?
- How to overcome major concerns about data sharing and how to protect sensitive data while leveraging data-driven innovations?

Moderator:

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

Panellists:

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

Richard Oliver, COO, **Bibby Financial Services**

Paul Bower, Director, **FGI Tech**

Tim Armstrong, Head of Receivables Finance and Data Science, **Silver Birch Finance**

13:10 – 14:10 **Networking Lunch**

14:10 – 14:50 **Panel: The evolving role of Asset-Based Lending in the private credit landscape**

Private credit has become one of the fastest-growing asset classes in the financial world. As the private credit market continues to grow, ABL is playing an increasingly pivotal role. This panel will explore how private credit providers are diversifying into ABL and invoice finance, shedding light on the key benefits, drivers of this trend, and potential future opportunities.

- How are private credit providers increasingly participating in ABL and invoice finance?
- What are the benefits for private credit firms to diversify into ABL & invoice finance?
- Case studies of successful private credit involvement in ABL and invoice finance.
- The changing face of asset-based lending and private equity. Why is ABL attractive for investors? What is driving the partnership?
- The expansion of ABL. Analysis of key trends and changes in ABL over the past five years.
- Impact of technological advancements on ABL practices and effective collateral monitoring.
- Regulatory changes and their effects on ABL.
- Predictions for the future of ABL and its role in private credit.

Moderator:

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

Panellists:

Richard Winton, Director, Trade and Working Capital, **Barclays Corporate & Investment Bank**

Mansour Davarian, Managing Director, Head of Trade and Working Capital Sales and Trade Asset Distribution, **Lloyds Banking Group**

Geoffrey Wynne, Partner, **Sullivan & Worcester UK**

Agenda



14:50 – 15:05 **Presentation: Mind the Gap!**

Data from credible polling sources like Gallup and others confirm that employee engagement on a global basis in the workforce is at a record low, small percentage. This presentation will look at the underlying data and address pressing current concerns.

- Current data on employee engagement and reasons for disengagement, including State of the Global Workforce (Gallup) and
- What are the six archetypes along the employee satisfaction spectrum (McKinsey & Company)
- What roles do education, adaption and innovation play in this important change process to ensure we have the skill sets, knowledge and motivation for the growth of commercial finance profession?
- How can BCR Consult help?

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

15:05 – 15:45 **Panel: Future talent, staffing and skillset**

As industries develop and technology reshapes working practices, the demand for skilled talent is greater than ever. This panel will amplify young voices and explore how companies can adapt to shifting employee expectations, upskill their teams, and foster innovation to attract and retain the talent essential for future growth.

- How is the industry keeping up with changing and evolving skillsets and employee expectations, particularly around advancements in technology?
- How creative and innovative is my organisation/workforce?
- How are we investing in upskilling and reskilling employees?
- Do companies have 'realistic/effective' succession plans in place?
- How can we ensure this industry has the skills and talent needed to continue to drive growth? How to find, attract, keep the workforce of the future?

Moderator:

June Gledhill, Head of Client Management, Invoice Finance, Working Capital Sales, **Natwest**

Panellists:

Carmen McLaughlin, Director, Global Head of TWC Product Optimisation and Change & Trade Bespoke Documentation, Trade and Working Capital Product Management, **Barclays**

Katie Bowles, Director, **Fintellect Recruitment**

John Nelson, Director, Client Support, **FRP Advisory Trading**

Martin Isik-Rozwadowski, Regional Sales Manager, **Close Brothers Invoice Finance**

Kevin Vendel, Commercial Director, **TP24**

Agenda



15:45 – 16:25 **Panel: How can governments, banks and businesses better collaborate to support growth?**

As the landscape evolves, it's crucial for stakeholders to collaborate to support growth, foster innovation, and navigate new regulations. This panel will discuss practical solutions to strengthen partnerships and ensure the UK economy remains competitive and resilient.

- How will Labour's policies effect the outlook for SME working capital management?
- Reviewing ESG requirements and implementation: how is the market coping?
- Addressing the challenges of ESG data reporting and scaling including environmental audits
- E-invoicing and the opportunities / challenges for invoice finance in the UK.
- Impact of new Basel regulations

Moderator:

Michael Hogan, Advisor, Financial Services, Trade and Digitisation, **ICC**

Panellists:

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

Claudia Márcia dos Santos, Head Working Capital Distribution, **MUFG**

Tim Corbett, Managing Director, **Unifiedpost Payments**

Karen Greenwood, Head of Underwriting, **Newable Finance**

16:25 – 16:45 **Networking Coffee Break**

Agenda



16:45 – 17:55 **Join the Debate!**

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.

Roundtable 1: What customers really want, even if they don't tell you?

Understanding what truly drives their decisions. Exploring why statistics show that banks fall behind other brands in meeting customer expectations and how to overcome barriers to digital transformation progress.

Roundtable 2: Strategizing ahead:

Best practices for navigating new e-invoicing regulations in the UK to ensure compliance and operational efficiency.

Roundtable 3: Supply vs demand

The UK IF/ABL market has been static, in terms of client numbers, over the last few years. How do we get the industry growing again? Increased commoditisation, IT enhancements, simpler products for a greater range of businesses, better client experience etc. have all been suggested but can demand be increased?

Roundtable 4: The digital age opens new opportunities for fraud.

As fraud risks continue to evolve, the strategies to fight fraud must evolve as well. What is the new fraud triangle and how do we ensure we remain hyper-vigilant to the risk of fraud?

Roundtable 5: Is ABL the next big opportunity?

Debunking common myths and misconceptions while uncovering the new potential benefits of ABL. Exploring the increasingly creative financing structures driving its growth and the factors behind its rising popularity, as well as the challenges businesses face in scaling ABL effectively.

Summary of key roundtable findings

Facilitators:

Roundtable 1:

James Vandenberg-Harwood, Customer Journey Manager, Invoice Finance, ABL and Overdraft Product, Natwest

Roundtable 2:

Tim Corbett, Managing Director, Unifiedpost Payments

Roundtable 3:

Jeff Longhurst, Non Executive Director, Credebt

Roundtable 4:

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

Roundtable 5:

Kevin Craven, Director of Invoice Finance, Metro Bank

17:55 – 18:05 **Chair's Closing Remarks**

18:05 – 21:00 **Drinks Reception & Networking Dinner**



Day Two – 28 February 2025

08:30 – 09:30 **Coffee and Registration**

09:30 – 09:40 **Chair's Opening Remarks**

Chairperson:

David Raw, Managing Director, **Commercial Finance, UK Finance**

09:40 – 10:20 **Leaders' Exchange: Addressing the rise in fraud and how collectively we can combat it**

The digital era has introduced new forms of fraud, including sophisticated scams and cybercrimes, highlighting the urgent need for robust fraud prevention. In this session, we'll explore new practical strategies, technological solutions, collaborative efforts and best practices to mitigate fraud risks and protect the integrity of the invoice finance and ABL markets.

- With an increasing number of cyber-attacks, how can practitioners better protect themselves?
- How can finance and security teams collaborate to improve invoice fraud detection?
- Is implementing AI and other automation tools the answer to identify suspicious activities?
- In a highly fragmented market with multiple service providers, how can practitioners be sure they are choosing the right partner?

Moderator:

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

Panellists:

John Omoti, Head of Supply Chain Finance, **Bank of China**

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

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

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

10:20 – 10:25 **Brand sponsor introduction - CREDEBT**

Glen Morgan FCICM (Grad), IFT Specialist Member, Managing Director, **CREDEBT**

10:25 – 11:05 **Visionaries: Transforming invoice finance by leveraging cutting-edge technologies**

From AI and machine learning to blockchain and data analytics, these innovations are driving the next wave of evolution in invoice finance. Join us as we hear from forward-thinking leaders who are pushing the boundaries of what's possible, leveraging technology and creative strategies to drive change and unlock new opportunities in the industry.

- What are the current traditional barriers for financiers and their clients?
- Achieving faster and more efficient data-led financing
- How can the predictive capability of machine learning enhance invoice finance?
- How can AI and ML be used to improve/accelerate invoice finance processes? How might this impact current human resource architecture?
- What are the advantages and disadvantages of public vs. private cloud infrastructure for core lending systems?

Moderator:

Michelle Ware, Senior Digital Product Manager, Global Trade Solutions, **HSBC**

Panellists:

Jon Watts, Head of Product, **Dancerace**

Rob Harris, Head of Operations and Technology, **Investec**

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

Justin Parr, Head of Credit, **Treyd**



11:05 – 11:35 **Real-life use cases and practical applications of AI in financial services and invoice finance**

Artificial intelligence is emerging as a game-changer, transforming industries and operations by offering innovative solutions and enhancing efficiency in various areas, including invoice finance. In this panel, we will delve into real-world use cases and practical applications of AI, showcasing how it is revolutionizing the industry.

- From manual processes to non-human tech, is AI the new disruptor?
- How can AI assist with better and faster outcomes?
- Leveraging historical data for predictive analytics.
- How does the government's AI regulatory framework fit into this market?
- Reliable and unreliable AI

Speaker:

Sachin Anandikar, CTO, **Pemberton Asset Management**

11:35 – 12:00 **Networking Coffee Break**

12:00 – 12:30 **Presentation: A Journey through factoring software implementation – case study**

An insightful look at the collaboration between technology providers and clients. The session highlights challenges and strategies that shaped a complex system implementation process, as part of a fully digitalized online bank.

- Tackling pricing model challenges to find the optimal structure
- Organizing teams to enhance collaboration between business and IT
- Why single-step data migration is not always the best choice
- Lessons learned from attempting a 9-month implementation timeline
- Improving client satisfaction through a user-centric system redesign

Speaker:

Karol Leszczyński, Factoring Product Development Manager, **Comarch**

12:30 – 13:10 **Panel: Navigating partnerships in commercial finance: Strategies for success with financial intermediaries**

Collaboration with financial intermediaries is a key component in commercial finance, offering businesses tailored solutions and broader network access. As transparency demands reshape the industry, this panel will explore its impact on practitioners, dealers, and brokers, and discuss the potential need for significant business model transformations.

- The value of partnerships: Exploring the benefits of working with intermediaries in the commercial finance sector.
- Key criteria and best practices for choosing the right intermediaries.
- Reviewing the various commission models and recent disclosure requirements in relation to trust.
- Real-world examples of successful intermediary partnerships and their impact.
- Emerging trends in intermediary collaborations and what to expect in the coming years.

Moderator:

Matthew Davies, Director, **Commercial Finance, UK Finance**

Panellists:

Evette Orams, MD, **Hilton-Baird Financial Solutions**

James Vandenberg-Harwood, Customer Journey Manager, Invoice Finance, ABL and Overdraft Product, **Natwest**

Jim Higginbotham, CEO, **NACFB**

Natalie Barnes, Partner, **Shoosmiths**

13:10 – 13:20 **Chair's Closing Remarks**

13:20 – 14:30 **Networking Lunch and Close of Conference**

Registration

Pricing

☐ UKIF25 – Early Bird £1,400, expiring 24 January 2025

☐ UKIF25 – Standard £1,750

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