

# MENASC<sup>25</sup>

*Bridging Treasurers and Finance*

4th Annual

*MENA SUPPLY CHAIN FINANCE*

3 - 4 November 2025

Dubai Chambers, Dubai, UAE

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## Day One – 3 November 2025

**Master of Ceremonies: Vincent O'Brien**, Director, ICC UAE

08:30 – 09:00 **Registration**

09:00 – 09:15 **Welcome and opening remarks**

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

### **Chairman introduction**

Welcome remarks outlining conference goals and the current state of MENA trade and supply chain finance.

- Emphasising the role of banks;
- Fintechs and credit insurers in the evolving ecosystem;
- Geopolitical frictions;
- The effect of weaponisation of trade policy, sanctions and restrictions;
- FDI - examining the trends and impact of the current geopolitical climate.

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**Farrukh Siddiqui**, Founding Partner, **Emerging Capital Management Partners**

09:15 – 09:25 **Opening keynote address**

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**Jamal Saleh**, Director General, **UAE Banks Federation**

09:25 – 09:30 **Welcome remarks**

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**Ahmad Lootah**, Chairman, **ICC UAE Banking Commission**; CEO & Managing Director, **Al Hilal Capital Financial Services**

09:30 – 10:00 **Keynote presentation: The future of factoring & fintech**

Visionary insights on emerging models in trade and receivables finance.

- Trade, factoring and SCF - where are the boundaries and to what extent are they merging?
- Open-banking APIs and platform-based finance examples of how collaboration between banks and fintech can bring rewards;
- Innovation pathways achieving the perfect balance between efficiency with risk control.

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**Niraj Kumar**, Head of Global Transaction Banking, **United Arab Bank**

10:00 – 10:30 **Platinum sponsor: Reimagining payments value - One invisible transaction at a time**

In today's evolving digital economy, the real transformation in corporate payments isn't happening where you can see it - it's happening inside the systems that power business. This session explores how ERP-integrated Virtual Cards are redefining how organisations manage spend, unlock working capital, and drive measurable value across their ecosystems.

- Connecting banks, corporates, and technology partners through an end-to-end ecosystem that transforms procurement and payments into strategic growth levers
- How each "invisible transaction" can deliver tangible business advantage - creating smarter, faster, and more connected enterprises.

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**Nicholas Stonuary**, Regional Director, Corporate Solutions, Partnerships & Analytics, EEMEA, **Mastercard**

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

# Agenda

## 11:00 – 11:45 **Panel 1: Digitalisation of trade and receivables finance**

Senior sector panellists review the new digital platforms of e-invoicing, receivables exchanges and SCF portals.

- Evaluating how technology can drive transparency, speed and cost reduction;
- Processing invoice data using machine learning in scanning, capturing, matching;
- Building in approvals and payment scheduling, making the process hands off to automate the accounts payable workflow.

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**Moderator:**

**Maninder Bhandari**, Director, **Derby Group**

**Speakers:**

**Vikas Jha**, Senior Executive Officer, **Finneva**

**Amit Agarwal**, Head of Working Capital Solutions, Trade Product, **HSBC UAE**

**Mohamed Nazih Rashad**, Head of Trade Finance, **Sharjah Islamic Bank**

**Salman Sharif**, Executive Director, Head of Trade Sales, UAE, **Standard Chartered Bank**

## 11:45 – 12:30 **Panel 2: AI & automation in SCF**

This session explores AI-driven underwriting, predictive analytics and robotic process automation. Panellists will share how machine learning makes risk assessment faster and less error-prone.

- Tackling potential fraud and mitigating risks by delivering accurate credit scoring to facilitate decision-making and improved customer satisfaction in receivables and payables finance;
- Capturing nonlinear effects between scenario variables and risk factors to improve forecasting.

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**Moderator:**

**Amr El Haddad**, Head of Transaction Banking, **National Bank of Kuwait**

**Speakers:**

**Sushil Chawla**, Regional Director, **Comsense Technologies**

**Umar Tariq Pirzada**, Business Planning Strategy & Transformation Director, **Almajdouie Motors**

**Tom O'Brien**, Sales Manager, **China Systems Middle East**

**Reda Ezzat**, Senior Vice President, Head of Structured Trade Finance, **Mashreq**

## 12:30 – 13:30 **Networking lunch (Sponsor: )**

## 13:30 – 14:15 **Panel 3: Trade corridors & cross-border finance**

The MENA region is experiencing a surge in trade and cross-border finance. This is being driven by evolving trade corridors and strategic investments. This panel focuses on the financing needs of MENA region's strategic trade routes such as Middle East-Africa and Silk Road corridors. The session will also touch on the role of government initiatives in promoting these trade corridors through ECA backed finance, highlighting specific incentives within specific ECA's and project types such as infra, energy, critical minerals etc.

- Examining how investment in supply chain resilience is spawning new trade corridors;
- How tools like purchase order financing are enabling exporters and importers to tap into new markets;
- Development of new trade routes such as the Northern Sea Route and the need for robust financial solutions, including trade and receivables financing, efficient cross-border payments, and powerful risk mitigation strategies.

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**Moderator:**

**Vikrant Bhansali**, CEO, **UBA Group UAE**

**Speakers:**

**Joshua Hawley**, CEO, **IGA Capital**

**Patrick Peters-Bühler**, Global Group Treasurer and Senior Vice President, **Savvy Games Group**

**Houssam Hoteit**, Director, Trade Working Capital Solutions, **SMBC**

**Betül Kurtulus**, Director, Strategic Marketing and Business Development, **FCI**

# Agenda

## 14:15 – 15:00 **Panel 4: Blockchain, crypto & tokenisation**

Discussion on implementing blockchain solutions in trade and receivables finance as part of a broader trend of leveraging blockchain technology to improve financial processes and transactions. Topics include tokenising invoices and purchase orders, using digital assets (stablecoins) for cross-border payments, and smart contracts.

- Employing smart contracts, tokenising invoices and purchase orders, and using stablecoins for cross-border payments to streamline operations, reduce costs, and enhance transparency in cross-border trade;
- Creating ownership of digital representations of physical or digital assets like invoices or purchase orders on a blockchain;
- Reducing reliance on intermediaries and improving the efficiency of post-trade processes;
- Enhancing transparency and increasing market liquidity;
- Using stablecoins to facilitate faster and more cost-effective cross-border payments.

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**Moderator:**

**Dr. Abhishek Jajoo**, Founding Partner & Group CEO, **AJMS Global**

**Speakers:**

**Ravi Valecha**, CEO, **India Factoring and Finance Solutions**

**Mohamed Kortam**, Regional Treasurer, Africa/Middle East, **Lessafre**

**Alaa AlRousan**, Head of MENA, **SWIFT**

**Shalini Lall**, Founding Partner, **T3i Partner Network**

## 15:00 - 15:20 **Codix session with Mashreq**

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**Laurent Tabouelle**, Managing Director, **CODIX Group**

**Reda Ezzat**, Senior Vice President, Head of Structured Trade Finance, **Mashreq**

## 15:20 – 15:45 **Networking coffee break**

## 15:45 – 16:30 **Panel 5: Risk management, credit insurance & factoring**

A comprehensive look at credit risk in global supply chains. Panellists (from banks, insurers and factors).

- Overview of use of trade credit insurance in the MENA region;
- Inter-creditor arrangements and best practices in receivables finance;
- Mitigating defaults in volatile markets - how factoring companies underwrite SME receivables;
- Examining how we might expect factoring and SCF to develop in the MENA region;
- How the two factor system can support international factoring growth
- What technology brings in the factor/credit insurer relationship? Can we talk about real integration?

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**Moderator:**

**Niraj Kumar**, Head of Global Transaction Banking, **United Arab Bank**

**Speakers:**

**Dilip Kumar Shadvani**, Director, Regional Treasurer, **Al Habtoor Motors Company**

**Ahmed Shaheen**, CEO, **Egypt Factors**

**Laurent Tabouelle**, Managing Director, **CODIX Group**

**Pankaj Mundra**, Co-Founder & Chairman, **360tf**; Board Member, **ITFA**

# Agenda

## 16:30 – 17:15 **Panel 6: Regulatory & compliance landscape**

Experts review regulatory developments affecting SCF and factoring. Topics include new payment services rules, e-commerce finance regulations, Basel capital requirements for trade loans, and the push for standardised data sharing. The panel will address how MENA regulators and trade bodies are adapting to fintech innovations in trade finance.

- What has been the impact of the UAE's Factoring Law (Federal Decree-Law No. 16 of 2021)? Providing a clear legal framework for factoring and receivables assignment;
- How is the Moveables Law and Civil Code updates supporting the rapidly growing trade finance industry;
- To what extent have these developments spurred interest in SCF and factoring as tools for business growth.

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**Moderator:**

**Robert Parson**, Partner, **Sullivan & Worcester**

**Speakers:**

**Olena Shyrokova**, President, **Ukrainian Business Council in UAE**

**Abdullah Al-Ameel**, Head of Corporate Banking, **Banque Misr Saudi Arabia**

## 17:15 – 17:30 **Chairperson's closing remarks**

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**Farrukh Siddiqui**, Founding Partner, **Emerging Capital Management Partners**

## 18:00 – 20:00 **Networking drinks reception at the Sheraton Hotel and end of Day 1**

### 16:00 - 17:30 **Corporate Treasurers' Forum**

**Bridging treasurers and finance**

Today's business landscape demands not only liquidity and risk management, but also strategic alignment with broader corporate finance objectives. Treasurers are being asked to go beyond cash management to play a more integrated role in corporate finance strategy. The convergence of treasury and finance functions is opening new opportunities to optimise balance sheets, strengthen capital structures, support supply chains, and align funding approaches with wider corporate goals.

This invitation-only roundtable will delve into the mechanics of how treasurers can effectively bridge into finance - from working capital and accessing diversified funding channels, to evaluating balance sheet impacts, capital allocation, and risk-adjusted returns.

**Session structure:**

To foster practical dialogue and peer exchange, the discussion will be divided into two complementary sub-sessions:

**1. From the buyer's perspective – Optimising working capital and strategic liquidity**

- How treasury teams can partner with procurement and finance to release trapped liquidity
- Leveraging supply chain finance and dynamic discounting to strengthen supplier relationships
- Balancing liquidity objectives with ESG and responsible sourcing considerations

**2. From the supplier's perspective – Enhancing access to capital and financial resilience**

- Leveraging receivables finance, factoring, and structured solutions to secure affordable funding and improve cash flow
- Managing risk and improving capital efficiency amid tightening credit conditions
- Aligning treasury and finance strategies to support growth and balance sheet resilience
- This session offers practical insights, real-world examples, and peer-to-peer dialogue on how to strengthen this vital partnership between treasury and finance.

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**Facilitator:**

**Rahul Daswani**, Director, Group Treasury, **Al Dahra**

**Panellists/Guest speakers:**

**Mina Nasif**, Country Treasurer, **TAQA Arabia**

**Shaukat Ali**, Trade Finance & Working Capital Manager, **ALEC**

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

## Day Two – 4 November 2025

09:00 – 09:30 **Registration**

09:30 – 09:45 **Chairman's welcome back speech & Day 1 recap**

Brief summary of key insights from the previous day and introduction to Day 2 agenda.

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

09:45 – 10:15 **Keynote presentation: Digital transformation in trade and receivables finance - from vision to reality**

This keynote will explore how digitalisation is reshaping trade and receivables finance in Egypt and the wider Middle East. It will cover:

- The strategic role of digital trade in driving competitiveness and efficiency;
- Key challenges slowing down adoption, from fragmented platforms to outdated legal frameworks;
- The importance of global frameworks such as MLETR in giving legal recognition to electronic trade documents;
- How emerging technologies - from blockchain to AI - are enabling faster, more transparent, and sustainable trade flows;
- A practical roadmap for banks and corporates across the Middle East to accelerate adoption and attract global capital.

Drawing on Egypt's ongoing digital trade reforms and the speaker's own experience in international transaction banking, the keynote will also highlight practical lessons that can inspire broader Middle East adoption.

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**Kareem Abdel-Rahman**, Head of Global Transaction Banking, **QNB Egypt**

10:15 – 11:00 **Panel 7: Islamic SCF in the digital age: Technology unlocking Sharia-compliant trade**

Islamic SCF offers a unique, Sharia-compliant approach to trade and working capital. However, its complexity often creates barriers for non-Islamic financiers and SMEs. This session will explore how technology - digital platforms, AI, and automation - can simplify Islamic SCF processes, make compliance easier, and broaden access to Sharia-compliant trade finance.

- How digital platforms simplify compliance with Sharia principles in SCF;
- Automating documentation and risk checks to reduce complexity and costs;
- Enabling non-Islamic banks and investors to participate in Sharia-compliant financing;
- Use of technology for integrating ESG criteria into Islamic SCF;
- Case study: software solutions streamlining Sukuk-backed receivables or Takaful coverage;
- Future trends: AI, blockchain, and other innovations in Islamic SCF.

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**Moderator:**

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

**Speakers:**

**Abdelrahman El-Beltagy**, Islamic Factoring Expert and Sales Manager MENA Region, **efcom**

**Betül Kurtulus**, Director, Strategic Marketing and Business Development, **FCI**

**Farrukh Akramov**, CEO, **Borderlanders Inc.**

**Amr Samy**, Deputy CEO, **Pixel Information Systems - PixelSoft**

# Agenda

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

11:30 – 12:15 **Panel 8: Fintech innovations & partnerships; Bank–fintech collaboration in factoring**

Showcase session where fintech innovators and bank leaders discuss collaborative models.

- How banks and fintech lenders can partner to expand receivables financing;
- Demos or case studies of joint platforms that connect buyers, suppliers and funders;
- Discussing embedded finance APIs, and other partnerships that bring cutting-edge technology to traditional SCF;
- Co-branding SCF programmes, marketplace lending for trade invoices;
- Leveraging credit bureaus or alternative data to extend factoring to SMEs;
- Strategies to share risk and integrate digital platform.

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**Moderator:**

**Umar Tariq Pirzada**, Business Planning Strategy & Transformation Director, **Almajdouie Motors**

**Speakers:**

**Fahad Mukhtar**, Executive Director, MENA Region, **AlHuda Centre of Islamic Banking and Economics**

**Carlos Teixeira**, Global Head, Business Strategy & Lending, **Finastra**

**Clyde Rosanowski**, Senior Vice President, Corporate Solutions, Head of EEMEA, **Mastercard**

**Khawer Khaliq**, COO, **Vision Bank**

12:15 – 13:00 **Panel 9: Sustainable finance – turning vision into action**

Latest updates on progression in GCC:

- How are corporates and banks promoting the use of sustainable investments and finance?
- How do banks and corporates demonstrate the use and encouragement of sustainable practices?
- Sustainable finance metrics - the good, the bad, and the ugly;
- Bridging green trade & transaction banking;
- ESG readiness of MENA corporates & SMEs;
- The role of data & technology in driving sustainable finance;
- Mobilising cross-border capital for green projects;
- Regional policy & regulatory alignment

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**Moderator:**

**Kareem Abdel-Rahman**, Head of Global Transaction Banking, **QNB Egypt**

**Speakers:**

**Khalil Matar**, Executive Director, Internal Audit, **Alinma Bank**

**Sarah Mikhail**, Trade and Working Capital Product Lead, Middle East, Turkiye and Africa (META), **J.P. Morgan**; Board Member, **ITFA Middle East Regional Committee (MERC)**

**Faraz Khan**, MBE, CEO & Partner, **Spectreco**; Climate Challenge Advisory Council Member, **MIT Solve**, an initiative of MIT

**Anurag Chaudhary**, CEO, **Pinnacle Trade Finance**


13:00 – 13:15 **Closing discussion & takeaways**

Final moderated discussion pulling together lessons learned. Leaders will project future developments (e.g. AI agency roles, new digital currencies, regulatory harmonisation) and advise participants on next steps.

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

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

13:15 – 14:15 **Networking lunch (Sponsor:  and end of conference**

# Registration

## Pricing

MENASCF 2025 – Early Bird GBP800 (or EURO950)\*  
\*expires on 7 October 2025

MENASCF 2025 – Standard GBP1,100 (or EURO1,300)  
Discount code \_\_\_\_\_

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## Delegate information

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### Investors and Corporates attend for free\*

There are a limited number of free tickets available for investors and corporate clients.

Qualified investors are individuals directly employed by investment firms who are actively investing in alternative receivables finance companies. Principal professional responsibilities include: investment analysis, investment decision-making and/or portfolio management functions. Qualified investors must be directly involved in their firm's investment decisions. Consultants, outside counsels, financial advisors, banks, servicers, brokers/dealers and any other third party service providers who are not directly employed by an investment firm DO NOT qualify as investors for registration purposes. Corporate clients are individuals directly employed by corporates who have received/are receiving finance from a bank, non-bank or alternative finance platform. Qualified corporate clients must be directly involved in their company's financial planning/procurement decisions and strategy.

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