UK INVOICE FINANCE & ABL SUMMIT

2-3 March 2026 | Birmingham Conference & Events Centre

Institutional Partners

FCI

Facilitating Open Account – Receivables Finance

ITFA

UKIF 26

UK Finance

BCR

Agenda

Day One – 2 March 2026: Looking Ahead and Looking Behind

09:30 – 10:15 **Registration & breakfast**

10:15 – 10:30 **Opening and welcome from event partner UK Finance and BCR Publishing**

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

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

10:30 – 10:45 **Chair's Opening Remarks**

Chairperson:

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

10:45 – 11:15 **Keynote 1: The SME economy - Growth, resilience & policy for a stronger UK**

The opening keynote frames UKIF 2026 through the lens of the small business economy - the beating heart of UK job creation, innovation and supply chain activity. Drawing on insight from the FSB, this session explores how macroeconomic conditions, regulatory direction and sustainability agendas are shaping the future of SMEs and access to finance. With policy reform, fair payment practices, and the net-zero transition now central to growth, the keynote will outline what must change for small firms to thrive, compete and scale.

Key coverage areas:

- The SME contribution to UK growth - economic value, the backbone of employment, innovation
- Pressure points & resilience - rising costs, regulatory friction, supply chain volatility
- SMEs & net-zero transition - green adoption, investment needs, opportunities for efficiency
- Finance & working capital demand - access to credit, affordability, liquidity stress
- Policy & advocacy priorities - payment culture, taxation, regulatory simplification
- Vision for 2030+ SME landscape - competitiveness, digitalisation, skills and scale-up potential

Keynote speaker:

Martin McTague OBE, National Chair, **Federation of Small Businesses (FSB)**

11:15 – 11:4 **Keynote 2: UK macro-outlook & SME finance landscape**

This data-driven keynote explores the UK's economic outlook and its implications for SME financing. The session provides delegates with a perspective on growth forecasts, inflationary pressures, interest rate trajectories, and geopolitical factors influencing trade and supply chains. Beyond the macro picture, the keynote will examine how these trends directly affect small and medium-sized enterprises — the heartbeat of the invoice finance market.

- GDP, inflation, and interest rate scenarios
- SME resilience: payment delays, insolvency risks, credit appetite
- Policy developments: government support, regulation, trade
- Credit demand, payment behaviours, and sector-specific risks

Keynote speaker:

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

Agenda

11:45 – 12:30 **Panel 1: Market situation for invoice financing and ABL**

This panel will bring together leading industry voices to provide a snapshot of the invoice finance and asset-based lending market as it stands in early 2026. Panellists will share perspectives on current market conditions, supply and demand trends, and shifts in the types of businesses the market supports. The discussion will explore how lenders are balancing competitive pressures with prudent risk management in a climate shaped by caution, automation and evolving regulation. By drawing on real-world examples from their past and current experience, the panel will highlight where growth opportunities exist, where margins are being squeezed, and how the industry can differentiate itself through service and innovation, giving a rounded view of the challenges and opportunities shaping strategy over the next 12 months.

- What's driving demand volumes in 2025 and 2026?
- Has the reputation of the sector changed in recent years?
- Are margins sustainable with current competition levels?
- How are relationships with intermediaries evolving?

Moderator:

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

Speakers:

Neil Kerridge, Head of Underwriting & Origination, **Wells Fargo Capital Finance**

Greg Bell, CEO, **Skipton Business Finance**

Michael Collins, Structuring Officer and Financial Analyst, **Close Brothers**

Dan Burton, Executive Director, **Cynergy Business Finance**

12:30 – 13:30 **Networking lunch**

13:30 – 14:15 **Panel 2: Practitioners' view: Responding to the outlook — product & distribution**

This practitioner panel drills into how lenders are adapting their business models to current conditions — whether in product design, client onboarding, pricing, or risk controls. This session is designed to be pragmatic and solution-oriented, focusing on tangible examples of adaptation, innovation, or repositioning.

- Examples of product/distribution change implemented in 2025–26
- Pressures (regulatory, economic, client demand) that drove change
- What worked, what didn't, and what could be done differently?
- How are client expectations reshaping product pipelines?

Moderator:

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

Speakers:

Gwyn Price, National Head of Invoice Finance and Asset Based Lending, **Santander UK**

Jaya Vohra, Managing Director, Global Head of Trade & Working Capital, **Barclays**

Omar Baakza, SVP, Global Payables Finance Product, **Citi**

Josh Levi, CEO, **Ultimate Finance**

14:15 – 15:00 **Panel 3: Client perspectives: Navigating finance in challenging environments**

This session brings the client voice to the forefront, exploring how businesses engage with lenders and alternative finance providers when navigating growth, liquidity pressures, or market disruption. Senior representatives from big corporates, mid-market and growth companies share insights on what makes financing structures work in practice, how they manage relationships with lenders, and the lessons learned from both successful and challenging experiences. The panel offers delegates practical takeaways on structuring, communication, and collaboration that can improve outcomes for both clients and lenders.

- What makes financing structures truly work for clients and lenders alike
- How clients assess lender flexibility and responsiveness
- Lessons learned from challenging financing situations and recoveries
- Practical insights on collaboration and transparency between clients and lenders
- How innovative structures, such as ABL-backed private credit or invoice finance, support client's business

Speakers:

Kate Richardson, Financial Structuring Adviser, Structured Trade Finance, Supply, Trading & Shipping, **bp**

Prateek Jain, Global Head of Complex Solutions, **HSBC**

Gary Payne, Director, Trade Receivables and Supply Chain Finance, **WTW**

more speakers tbc

15:00 - 15:30 **Technology in Focus – Data-driven invoice finance**

This case study explores how data analytics and technology are transforming invoice finance operations. Themes include how real-time data feeds reduce risk, how analytics can support pricing and portfolio segmentation, and how clients benefit from faster decision-making and greater transparency. This session is grounded in lived experience, offering lessons learned from implementation as well as pitfalls to avoid.

- Real-world impact of data-driven approaches to credit assessment, monitoring, and client service
- Highlight measurable benefits (speed, risk, cost efficiency)
- Share implementation challenges and lessons learned

15:30 – 16:00 **Networking coffee break**

16:00 – 16:45 **Panel 5: ABL & private credit: Challenges, opportunities & structuring**

Asset-based lending and private credit are increasingly intertwined, offering new opportunities for funders and borrowers alike. This session examines where the two markets converge, and how innovative deal structuring can unlock financing for businesses that might otherwise struggle with traditional bank criteria. Panellists will discuss investor appetite for ABL-backed deals, the role of private credit in supplementing bank facilities, and the structural considerations that make such transactions work. Key issues include collateral evaluation, intercreditor arrangements, and monitoring framework. The panel will also reflect on lessons learned from recent cases such as First Brands and the BlackRock HPS telecoms fraud, examining how these events are reshaping risk assessment and structuring practices. With competition for deals intensifying, this panel provides clarity on how to position products, structure transactions, and build partnerships that deliver for all stakeholders.

- What makes a deal bankable, investable, and sustainable?
- Structuring strategies for complex transactions
- Highlight investor appetite and risk considerations
- What types of deals attract private credit investors?
- How do you manage intercreditor complexities?
- Where is collateral valuation most challenging today?

Moderator:

Jeremy Harrison, Managing Director, ABL & Invoice Finance, **White Oak**

Speakers:

Oliver Wilson, Head of Asset Based Lending, **Shawbrook Bank**

Benedicte Louis, Director, Structured FI Solutions, **British Business Bank**

Alberto Guffanti, Director, **BNP Paribas**

Elo Weiland, Senior Adviser, Asset Based Lending

16:45 – 17:30 **Panel 6: Talent, technology, culture & capability**

The success of any finance business depends not only on capital and clients but also on people. This session explores how the invoice finance and ABL industry is addressing talent development, cultural transformation, and organisational capability. As competition for skilled professionals intensifies, firms must rethink recruitment, training, and retention strategies. Panellists will share how they are fostering cultures that embrace innovation, manage change, and support diversity. Practical examples will include upskilling teams for data-driven decision-making, adapting incentive structures, and building cross-functional collaboration. In a sector where relationships and trust are key, getting the people side right is a competitive advantage.

- How to attract, develop, and retain young talent in this sector?
- Share cultural initiatives that drive innovation and resilience
- Highlight diversity and inclusion as competitive advantages
- How is your organisation adapting skills training for digital finance?
- What cultural shifts are needed for innovation to thrive?

Speaker:

Shona Tatchell, Director, TFP, Financial Institutions, **European Bank for Reconstruction and Development**

17:30 – 17:45 **Chair's close & day 2 preview**

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

17:45 – 20:15 **Drinks reception & networking dinner**

Day Two – 3 March 2026: Diving Deep into practical innovation & deal / technical focus

09:00 – 09:30 **Registration & breakfast**

09:30 – 09:45 **Chair's opening - Day 2**

Chairperson:

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

09:45 – 10:30 **Panel 7: Leaders' discussion - Fraud & shared defences**

Fraud remains one of the most pressing risks in invoice finance and asset-based lending, with criminals becoming increasingly sophisticated in exploiting digital channels and weak links across the ecosystem. This high-level session brings together senior leaders to discuss how lenders, platforms, and regulators can collaborate to strengthen defences. The conversation will move beyond individual firm responses to explore shared approaches: data sharing, industry collaboration, and collective monitoring, looking at the connector between lenders, platforms, and regulators.

- Fraud doesn't exploit weak lenders — it exploits disconnected ones
- Explore current fraud trends in invoice finance & ABL - Which fraud types are most prevalent in 2025-26?
- How can lenders share intelligence more effectively?
- What role should regulators play in facilitating cooperation?
- What are the biggest internal barriers to stronger defences?

Moderator:

Simon T Ellis, Head of Transaction Banking Legal, **HSBC**

Speakers:

Riten Gohil, Digital Identity, Fraud & AML Evangelist, **Signicat**

Oliver Oram, Managing Director, **HyYield**

Director from Citi

10:30 – 11:15 **Fireside chat: From compliance to competitive advantage: ESG, trade and growth in a complex global market**

This fireside chat explores how ESG, regulation and international trade intersect in practice - and how lenders and funders can turn what is often seen as a compliance burden into a commercial advantage.

Drawing on extensive experience across ESG strategy and global trade, the discussion will examine how data, digitalisation and AI are changing the way firms assess risk, meet regulatory expectations and identify growth opportunities in new markets. The conversation will challenge the idea of ESG as an added cost and instead focus on where regulation, reporting and market intelligence can actively support expansion in invoice finance sector even within a complex geopolitical environment.

- ESG as a commercial tool, not a cost centre
- International expansion in a world of tariffs, regulation and geopolitical friction
- Using data, AI and digitalisation to improve compliance, market intelligence and decision-making
- Where ESG and trade requirements overlap — and where they create opportunity
- Practical lessons for lenders supporting clients entering new markets

Speaker:

Lesley Batchelor CBE & OBE, CEO, **Export Boot Camps**; former Director General, **Institute of Export & International Trade (IOE&IT)**

Interviewer:

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

11:15 – 11:45	**Networking coffee break**

11:45 – 12:30 **Panel 8: Visionaries - Tech shaping the next 3 year**

Technology is reshaping financial services, and invoice finance is no exception. This visionary session looks ahead to the next three years, exploring which innovations will have the greatest impact on product design, risk management, and client engagement. Speakers from across the technology and finance spectrum will deliver concise, thought-provoking presentations on themes such as artificial intelligence, machine learning, blockchain, embedded finance, ETDA, and real-time data platforms. The emphasis will be on what these technologies can realistically achieve, the timescales for adoption, and the challenges of integration.

- Which tech trends will most reshape lending models?
- How can AI/ML be applied practically without overpromising?
- What are the barriers to adoption in legacy systems?
- How to separate hype from genuine innovation?

Speakers:

Roger Vincent, Co-founder, **Bourn**

Rob Harris, Co-head, **Investec**

James Hillier, Financial Services Specialist, **Validis**

12:30 – 13:15 **Panel 9: Partnerships & distribution: Intermediaries, platforms & channels**

As competition intensifies, lenders are rethinking how they reach clients. This session explores the evolving landscape of distribution and partnerships, with a focus on brokers, digital platforms, and alternative channels. Panellists will share how intermediary models are changing, what commission structures and compliance requirements mean in practice, and how partnerships can balance scale with risk. The session will also examine how embedded finance and platform integrations are opening new routes to market, and what this means for traditional broker relationships.

- Examine shifts in distribution models and partnerships
- Highlight commercial and compliance pressures on intermediaries
- What compliance risks arise from new distribution channels?
- How are broker relationships evolving in 2026?
- What does a “fair” commission model look like today?
- How are digital platforms changing client acquisition?

Speaker:

Simon Featherstone, Chairman, **NACFB**

more tbc

13:15 – 14:15	**Networking lunch**

14:15 – 15:30 **Interactive roundtables / breakouts — delegates choose 1 of 5 thematic rooms:**

1. **eInvoicing implementation (regulatory & practical)**
2. **Fraud & cyber resilience (operational checklists)**
3. **Tech integrations & API strategies (practical roadmaps)**
4. **Broker / intermediary partnerships (commercial models)**
5. **Flexible topic**

These small-group settings encourage open dialogue, peer-to-peer learning, and candid sharing of experiences. Delegates will have the chance to compare notes with counterparts, exchange practical tools, and develop ideas they can bring back to their own organisations.

Summary of key roundtable findings

Agenda

15:30 – 15:40 **Chair's closing remarks**

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

15:40 – 16:10 **Afternoon tea/coffee and end of summit**

Registration

Pricing

☐ UKIF26 – Early Bird £1,200, expiring 2 February 2026

☐ UKIF26 – Standard £1,450

First 20 paid delegates receive a free e copy of the World Factoring Yearbook 2025 worth £120.

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