BCR

MENASCF 26

5th MENA Supply Chain Finance

Transforming Supply Chains into Working Capital Engines

3 – 4 November 2026

Dubai, UAE

Platinum Sponsor

Silver Sponsors

China Systems

eFCOM

QUALCO

Institutional Partners

BRITISH CHAMBER OF COMMERCE DUBAI

European Bank for Reconstruction and Development

FCI

Facilitating Open Account – Receivables Finance

ITFA

Organised by

BCR

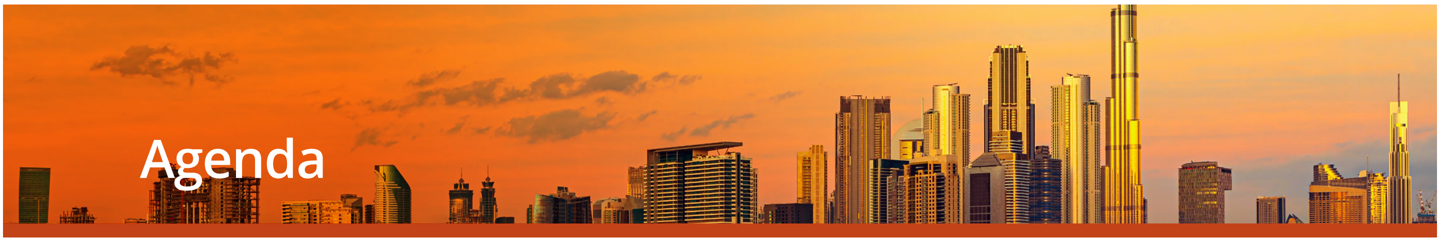
In cooperation with

ICC UAE

Exclusive Host Sponsor

غرف دبي

DUBAI CHAMBERS



Agenda

Master of Ceremonies:

Vincent O'Brien, Director, **ICC UAE**

Day One – 3 November 2026

08:00 – 09:00 **Registration & Networking Breakfast**

Delegate registration, welcome coffee and networking.

09:00 – 09:10 **Welcome and Opening Remarks**

Welcome address and conference overview

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

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

The Chair introduces the day's programme and sets the context for discussion.

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

09:20 – 09:50 **Opening Keynote Speaker**

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

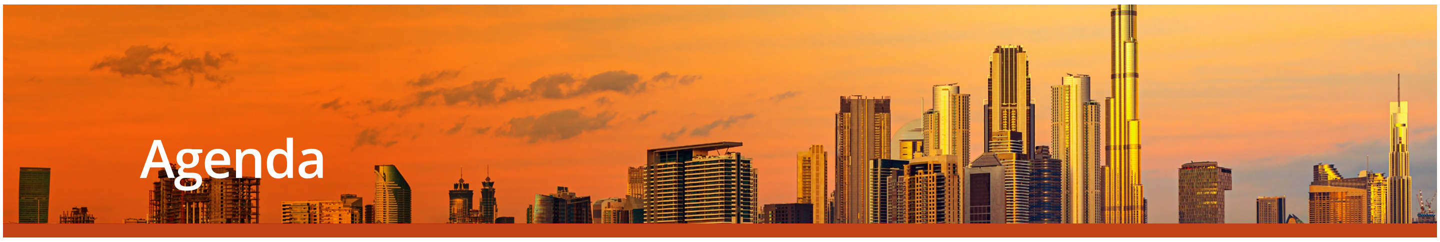
09:50 – 10:20 **Keynote: The New Trade Order: Geopolitics, Corridors & Capital Flows**

Session focus: Examine how geopolitical fragmentation and corridor realignment are reshaping liquidity, risk pricing and capital deployment across regional supply chains.

Key takeaways:

- Navigating structural vs temporary shifts in trade routes (Red Sea, Hormuz, Suez)
- Mobilising capital around infrastructure-led corridor competition
- Repositioning inventory amid commodity flow reconfiguration
- Diversifying funding models, tenor and pricing of trade finance
- Re-engineering supply chains to preserve liquidity under volatility
- Mitigating escalating geopolitical risk as insurance premiums and funding costs rise — are these fully priced into SCF programmes?
- Bridging the gap between a fast-changing risk environment and static financing structures

Donal Smith, Research Economist, Macro-Finance Section, in the Economic Research and Statistics Division, **World Trade Organisation**



10:20 – 11:00 **Panel 1: Working Capital Management as Strategy: CFO/Treasury Priorities**

Session focus: How leading corporates are actively restructuring working capital management strategies in response to liquidity constraints and supply chain fragmentation.

Key takeaways:

- Optimising cash flow through active balance sheet and liquidity engineering
- Integrating supplier finance, receivables finance, and inventory finance as complementary strategic levers
- Reframing supplier finance as a core liquidity tool rather than a contingent liability
- Mitigating FX constraints and cross-border cash inefficiencies
- Unlocking liquidity across supply chains by leveraging corporate credit strength
- Benchmarking best-in-class approaches from global-scale corporates
- Aligning procurement, treasury and suppliers around a single working capital strategy

---

Speakers:

Ahmed Atef Ghoneim, VP & CFO – Middle East, Pakistan and Sub-Sahara Africa, **PepsiCo**

Ozlem Demirsel, Group Treasurer, **Mantrac Group**

Jamal Al-Binni, CFO, **Group Lacatalis**

Vinay Rachh, Group Treasurer, **OSN**

Nader Aboushadi, Group Chief Treasurer, **Sidara**

11:00 – 11:20 **Platinum Sponsor Address**

11:20 – 11:50 **Coffee & Networking Break**

11:50 – 12:30 **Panel 2: Sharia-Compliant Supply Chain Finance & Digital Structures**

Session focus: As demand for Islamic financing solutions continues to grow across the region, financial institutions, corporates, fintechs and investors are seeking ways to scale Sharia-compliant supply chain finance programmes without compromising compliance, operational efficiency or access to liquidity. This session explores how technology, standardisation and ecosystem collaboration can help move Islamic SCF from bespoke structures to scalable, digital, multi-funder models capable of supporting regional and cross-border supply chains.

Key takeaways:

- Standardising Sharia interpretation to reduce fragmentation
- Balancing structuring complexity against scalability constraints
- Bridging Islamic finance structures with global liquidity providers
- Accelerating compliance and scale through digitisation
- Embedding Islamic SCF into ERP and procurement systems
- Understanding why corporates in the region require Sharia-compliant SCF solutions and how this shapes adoption
- Optimising structuring speed using AI-assisted Sharia compliance screening and documentation automation

---

Moderator:

Norhan Ezzat, Head of Transaction Banking, **Bank of Sharjah**

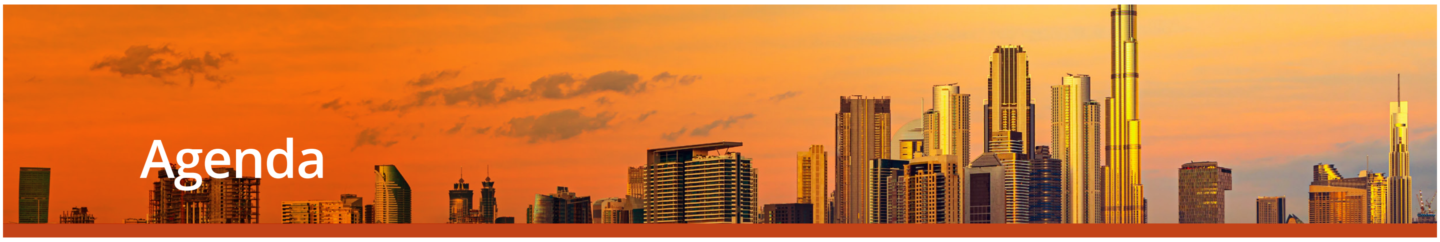
Speakers:

Dr Areeba Khan, Head of Sharia Products, **Apex Group**

Federico Avellán Borgmeyer, Chief Partner officer, **Efcom Gmbh**

George Koukis, International Business Development Director, **Qualco Technology**

Khawer Khaliq, COO, **Vision Bank**



Agenda

12:30 – 13:10 **Panel 3: Receivables Finance: Scaling, Distribution & Cross-Border Execution**

Session focus: How receivables finance is being scaled and distributed across borders in a constrained and risk-sensitive environment.

Key takeaways:

- Diversifying funding models and risk transfer
- Navigating cross-border enforceability challenges
- Mobilising institutional capital through securitisation
- Deploying credit insurance as a capital tool
- Removing operational bottlenecks and adoption barriers
- Pricing for rising insurance premiums and their impact on receivables finance availability
- Accelerating receivables verification and fraud detection through AI and machine learning

---

Moderator:

Amr ElHaddad, Head of Transaction Banking, **National Bank of Kuwait**

Speakers:

Hamayoun Khan, Head of Transaction Banking, **Commercial Bank of Dubai**

Bharat Gupta, Head - Trade and Structured Finance Asia, Europe, Middle East and Africa, **Olam Global Agri**

Yasser Aly, Regional Director, **Oracle**

Alexander Biller, Head of Corporate Sector Coverage, **ING**

13:10 – 14:20 **Networking Lunch**

14:20 – 15:00 **Panel 4: Commodity Finance: Risk, Scale & Transparency**

Session focus: Reassessing commodity finance under tighter liquidity, increased scrutiny and elevated geopolitical risk.

Key takeaways:

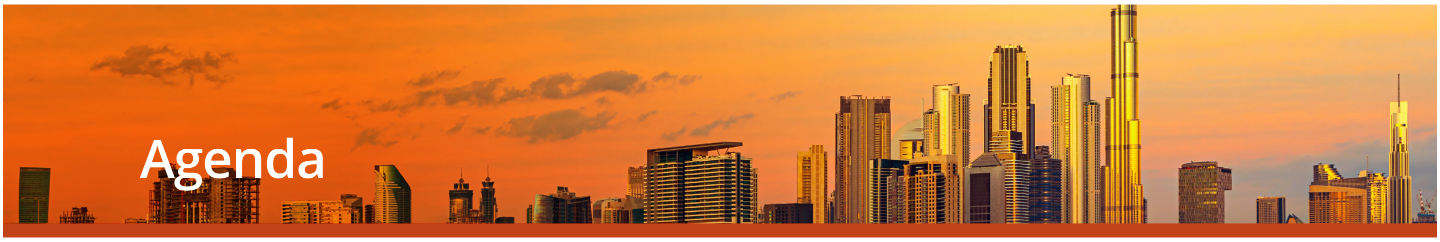
- Rebuilding lender confidence
- Balancing scale with control
- Meeting digital transparency requirements
- Integrating with logistics data
- Mitigating geopolitical risk impacts on insurance, margins and transaction viability
- Accelerating pre- and post-shipment finance as critical enablers of trade flows
- Pricing pre-shipment risk amid rising insurance costs and volatility

---

Speakers:

Abdullah Al Jahdhami, Group Treasurer Asyad Group

Dr Krishna Prasad, Managing Director Aster Marine Cargo LLC, Board Member of the **National Association of Freight and Logistics – NAFL**



15:00 – 15:40 **Panel 5: Asset-Based & Inventory Finance: Deployment, Risk & Infrastructure Constraints**

Session focus: Why asset-based finance remains underutilised and what is required to scale it safely in the region.

Key takeaways:

- Closing infrastructure gaps in collateral management
- Mitigating fraud risk to strengthen lender confidence
- Verifying the borrowing base at scale
- Integrating with trade flows
- Balancing bank appetite against risk-adjusted returns
- Monitoring collateral risk, insurance coverage and lender appetite
- Autmating collateral monitoring through real-time IoT and ERP data feeds

---

Moderator:

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

Speaker:

Tarun Khosla, Global Sustainable & Commercial Trade Finance Leader, **Citi**

Dr Eugenio Cavebaghi, Managing Director, Head of GTB Origination EMEA New Markets, **Santander Corporate and Investment Banking**

15:40 – 16:10 **Coffee & Networking Break**

16:10 – 16:50 **Panel 6: Digital Trade Finance & E-Invoicing**

Session focus: Where digitalisation is delivering real efficiency gains – and where it is failing to translate into working capital benefits.

Key takeaways:

- Reconciling compliance demands with operational efficiency
- Navigating ERP integration complexity
- Aligning data standards across funding platforms
- Tracking MLETR status and its relevance for MENA
- Preparing for the UAE E-Invoicing System (EIS) rollout: pilot phase (July 2026) and full enforcement (January 2027)
- Understanding the PINT AE XML framework, Peppol network requirements and Accredited Service Providers (ASPs)
- Accelerating fraud detection and compliance through AI-driven treasury tools

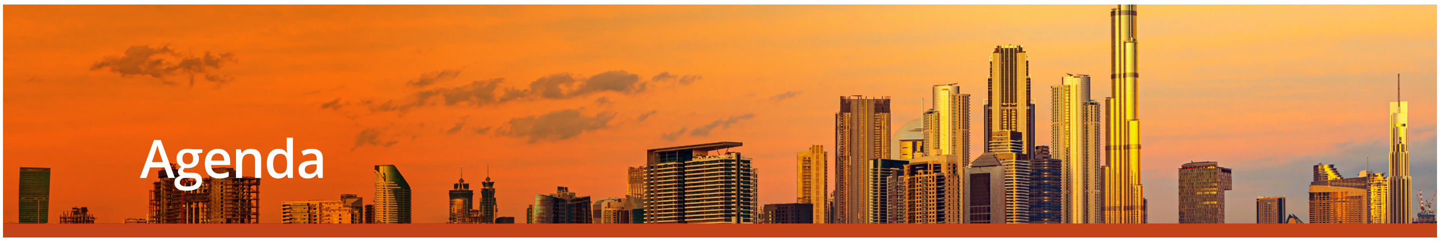
---

Speakers:

Norhan Ezzat, Head of Transaction Banking, **Bank of Sharjah**

Patrick Petersbuhler, Group treasurer, **Savvy Games Group**

16:50 – 17:00 **Chair's Close of Day One**



Agenda

EVENING PROGRAMME — DAY ONE

18:30 – 22:00 **Drinks and Dinner & Awards Ceremony**

19:30 – 22:00 **Gala Dinner & Awards Ceremony**

The awards programme celebrates organisations and individuals driving innovation, excellence, and market development across supply chain finance, working capital solutions, trade-related finance, and financial technology in the MENA region. The awards recognise outstanding achievements in structuring, technology adoption, sustainability, client impact, regulatory leadership, and the advancement of financing solutions that support regional and global commerce.

Winners will be selected from nominations submitted in advance and evaluated by an independent panel of industry experts.

Award Categories

1. **Deal of the Year – Supply Chain & Working Capital Finance**
   Recognising an outstanding financing transaction that demonstrates innovation, impact, scale, or complexity.

2. **Best Bank for Supply Chain & Working Capital Finance (MENA)**
   Awarded to the financial institution demonstrating market leadership, client impact, and product innovation.

3. **Best Fintech Innovation**
   Recognising a fintech company delivering transformative solutions for supply chain, working capital, or trade-related finance.

4. **Best Digital Trade Finance Infrastructure**
   Celebrating excellence in the application of technology across trade and supply chain finance, spanning digitalisation, automation, AI deployment, platform connectivity, e-invoicing, payment rails and tokenisation. Awarded to the organisation demonstrating the most measurable and scalable impact on how trade finance is originated, executed, monitored or distributed.

5. **Corporate Treasury Excellence Award**
   Recognising a corporate treasury team that has demonstrated innovation and best practice in liquidity, working capital, and financing strategy.

6. **Best Sharia-Compliant Supply Chain Finance Programme**
   Awarded to an organisation delivering an innovative and impactful Islamic finance solution.

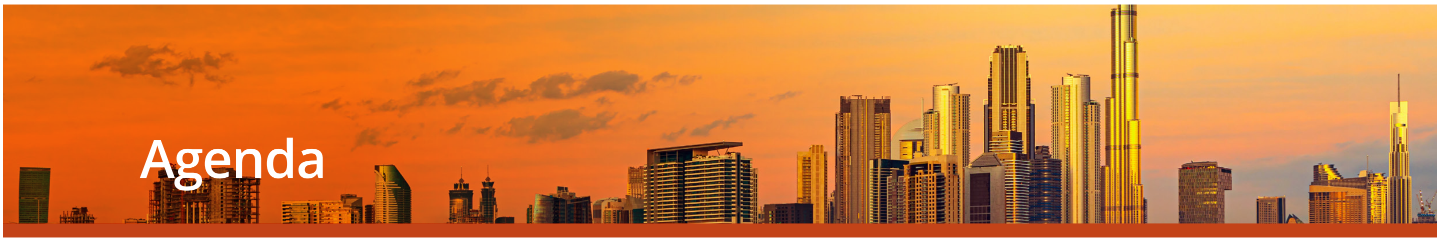
7. **Best Cross-Border Supply Chain Finance Provider**
   Recognising an outstanding transaction or programme that demonstrates excellence in navigating cross-border complexity, whether across GCC, wider MENA or international corridors. Awarded to the bank, corporate or financing partnership that has most effectively structured, executed and scaled a financing solution across multiple jurisdictions, currencies or legal frameworks.

8. **Rising Star Award (Individual)**
   Celebrating an emerging leader who has made an exceptional contribution to the industry.

9. **Best Use of AI & Technology in Supply Chain Finance**
   Recognising the successful application of artificial intelligence, data, or advanced technology to improve efficiency, transparency, or risk management.

10. **Government & Regulatory Leadership Award (MENA)**
    Recognising a central bank, government agency, or regulatory body that has made a significant contribution to enabling innovation, digitalisation, and access to finance through policy, regulation, or infrastructure development.

11. **Best Use of Alternative Capital in Supply Chain Finance**
    Recognising a transaction, programme or fund strategy that demonstrates excellence in deploying non-bank capital into supply chain or trade finance in the MENA region. Awarded to the private credit fund, institutional investor, fintech or financing partnership that has most effectively structured, priced and scaled an alternative capital solution, with clear evidence of client impact, underwriting discipline and commercial sustainability.



Agenda

Day Two – 4 November 2026

08:30 – 09:00 **Registration & Networking Coffee**

09:00 – 09:10 **Chair's Opening Remarks**

09:10 – 09:50 **Panel 7: Digital Payments, Stablecoins & Embedded Finance**

Session focus: Evaluating whether new payment rails can materially improve liquidity and settlement efficiency in cross-border trade.

Key takeaways:

- Navigating stablecoin use cases against evolving regulation
- Removing cross-border inefficiencies
- Scaling embedded finance models
- Resolving interoperability challenges
- Accelerating the path to adoption at scale
- Bridging the gap between technological capability and regulatory readiness
- Automating payment settlement with AI and smart contracts to reduce reconciliation errors

Speaker:

Mohamed Feroz Bahar, Manager Business Development, **Mastercard**

Bhaskar Dasgupta, Chairman, **The Middle East Stablecoin Association**

Khaloud Alhammadi, Director of Treasury Abu Dhabi Ports

09:50 – 10:30 **Panel 8: Fintech, Private Credit & Alternative Capital**

Session focus: How capital is being deployed beyond traditional banks — and who ultimately controls client relationships.

Key takeaways:

- Diversifying into distributed capital pools
- Mobilising private credit and institutional investor capital
- Positioning fintechs within the ecosystem
- Pricing risk dynamics across new capital sources
- Aligning capital structures with corporate needs
- Deepening collaboration between corporates, fintechs and payment players (e.g. Mastercard-type ecosystems)
- Optimising AI-powered credit scoring to accelerate private credit deployment

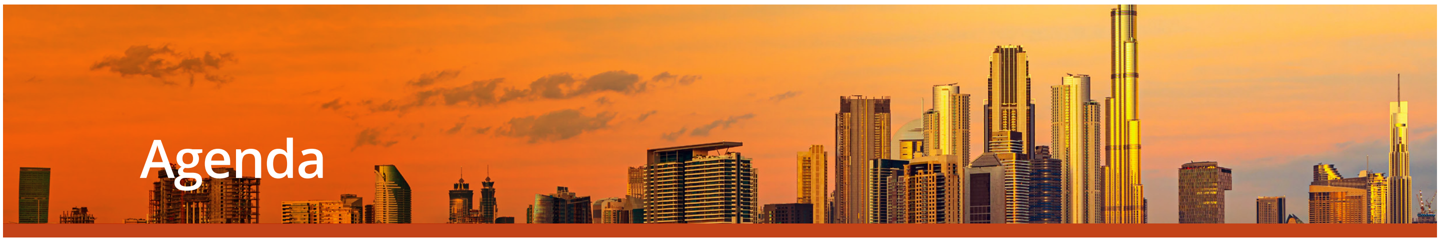
Speaker:

Manoj Sureka, Managing Director, **Synergy Consulting**

10:30 – 11:00 **Coffee & Networking Break**

11:00 – 11:30 **Keynote**

Shanella Rajanayagam, Trade Economist - Global Research, **HSBC**



Agenda

11:30 – 12:10 **Panel 9: Legal, Regulatory & Structuring Frameworks — with Blended Finance & DFI Perspectives**

Session focus: Where legal and regulatory frameworks enable or constrain the scaling of trade finance, supply chain finance structures, and cross-border lending activities — including in challenging and frontier market environments.

Key takeaways:

- Navigating cross-border enforceability
- Strengthening collateral and security frameworks
- Managing insolvency and recovery
- Mitigating the impact of regulatory divergence on capital availability
- Accelerating the commercial rollout of digital trade documentation as legal recognition embeds across key jurisdictions
- Bridging funding gaps in challenging markets through blended finance and DFI support
- Managing political and payment risk in elevated-risk environments

Speaker:

Betül Kurtulus, Deputy Secretary General, **FCI**

Sean Edwards, Chairman, **ITFA**

12:10 – 13:30 **Networking Lunch**

13:30 – 14:10 **Panel 10: The Future of SCF Technology: AI, Platforms & the Next Generation of Working Capital**

Session focus: How artificial intelligence, automation and platform convergence will reshape supply chain finance over the next five years — and what banks, corporates and fintechs need to do now to stay relevant.

Key takeaways:

- Identifying where AI is already delivering measurable value in trade finance — and where the hype outpaces reality
- Evolving from rule-based automation to adaptive AI
- Navigating platform convergence and the risk of market consolidation
- Shifting competitive dynamics between banks, fintechs and technology platforms
- Governing data ownership and model risk under regulatory scrutiny
- Aligning technology partnerships with what corporates actually want
- Weighing the build vs buy decision for internal AI capability

Speakers:

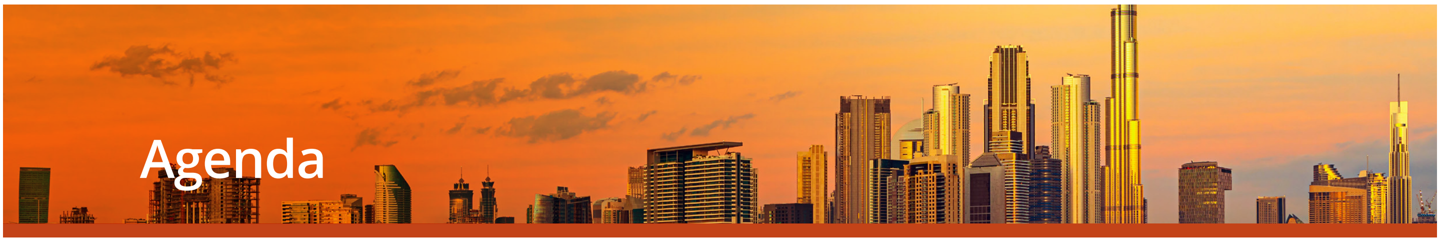
Pamela Mar, Managing Director of Digital Standards Initiative, **International Chamber of Commerce**

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

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

Katy Keenan, CEO, **British Chamber of Commerce Dubai**

14:10 – 14:40 **Coffee & Networking Break**



ROUNDTABLE SESSIONS

Five simultaneous 60-minute roundtables. Delegates choose one session to attend. A senior facilitator chairs each table and will present a brief summary of conclusions to the full room before the closing remarks.

14:40 – 15:40 Roundtable A

Financing Supply Chains in Challenging & Frontier Markets

How do SCF structures adapt when operating in environments with elevated political, liquidity and operational risk? What role can blended finance, DFIs and credit insurance play in bridging the funding gap? And when does risk become genuinely unfinanceable — and what alternatives exist for corporates that need to maintain supply chain access regardless?

Discussion prompts:

- Which MENA markets present the greatest structural financing challenges today, and why?
- How are lenders adjusting tenor, pricing and collateral requirements in response to elevated country risk?
- What is the practical role of DFIs and multilaterals — genuine gap-fillers or too slow and bureaucratic to be useful?
- How is credit insurance evolving as a tool for managing political and payment risk — and what are its limitations?
- Can blended finance structures be replicated at scale, or do they remain bespoke and high-cost?
- How can suppliers maintain access to liquidity when the risk environment changes faster than financing structures can adapt?

14:40 – 15:40 Roundtable B

The AI-Powered Treasury: Hype vs Reality

Artificial intelligence is being embedded across treasury, trade finance and supply chain operations — but separating genuine capability from vendor marketing remains difficult. This roundtable takes a practitioner-first approach: what is actually working, what has disappointed, and what questions should every treasury and finance team be asking before deploying AI tools?

Discussion prompts:

- Where has AI delivered measurable, quantifiable improvements in treasury or SCF operations in the MENA region?
- What are the real barriers to adoption — data quality, talent, regulatory uncertainty, or internal resistance?
- How should organisations govern AI-driven decisions, particularly in credit, compliance and fraud detection?
- What does responsible AI deployment look like in a regulated financial institution?
- Build vs buy: when does it make sense to develop internal AI capability, and when is a third-party platform the right answer?
- How is the MENA market positioned relative to global peers — ahead, behind, or moving at a different pace for structural reasons?

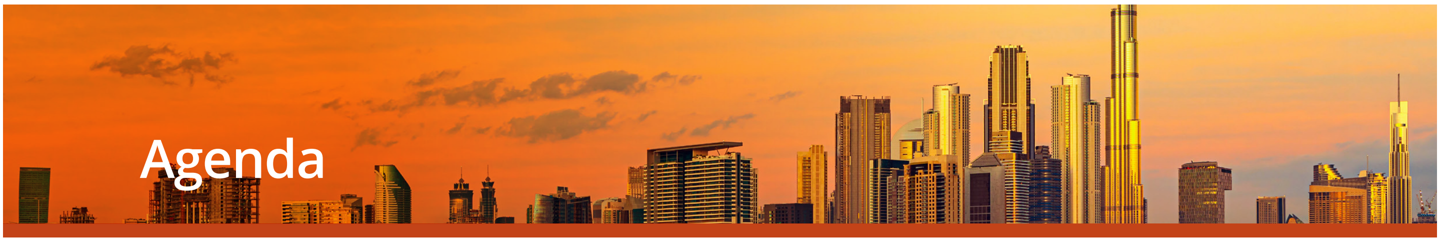
14:40 – 15:40 Roundtable C

The Future of MENA SCF: What Will the Market Look Like in 2030?

A forward-looking roundtable designed to move beyond current market constraints and explore the structural shifts that could reshape supply chain finance across the region over the next five years. What forces will define the next generation of the market — and which of today's assumptions will look outdated?

Discussion prompts:

- How will the funding landscape shift as private credit, fintechs and embedded finance continue to mature?
- Will Islamic finance structures standardise sufficiently to enable large-scale cross-border SCF programmes?
- How will regulatory harmonisation — or its absence — shape cross-border programme design across GCC and wider MENA?
- What structural changes are corporates already planning for — and how are these reshaping their expectations of financing partners?
- Will AI and platform convergence reduce the importance of bank relationships, or reinforce them?
- Which emerging markets within MENA offer the greatest untapped opportunity for SCF growth?



14:40 – 15:40 Roundtable D

Can Private Credit Scale in MENA Supply Chain Finance?

Private credit has grown rapidly as a source of trade and supply chain finance capital globally, but questions remain about underwriting discipline, governance and what happens when market conditions tighten. This roundtable examines whether the private credit growth story is sustainable — and what guardrails are needed.

Discussion prompts:

- Are underwriting standards in MENA private credit markets sufficiently robust — and how would participants know if they were not?
- What do institutional investors now require before allocating capital to trade and SCF strategies in the region?
- What risks still concern the most experienced investors in this asset class?
- How is governance evolving across private credit platforms operating in MENA — and is it keeping pace with growth?
- What lessons from recent global market difficulties in private credit are most applicable to the MENA context?
- How do corporates view private credit providers compared to bank lenders — and is that perception shifting?

14:40 – 15:40 Roundtable E

Tokenisation & Digital Liquidity: What Comes Next for MENA Working Capital Finance?

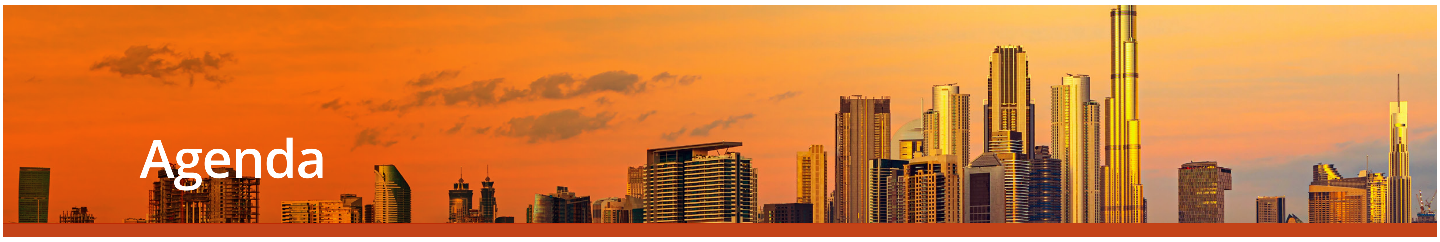
Tokenisation of trade assets and the emergence of programmable liquidity have moved from theoretical concept to early commercial reality in several markets. This roundtable examines where MENA stands, what the real barriers to adoption are, and whether digital liquidity infrastructure could materially change how trade finance is originated, distributed and settled.

Discussion prompts:

- What progress has genuinely been made on tokenised trade assets in the MENA region — and what remains aspirational?
- Are tokenised trade finance instruments operationally realistic at the scale and speed required by corporate treasuries?
- What do UAE, Saudi Arabia and wider MENA regulatory strategies mean in practice for digital asset deployment in trade finance?
- What are the real barriers — technology, regulation, market infrastructure, or institutional risk appetite?
- Could programmable liquidity and near-continuous settlement become mainstream within the decade, or will legacy infrastructure persist?
- How are banks and fintechs positioning themselves for a world where liquidity is digitally native rather than intermediated through traditional rails?

15:40 – 16:00 Roundtable Rapporteur Summaries

Each roundtable chair presents a concise summary of key conclusions and themes from their table to the full room.



Agenda

CLOSING SESSION

16:00 – 16:30 **Closing Discussion & Takeaways**

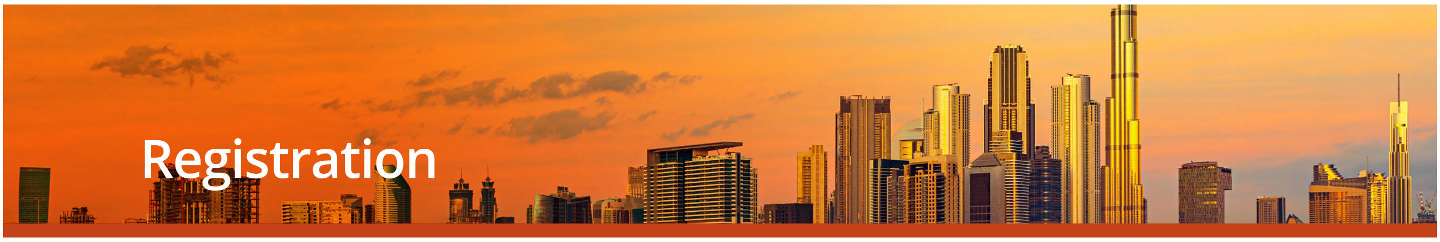
Final moderated discussion pulling together lessons learned, followed by the formal close of the conference.

16:30 – 17:00 **Roundtable Rapporteur Summaries**

Each roundtable chair presents a concise summary of key conclusions and themes from their table to the full room.

17:00 – 17:30 **Closing Remarks & Conference Wrap-Up**

The Conference Chair provides a synthesis of the two days –key market signals, emerging themes, and action points for practitioners. Formal close of the conference.



Pricing

☐ MENASCF 2026 – Early Bird GBP930, *expires on 30 September 2026*

☐ MENASCF 2026 – Standard GBP1,150

Discount code______________

Ticket includes access to Awards dinner

No VAT

Payment details

☐ Please invoice me ☐ Payment via credit card

☐ VISA ☐ Mastercard ☐ American Express

Card Number

☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiry date MM/YY CVV

☐☐ / ☐☐ ☐☐☐

Cardholder's name

Company VAT number

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@bcrpub.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.

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.

Ways To Register:

Online: https://bcrpub.com/event/5th-annual-mena-supply-chain-finance/

Email: events@bcrpub.com

yongmei.he@bcrpub.com

Delegate information

Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐

First name

Last name

Job title

Department

Organisation

Address

Postcode/Zip

Country

Telephone

Email

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.

*Subject to availability and qualification by BCR Publishing.

To apply, contact: events@bcrpub.com