



## **Alternative Finance Forum: Fin-tech, Social Finance and More**

*Copernicus Conference Centre, Warsaw, Poland*

*October 5, 2017, Warsaw, Poland*

Since the global financial crisis, alternative finance, which includes financial instruments and distributive channels that emerge outside of the traditional financial system, has thrived in the US, Europe and Asia. From equity-based crowdfunding to marketplace/peer-to-peer consumer and business lending, from invoice trading to reward-based crowdfunding, these alternative finance activities are supplying credit to small businesses, providing venture capital to start-ups, offering more diverse and transparent ways for consumers to invest or borrow money, nurturing creativity, fostering innovation, generating jobs and funding worthwhile social causes.

The rise of disruptive technology and microfinance is helping many alternative finance institutions challenge the current financial landscape. However, questions arise to what extent further development of the sector is desired and what are the risks associated with such growth dynamics. The issue of regulatory under-reach or over-reach comes to the fore of the policy debates. In this respect, the EU countries have adopted various regulatory regimes that either enable, restrict or are neutral as far as alternative finance institutions are concerned.

The purpose of the Forum is to discuss:

- Financial Technology Innovations
- Social Finance Alternatives
- Online Small Business Lenders
- Equity based Crowdfunding
- P2P Lending Platforms
- Community Money
- Social Banks
- Gender Finance
- Government Support Platforms
- Policy Reforms for Alternative Finance

The Forum will gather alternative finance experts, practitioners, policy makers, regulators and researchers. The discussion will explore the opportunities for expanding access, equity and gender balance in support of social and economic progress.

*In cooperation with:*



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## Final Agenda

### 9:00 – 9:20 Opening: Why Alternative Finance is Important Now?

- Introductions  
**Francisco de Paula Coelho**, *Dean EIB Institute, Luxembourg*  
**Grzegorz Galusek**, *Executive Director Microfinance Center (MFC), Poland*
- Presentation of the Agenda for the Day  
**Piotr Korynski**, *Microfinance Center (MFC), United States of America*

### 9:20 – 10:20 Setting the Stage: What's Alternative about Alternative Finance?

**Facilitators:** **Christos Pouris**, *European Investment Bank (EIB), Luxembourg*

- Alternative Finance Market in Europe and Americas  
**Tania Ziegler**, *The Cambridge Centre for Alternative Finance, United Kingdom*
- Social Finance Alternatives in Europe  
**Oliver Gajda**, *European Crowdfunding Network, Belgium*
- Local development and alternative finance  
**Dr. Georgina M. Gómez**, *Erasmus University Rotterdam, the Netherlands*

### What is Alternative Finance? And do we Need a Policy for Alternative Finance?

**Facilitator:** **Christos Pouris**, *European Investment Bank (EIB), Luxembourg*

**Panelists:** **Tania Ziegler**, *The Cambridge Centre for Alternative Finance, United Kingdom*

**Oliver Gajda**, *European Crowdfunding Network, Belgium*

**Dr. Georgina M. Gómez**, *Erasmus University Rotterdam, the Netherlands*

### 10:20 – 11:20 Technology Alternatives

**Facilitator:** **Piotr Serwin**, *FintechTrends.co, Poland*

- Case 1: Equity Based Crowdfunding  
**Tero Weckroth**, *Invesdor, Finland*
- Case 2: Global Market Place for Alternative Lending Companies  
**Janis Pranevics**, *Mintos, Latvia*
- Case 3: Cross-border B2B payment with Bitcoin Blockchain  
**David Yen**, *BitPesa, Luxembourg*
- Case 4: Alternative Credit Scoring  
**Dr. Srinii Sundaram**, *Aire, United Kingdom*

## **Fintech or Die: Is Alternative Finance Going to Replace Traditional Finance?**

**Facilitator:** **Piotr Serwin**, *FintechTrends.co, Poland*

**Panelists:** **Tero Weckroth**, *Invesdor, Finland*

**Janis Pranevics**, *Mintos, Latvia*

**David Yen**, *BitPesa, Luxembourg*

**Dr. Srin Sundaram**, *Aire, United Kingdom*

**11:20 - 11:50**    **Coffee Break**

**11:50 – 13:00**    **Social Alternatives**

**Facilitator:** **Milford Bateman**, *University of Pula, Croatia*

- Case 5: Democratic Finance and Economy for the Common Good  
**Gerd Hofielen**, *Humanistic Management Practices GmbH, Germany*
- Case 6: Local Currency Initiative  
**Dr. Paolo Dini**, *London School of Economics, United Kingdom*
- Case 7: Gender and Finance  
**Simone Brummelhuis**, *The Next Women, the Netherlands*
- Case 8: New Microfinance for the EU  
**Elvin Groenevelt**, *Qredits, the Netherlands*
- Case 9: Social Enterprises Platforms  
**Samuel Clause**, *European Investment Fund (EIF), Luxembourg*

### **What Ecosystem for Social Finance?**

**Facilitator:** **Milford Bateman**, *University of Pula, Croatia*

**Panelists:** **Gerd Hofielen**, *Humanistic Management Practices GmbH, Germany*

**Dr. Paolo Dini**, *London School of Economics, United Kingdom*

**Simone Brummelhuis**, *The Next Women, the Netherlands*

**Elvin Groenevelt**, *Qredits, the Netherlands*

**Samuel Clause**, *European Investment Fund (EIF), Luxembourg*

**13:00 – 14:00**    **Lunch**

**14:00 – 15:00**    **Enabling or Discouraging? Current Perspectives on Policy and Regulation of Alternative Finance**

**Facilitator:** **Kaiser H Naseem**, *International Finance Corporation (IFC), United Arab Emirates*

- Case 10: Capital markets development in EU  
**Piotr Nowak**, *European Commission (EC), Belgium*

Case 11: EU Framework for Social Finance and Impact Investing  
**Anna Krzyzanowska**, *European Commission (EC), Belgium*

- Case 12: Financial Regulation of Fintech  
**Dr. Krzysztof Korus**, *DLK Korus Okon Attorneys, Poland*

### **How Governments Can Facilitate the Growth of Alternative Finance?**

**Facilitator:** **Kaiser H Naseem**, *International Finance Corporation (IFC), United Arab Emirates*

**Panelists** **Piotr Nowak**, *European Commission (EC), Belgium*  
**Anna Krzyzanowska**, *European Commission (EC), Belgium*  
**Dr. Krzysztof Korus**, *DLK Korus Okon Attorneys, Poland*

**15:00 – 15:30** **Coffee break**

**15:30 – 16:30** **Fin-tech, Social Finance or More?**

**Facilitator:** **Piotr Korynski**, *Microfinance Center (MFC), United States of America*

**Panelists:** **Christos Pouris**, *European Investment Bank (EIB), Luxembourg*  
**Dimitrios Nifas**, *European Commission (EC), Belgium*  
**Piotr Serwin**, *FintechTrends.co, Poland*  
**Milford Bateman**, *University of Pula, Croatia*  
**Kaiser H Naseem**, *International Finance Corporation (IFC), United Arab Emirates*

**16:30 – 17:00** **Summary and Closing**

**Francisco de Paula Coelho**, *Dean EIB Institute, Luxembourg*  
**Grzegorz Galusek**, *Microfinance Center (MFC), Poland*

**17:00 – 19:00** **Cocktail Reception and Networking**