



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 Impact Bonds
- 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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Draft Agenda as of 12 September, 2017

9:00 – 9:20 Forum 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), USA*

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, UK*
- Social Finance Alternatives in Europe
Oliver Gajda, *European Crowdfunding Network, Belgium*
- Local development and alternative finance
Dr Georgina Gomez, *Erasmus University Rotterdam, 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, UK*
Oliver Gajda, *European Crowdfunding Network, Belgium*
Dr Georgina Gomez, *Erasmus University Rotterdam, Netherlands*

10:20 – 11:20 Technology Alternatives

Facilitator: **Piotr Serwin**, *Fintech trends, Poland*

- Case 1: Equity / Real Estate Crowdfunding
Souleymane Galadima, *WiSeed, France (tbc)*
- Case 2: Equity Based Crowdfunding
Tero Weckroth, *Invesdor, Finland*
- Case 3: Global Market Place for Alternative Lending Companies
Janis Pranevics, *Mintos, Latvia*
- Case 4: Microfinance with Bitcoin
David Yen, *BitPesa, Luxembourg*
- Case 5: Alternative Credit Scoring
Dr. Srin Sundaram, *Aire, UK*

- Case 6: Blockchain transactions
Grant Blaisdell, *Coinfirm, UK (tbc)*

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

Facilitator: **Piotr Serwin**, *Fintech trends, Poland*

Panelists: **Janis Pranevics**, *Mintos, Latvia*
David Yen, *BitPesa, Luxembourg*
Dr. Srin Sundaram, *Aire, UK*
Tero Weckroth, *Invesdor, Finland*
Souleymane Galadima, *WiSeed, France (tbc)*
Grant Blaisdell, *Coinfirm, UK (tbc)*

Coffee Break

11:50 – 12:50 Social Alternatives

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

- Case 7: Democratic Bank
Economy for the Common Good, Austria (tbc)
- Case 8: Local Currency Initiative
Dr. Georgina Gomez, *Erasmus University Rotterdam, Netherlands*
- Case 9: Gender and Finance
Simone Brummelhuis, *The Next Women, The Netherlands*
- Case 10: New Microfinance for the EU
Elvin Groenevelt, *Qredits, The Netherlands*
- Case 11: Capacity Building for Social Enterprises Platforms
Samuel Clause, *European Investment Fund (EIF), Luxembourg*

What Ecosystem for Social Finance?

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

Panelists: *Economy for the Common Good, Austria (tbc)*
Dr Georgina Gomez, *Erasmus University Rotterdam, Netherlands*
Simone Brummelhuis, *The Next Women, 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), UAE*

- Case 12: Capital markets development in EU
Piotr Nowak, *European Commission (EC), Belgium*
- Case 13: Digital Sandbox Initiative

Piotr Strzelecki, *Sandbox, Poland*

- Case 14: EU Framework for Social Finance
Anna Krzyzanowska, *European Commission (EC), Belgium*
- Case 15: Crypto currency
Jacek Czarnecki, *Neufund, Germany (tbc)*

How Governments Can Facilitate the Growth of Alternative Finance?

Facilitator: **Kaiser H Naseem**, *International Finance Corporation (IFC), UAE*
Panelists **Piotr Nowak**, *European Commission (EC), Belgium (tbc)*
Piotr Strzelecki, *Sandbox, Poland*
Anna Krzyzanowska, *European Commission (EC), Belgium*
Jacek Czarnecki, *Neufund, Germany*

15:00 – 15:30 **Coffee break**

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

Facilitator: **Piotr Korynski**, *Microfinance Center (MFC), USA*
Panelists: **Christos Pouris**, *European Investment Bank (EIB), Luxembourg*
Dimitrios Niasas, *European Commission (EC), Belgium*
Piotr Serwin, *Fintech trends, Poland*
Milford Bateman, *University of Pula, Croatia*
Kaiser H Naseem, *International Finance Corporation (IFC), UAE*

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**