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ACRONYMS

<table>
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<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ABAC</td>
<td>APEC Business Advisory Council</td>
</tr>
<tr>
<td>AFI</td>
<td>Alliance for Financial Inclusion</td>
</tr>
<tr>
<td>APEC</td>
<td>Asia-Pacific Economic Cooperation</td>
</tr>
<tr>
<td>B2B</td>
<td>Business-to-Business</td>
</tr>
<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
</tr>
<tr>
<td>CPBB</td>
<td>Consumer, Private, and Business Banking</td>
</tr>
<tr>
<td>DFI</td>
<td>Development Finance Institution</td>
</tr>
<tr>
<td>FIG</td>
<td>Financial Institutions Group</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GPFI</td>
<td>Global Partnership for Financial Inclusion</td>
</tr>
<tr>
<td>ICCR</td>
<td>International Committee on Credit Reporting</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
</tr>
<tr>
<td>MSMEs</td>
<td>Micro, Small and Medium Enterprises</td>
</tr>
<tr>
<td>NFS</td>
<td>Non-financial Services</td>
</tr>
<tr>
<td>N/A</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>NBFI</td>
<td>Non-bank Financial Institution</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>SWIFT</td>
<td>Society for Worldwide Interbank Financial Telecommunications</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
</tr>
<tr>
<td>WEF</td>
<td>World Economic Forum</td>
</tr>
<tr>
<td>We-Fi</td>
<td>Women Entrepreneurs Finance Initiative</td>
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The year 2020 has been a challenging one for all of us. We have seen the COVID-19 pandemic throw the world into uncertainty. In this context, we are proud to have launched new services to help our members deal with this extraordinary crisis.

Since our launch in November 2015, we have grown from a few dozen committed, early adopters into a global network that includes more than 200 banks, non-bank financial institutions, FinTech companies, development banks, and others. The unprecedented circumstances have not stopped more institutions from exploring membership opportunities. Indeed, we have seen an increase in the membership of 25 percent over the last year.

The year 2020 has been a challenging one for all of us. We have seen the COVID-19 pandemic throw the world into uncertainty. In this context, we are proud to have launched new services to help our members deal with this extraordinary crisis.

A few highlights from 2020 include the following:

- Since March, we have hosted weekly virtual roundtables on COVID-19 mitigation efforts to provide you with opportunities to share and learn from each other’s experiences on topics such as collections/grace periods, disruptions to supply chains; risk management; loan classification and credit information sharing; and support to women entrepreneurs, to name a few. More than 2,700 senior executives from 240 different institutions have attended the roundtables!

- As part of our COVID-19 mitigation program, we also launched a brief monthly survey, the Pulse Survey, to determine how your institutions and SME clients are faring. We are very grateful to all of you who took the time from your busy days to respond. (This year, we are switching to a quarterly Pulse Survey).

- Our third annual Global SME Finance Awards competition again drew over 100 entrants. Over 70 distinguished judges selected fifteen winning institutions from across the globe for four original categories: Product Innovation of the Year; Responsible Digital Innovator of the Year; SME Bank of the Year, and Best Bank for Women Entrepreneurs. Endorsed by the G20 Global Partnership for Financial Inclusion (GPFI), these awards not only recognize the innovators, but also encourage other financial institutions and FinTechs to learn and adopt best practices.

- Member institution, Wells Fargo, hosted an immersion program in San Francisco on Innovation in Small Business Banking, together with our FinTech friends from SizeUp, Veem and Kountable. At the same time, U GRO Capital and Experian offered virtual study visits during the 2020 Global SME Finance Forum.

Our second annual Global SME Finance Awards competition drew over 140 entrants, representing a 40 percent increase from its inception year. Over 70 distinguished judges selected sixteen winning institutions from across the globe. In addition to awards in the three original categories—Product Innovation of the Year, Responsible Digital Innovator of the Year, and SME Bank of the Year—we introduced a new award to recognize the special contributions of financial institutions serving women-owned SMEs.

Our members continue to inform us that our network is making a positive difference. The results of the 2020 SME Finance Forum Member Survey show that, through participation in the Forum’s activities, two-thirds of respondents acquired new knowledge about SME banking that was directly relevant to their work; 23 percent formed new business partnerships; 20 percent engaged in a productive dialogue with policymakers; and 9 percent made or received one or more investments that started with our initiative.

With the hope brought by the new COVID-19 vaccines, hopefully, 2021 will be a recovery year. We will strive to make it as productive as possible, adapting to the ever-changing context, and building on our strengths in virtual knowledge sharing and networking. We will sustain the far higher level of virtual knowledge-sharing activities we established in 2020. In partnership with our members, donors, and partners, we will continue to focus on facilitating partnerships and investments, while also leveraging and fostering innovations to help financial institutions, FinTechs, and development banks serve a greater number of SMEs more effectively.

Matthew Gamser
Chief Executive Officer, SME Finance Forum
ABOUT THE SME FINANCE FORUM

The SME Finance Forum works to expand access to finance for small and medium businesses. The Forum operates a global membership network that brings together financial institutions, technology companies, and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs.

“The Forum provides a unique platform to promote not only learning and sharing of knowledge and good practices, but also to build partnerships between different stakeholders.”

H.M. Queen Máxima of the Netherlands
**Why is Small Business Finance a Big Deal?**

MSMEs are at the heart of job creation, accounting for:

- **9/10** of businesses worldwide
- **1/2** of global gross domestic product (GDP)
- **2/3** of jobs worldwide

By the year 2030, **600 million** jobs will be needed to absorb the growing global workforce.

**MSMEs need financing to grow:**

- **131 million** or **41 percent** of formal MSMEs in developing countries have unmet financing needs.

The unmet demand for credit is estimated to be **US$4.5 trillion**.

Women-owned businesses account for **23 percent** of MSMEs and **32 percent** of the financing gap.
MEMBER NETWORK

186 members operate worldwide, serving more than 13 million MSMEs, and providing more than US$ 552 billion in financing.

By region

- North America: 11%
- Europe and Central Asia: 24%
- Asia: 31%
- Latin America: 6%
- Africa and Middle East: 28%

By asset size

- < $1 billion: 66%
- $1-2 billion: 3%
- $2-5 billion: 8%
- $5-10 billion: 4%
- > $10 billion: 14%
- N/A: 5%

“Being a member of the SME Finance Forum gives us insight into innovations around the world.”

Selim R. F. Hussain, CEO, BRAC Bank

By sector

- Financial Institution: 62%
- Fintech: 36%
- Other: 2%
Members (186)

360 DigiTech
4G Capital
ACBA-Credit Agricole Bank
Access Bank Group
Access Banque Madagascar
Access Holding
Access to Finance Rwanda
ACCIS
Accion
Acremac
Advans
AECM
Afreximbank
Afriland First Bank
AGFUND
Al Raedah Finance
Alpha Bank Romania
American Express
AMP Credit Technologies
Ant Financial/MyBank
Banco Amazonas
Banco Atlantida
Bancafé
Banking Circle
Bank Saudi Fransi
Baobab
BBVA
Beehive
BHD Leon
BiIA
Bitbond
BNI Europa
BPB Bank
BRAC Bank
BTPN
Cambodia Post Bank
Cash Director
CDC
City Bank
Cogebanque
Co-operative Bank of Kenya
Council of Europe Development Bank
Credit Guarantee Company of Egypt
CreditEase
CreditEnable

Creditinfo
CRIF
Daun Penh Specialized Bank
DBS
Development Bank of Nigeria
Development Bank of Rwanda
DFC
DigiVation
Douxiaoman
Ecobank
eFactor
EHDA
EIB
ELF
Equity Bank
ESAF Small Finance Bank
Experian
Farmerline
Fawry
FCMB
Fonds de Développement Industriel (FDI)
FEDECRÉDITO
Feidai
Fern Software
Fundo de Garantia de Crédito (FGC)
Fidelis Finance
Fidor
FINCA Impact Finance
FinDev Canada
Fintech Group
First Bank Nigeria
FMO
FNB
FOGABA
FractalLabs
F-Road
FSD Kenya
Funan Microfinance
Funding Options
Funding Societies
Garanti Bank
GRAB
Hattha Bank PLC
HPB - Zhaxi
HPD Lendscape
I6M Rwanda
ICD

ICICI
IDB Invest
IDLC Finance Limited
International Finance Corporation (IFC)
IFD/Banco Portugués de Fomento, S.A. (BPF)
Inbonis
Infini
Insular
Intesa Sanpaolo
Investree
Ipoteka
IsDB
JD Digits
Jocata
Judo Bank
Jumo
Kabbage
Kafalah
KhanBank
Khushhali Bank Limited
KODIT
Lidya
Linklogis
LUCY
MadfooatCom
Madison Finance
Mashreq Bank
MasterCard
MasterCard Foundation
Medical Credit Fund (MCF)
Morocco Credit Guarantee Corporation
MEII
MIB
MIZA
Nanopay
National Microfinance Bank
NCBA
NOVA Credit
PayPal
Palestine Investment Bank
Phongsavanh Bank
Polymouth Ventures
PRASAC
Prime Bank
Proparco
Qatar Development Bank

220 Members and Industry Partners
Q-Lana  
Raiffeisen Bank International  
Rakuten  
Retail Capital  
Rong360/Jianpu Technology  
RootAnt  
SaltEdge  
Sathapana  
SDB  
Société Ivoirienne de Banque (SIB)  
Silver Lining  
SimpleCredit  
Sinapi Aba Savings and Loans  
Smera  
Social Development Bank (SDB)  
SOFIHDES  
Spartan  
Standard Chartered Bank  
State Bank of India  
Strands  
Sub-K IMPACT Solutions Limited  
SUGEF  
Sun Trust Nigeria  
Tam Finans  
Tatra Bank  
TEB Bank  
Topicus  
Trefi  
Triodos  
True Money  
Tyme  
Tysys Capital Group  
U Gro Capital  
UBX  
UCB  
Ukgrasbank  
vCita  
Virtusa  
WeBank  
Wells Fargo  
WSBI  
XacBank  
Xero  
Yillion Bank  
Youxin Financial  
Ysys  
ZalGroup

**Industry Partners (34)**

Brazilian Association of Digital Credit (ABCD)  
ADFIAP  
ADFIIMI  
Banking Association of South Africa  
BFA  
Cafi  
CapPlus  

China Village and Township Bank Forum  
EESPA  
EMPEA  
FEBIS  
Felaban  
Financial Alliance for Women  
Fintech Saudi  
Global Alliance for Banking on Values  
Global Banking Education Standards Board  
Global SME Policy Network (GSPN)  
Global Steering Group for Impact Investment  
ICSB  
InFiNe  
INSME  
International Factors Group/FCI  
LendIt Fintech  
Making Finance Work for Africa  
Medici  
Microfinance Centre  
Montreal Group  
Opportunity Network  
REGAR  
SME Banking Club  
Trade Finance Global  
US Chamber of Commerce  
Women’s World Banking  
World Business Angels Investment Forum
The results of the 2020 Member Survey show that, through participation in the SME Finance Forum’s activities, over two-thirds of respondents acquired new knowledge of SME banking that was directly relevant to their work; 23 percent formed new business partnerships; 20 percent engaged in a productive dialogue with policymakers; and 9 percent made or received one or more investments that began with participation in the SME Finance Forum.
2020 - A Year of Change
Conferences

The SME Finance Forum’s conferences draw industry leaders from banks and FinTechs, as well as regulators, policymakers, and development financiers. These events feature interactive panels and working groups, FinTech demonstrations, a business-to-business (B2B) marketplace, networking sessions, and study visits to high-performing institutions.

The 2020 Global SME Finance Forum - Virtual Edition

The Global SME Finance Forum is the largest, most high-level, technically in-depth annual meeting on SME financing that occurs anywhere in the world. The sixth annual Global SME Finance Forum for 2020 was held on October 26-28, 2020 using a virtual event platform. The virtual format was chosen due to the COVID-19 pandemic and ongoing global travel restrictions. Over 2,600 senior executives from banks, development finance institutions (DFIs), FinTech companies, as well as regulators from more than 1,000 institutions in 150 countries participated in the event.

The conference examined both the challenges and opportunities in SME finance. Under the theme of “SME Finance Outlook 2030”, the conference’s key topics included: SME financing in times of COVID-19; the state of the world’s economy; alternative finance; supply chain finance; non-financial services (NFS); women-owned SMEs; SME banking; digital transformation; and the expected state of SME finance in 2030.

Learn
Facilitating knowledge-sharing

On the first day, we took the time to reflect on the current impact of the COVID-19 pandemic on SME finance, especially on key stakeholders, financial institutions, SMEs, FinTech companies, and policymakers. On the second day, we took a deeper look at the strategic initiatives and measures taken by individual institutions to respond to the pandemic and better serve SMEs. On the final day, we examined what the future holds for SME finance and how businesses can evolve. We then offered ideas and ways of thinking to move more optimistically into the future.

The program also included:

› A virtual exhibit hall with seven sponsored booths.
› A virtual FinTech hall with 25 booths, which had 2,013 unique visits.
› Ten demos by FinTech companies.
› Networking sessions with 80 accepted invitations.
› Two virtual study visits to U-GRO Capital and Experian.
› A “Call for Insights” essay competition, with 70 essays received from 26 countries.

“The SME Finance Forum had helped us by sharing knowledge and experiences of all challenges faced by different countries around the globe, [it] helped us bring best practices and avoid mistakes...”

- Homam A. Hashem – Director General of Kafa-lah Small & Medium Enterprises Loan Guarantee Program
> Virtual Study Visits

Two virtual study visits hosted by Experian and U GRO Capital took place during the 2020 Global SME Finance Forum. At Experian, attendees learned about their unique end-to-end approach combining robust data management, innovative technology solutions, advanced analytics, and a deep understanding of broad financing disciplines to match both private and social capital to underbanked SMEs. At U GRO Capital, attendees learned how the company applies a unique combination of intelligence and technology, using statistical predictive modelling, to understand a given SME’s potential for growth. U GRO Capital caters to specific SME sectors by using their advanced knowledge of eight sectors to create tailored loan products for each sub-sector.

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**Immersion Visit to Wells Fargo**

The SME Finance Forum’s immersion visit to Wells Fargo, a member of the Forum, took place on January 22-23, 2020 in San Francisco, California. Participants included 12 representatives from seven institutions and five countries: BRAC Bank, Equity Bank, Philibank, PPCCBank, Accion, Acremac, and Experian. Participants learned about Wells Fargo’s experiences in successfully and profitably serving small businesses.

In addition to Wells Fargo, participants visited three FinTech companies: Size Up, Veem, and Kountable. SizeUp provides tools that enable business owners to make more intelligent decisions, such as benchmarking their business performance with all competitors in the industry; mapping their competition, as well as their customers and suppliers; and identifying the best advertising practices to reach the right customers. Veem is a global payments platform that uses Society for Worldwide Interbank Financial Telecommunications (SWIFT), treasury, and cryptocurrency. Kountable is a global trade and technology platform that delivers data-driven insights and real-time information, drawing from transactions of SMEs working with enterprise-level suppliers and buyers.

> Webinars

Since 2015, the SME Finance Forum has organized monthly webinars for its members. This select program features curated content, including industry experts from leading banks, development finance institutions, and innovative FinTech to share their views and experiences in the SME finance field. The webinar program attracted over 1,450 professionals from over 330 institutions.

- Open Webinar - Digital Banking Solutions and Automating the Lending Process (March 25, 2020).
- Data Analytics in SME Banking (June 24, 2020).
- Data Analytics - Part II (July 15, 2020).
- Supply Chain Finance Innovations: Opportunities for Banks - Part 2 (October 7, 2020).
- Open Webinar - Credit Analytics: Innovations in Evaluating SME Credit Risk (December 2, 2020).
Roundtable Series on COVID-19 Mitigation Efforts

In response to the COVID-19 pandemic, the Finance Forum initiated an intensive virtual knowledge-sharing and networking program for its members and industry partners. Launched in March 2020, over 2,760 professionals from over 320 institutions participated in the program.

“SME Finance: Businesses Thriving amid Chaos (May 21, 2020).
Insuring SMEs (June 4, 2020).
Global Microfinance Networks Coping with COVID-19 (June 11, 2020).
Agri SMEs Weathering COVID-19 (June 25, 2020).
The Macro Picture for Small Businesses (July 2, 2020).
Deep Dive: Collections and Risk (July 9, 2020).
New Lending into a Crisis (August 13, 2020).
Technology to Bridge the Gender Finance Gap (September 3, 2020).
The Impact of COVID-19 on Business Information and Credit Risk (November 12, 2020).
SME Loan Repayment Holidays (December 17, 2020).

“SME Finance Forum has been super active during this period, and the number of engagements that they have been able to organize — be it webinars, roundtables, surveys shared with everyone — has helped us, as well as everybody else to be connected and build confidence across the sector. I think SME Finance Forum is incredibly well connected. So, we really appreciate all the work that has been done.”

- Tony Fosu, CEO, Sinapi Aba Savings
Digital Channels and Resources

The SME Finance Forum website’s library includes over 5,200 digital resources, with over 2,400 publications, articles and blogs related to SME finance, among other topics. A monthly average of 8,500 visitors have navigated the website, casting 25,600 page views, and representing an increase in views of 34 percent since 2019. The member portal has been updated to meet the needs expressed during the 2019 and 2020 Annual Meetings. The website library now contains a new, upgraded taxonomy, enhanced search function, and several interface improvements which allow for a more seamless user experience.

Our social media channels have also seen a substantial increase in 2020. The SME Finance Forum Discussion Group on LinkedIn added over 1,800 new members, reaching 13,641 connections as of December 2020. The Group gathers bankers, investors, FinTech experts and SME finance practitioners who use the channel to share knowledge and information.

During this period, the SME Finance Forum launched the LinkedIn Corporate Page with the objective of increasing its visibility on LinkedIn, improve brand awareness, and generating new leads, thereby spurring interest in SME finance activities.

Additionally, the SME Finance Forum Twitter account added over 600 new followers, reaching a total of over 6,600 followers as of December 2020. The account is used as a resource to share news, events, and articles with SME finance supporters, members and partners.

Finally, our electronic newsletter has added over 5,200 new contacts to its mailing database.

Data Sites

- Access to Business Institutions
- Building Credit
- Property Rights and Asset Accumulation
- Labor Market Restrictions
- Social Support for Female Labor Force Participation
The SME Finance Forum provides one-on-one contact brokering services for member banks and FinTech firms. Such assistance helps them to leverage new market opportunities, form mutually beneficial partnerships, and/or expand their knowledge of SME finance. According to the results of the 2020 SME Finance Forum’s Annual Member Survey, 23 percent of respondents forged new business partnerships, and 9 percent made or received new investments as a direct result of their participation in the SME Finance Forum activities. Indeed, the SME Finance Forum facilitated more than US$ 30 million in investments by its members. In 2020, the SME Finance Forum team also made over 150 individual member introductions to potential clients, investors, and partners.

The SME Finance Forum organizes B2B Marketplace sessions during its conferences. Participants have an opportunity to schedule one-on-one introductory meetings with investors, advisory service providers, and FinTech companies. In 2020, the Forum organized the B2B Marketplace during its virtual Global SME Finance Forum meeting. Industry leaders networked on the virtual platform through chat and voice calls. Over 80 connections took place. In addition, the conference attendees had a chance to connect with 25 FinTech companies and seven sponsor institutions by visiting their live chat-equipped booths in the virtual exhibition halls.

In response to member requests for more networking opportunities, the team created the SME Finance Virtual Marketplace, an online matchmaking and networking platform. The development of this platform was made possible by the support of GlobalLinker, one of the Forum’s founding members. The soft launch of the marketplace took place at the annual member meeting on November 17, 2020, and it now includes 60 users from 28 institutions.
> Shaping SME finance policy

As an implementing partner of the Global Partnership for Financial Inclusion (GPFI), the SME Finance Forum actively participates in and contributes to SME finance policy discussions, along with other international organizations, such as the Asia-Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC), the Alliance for Financial Inclusion (AFI), the Organisation for Economic Co-operation and Development (OECD), and the World Economic Forum (WEF). Policy discussions also include regulators and regional industry associations. According to the 2020 Annual Member Survey, 20 percent of respondents engaged in a productive dialogue with policy makers.

In 2020, the Forum continued to lead the GPFI’s work on SME financial inclusion during the Saudi G20 Presidency. Specifically, it focused on the production of a new report “Promoting Digital and Innovative SME Financing” (July 2020). This was one of the three contributing pieces to the GPFI’s main work, the G20 report, “G20 High-Level Policy Guidelines on Digital Financial Inclusion for Women, Youth and SMEs” (July 2020). Two other Forum-led reports also were issued this year, including “G20 Data Enhancement and Coordination in SME Finance” (August 2020), and the “G20 Action Plan on SME Financing: Self-Assessment Consolidated Progress Report 2019” (August 2020).

The Forum also assisted in two key reports on the GPFI’s longer term activities, namely, “Financial Inclusion Action Plan Progress Report 2017-2020”, and the new “Financial Inclusion Action Plan 2020-2023”, in which SME financing remains one of two priorities in a streamlined program of activities.

The SME Finance Forum continues to participate in the Asia-Pacific Financial Forum, in which the APEC countries and their private sector leaders from its Business Advisory Council, ABAC, work to improve financial market infrastructure in the region. Priorities during the past year included cross-border data sharing, payment system innovation, and the digitalization of supply chain financing.

The Forum continued its work as a representative of the International Committee on Credit Reporting (ICCR), which had a very high-profile year due to many questions being asked about how to handle credit reports during the pandemic. The ICCR issued a much-praised guidance note in April 2020 concerning the “Treatment of Credit Data in Credit Information Systems in the Context of the COVID-19 Pandemic”, which advised on recognizing loan restructurings and moratoria, while safeguarding the integrity of credit reporting systems and borrowers. The Forum also serves on the World Economic
Forum’s Digital Currency Governance Consortium, which this year focused on three topics: Stablecoin Value Proposition for Under-served Populations; Regulatory Choices; and Technology Infrastructure and Opportunities. This is part of the wider work of the WEF’s Platform for Shaping the Future of Financial and Monetary Systems, of which the Forum remains a key supporter.

> **Global SME Finance Awards 2020**

In 2018, the SME Finance Forum launched the Global SME Finance Awards, an annual competition recognizing financial institutions and FinTech companies for their outstanding achievements in delivering exceptional products and services to their SME clients. Endorsed by the GPFI, the Global SME Finance Awards provide an opportunity for institutions to showcase and share their good practices and knowledge, helping the wider SME finance community to learn from their examples.

At the Global SME Finance Forum in 2020, the third annual Global SME Finance Awards competition culminated with the announcement of the winners at the Virtual Awards Ceremony on October 27, 2020. More than 90 applications were received and examined by the jury.
The full list of winners for 2020 is as follows:

**Best Bank for Women Entrepreneurs**

- **Platinum** - ITAU Unibanco
- **Gold** - Sinapi Aba Savings and Loans
- **Silver** - Kenya Women Microfinance Bank

This category was organized in partnership with IFC’s Banking on Women and Women Entrepreneurs Finance Initiative (We-Fi).

**Product Innovation of the Year**

- **Platinum** - SimpleCredit
- **Gold** - AwanTunai
- **Silver** - JUMO

**Responsible Digital Innovator of the Year**

- **Platinum** - JUMO
- **Silver** - CreditEnable

**SME Bank of the Year**

**Global:**

- **Gold** - First National Bank
- **Silver** - SME BBVA MX

**Asia:**

- **Platinum** - DBS
- **Silver** - BRAC Bank

**Africa:**

- **Gold** - Equity Group Holding Limited

**Europe:**

- **Gold** - Tinkoff

**Latin America and the Caribbean:**

- **Silver** - BizCapital

**Honorable Mentions**

**Best Bank for Women Entrepreneurs**

- BRAC Bank Limited
- Cambodia Post Bank PLC
- FCMB

**Product Innovation of the Year**

- 360 Finance
- Baobab Group SA
- GRAB
- OakNorth
- Tam Faktoring A.Ş.
- Turkish Economy Bank
- UMASTANDI
- WeBank

**SME Bank of the Year – Africa**

- CRDB Bank PLC

**SME Bank of the Year – Europe**

- Intesa Sanpaolo
Leader Dialogues

In 2020, the SME Finance Forum launched a new initiative called “Leader Dialogues”, a series of one-on-one interviews with CEOs, senior executives of financial institutions and technology companies, and financial sector regulators. The series focuses on a wide range of issues that are critical to the development and growth of MSMEs around the world. The invited guests share their perspectives, insights, and leadership experiences in their respective domains. More than 10 leaders were interviewed in 2020.

› Josphine Anan-Ankomah, Group Executive for Commercial Banking, Ecobank
› Irene Arias, CEO, IDB Lab (former FOMIN)
› Massimiliano Cattozzi, Executive Director and Head of Corporate and SME Commercial Department, Intesa Sanpaolo
› John Gachora, Group Managing Director, NCBA Group PLC
› Judy Hsu, CEO, Consumer, Private, and Business Banking (CPBB), Standard Chartered
› Selim Hussain, Managing Director and CEO, BRAC Bank
› Philippe Le Houérou, former CEO, IFC

Sitoyo Lopokoiyit, Head, M-Pesa Africa Leadership Team
Henry Ma, Chief Information Officer, WeBank
Kathryn Petralia, Co-Founder and President, Kabbage
Michael Schlein, CEO, Accion
Herbert Wigwe, CEO, Access Bank
Dr. Dae-Hee Yoon, Chairman and CEO, KODIT

“The SME Finance Forum has been an instrumental form of support throughout the pandemic. They have given this venue and forum to talk about our solution and contribute back to the entire ecosystem.”

- Nicholas Heller, CEO and Co-Founder, Fractal Labs
Meet the Team

Matthew Gamser
CEO

Jessica Alfaro
Financial Sector Specialist

Carina Carrasco
Web and Social Media Editor

Marie-Sarah Chataing
Communications Lead

Gillette Conner
Advisor for Strategic Initiatives

Khrystyna Kushnir
Knowledge Management Lead

Minerva Kotei
Financial Sector Specialist

Dzifa Oluwole
Membership Lead

Tarun Sridhar
Operations Analyst

Hourn Thy
Head of Operations

Lechi Zhang
Financial Sector Specialist
Advisory Board

Issac Awuondo
Chairman, NCBA Bank Kenya PLC (Alternate)

Linnea Kreibohm
Policy Advisor, German Federal Ministry for Economic Cooperation and Development (G20)

Paulo de Bolle
Global Senior Director, Financial Institutions Group (FIG), IFC

Thomas DeLuca
Chief Executive Officer - AMP Creditech Services Ltd.

John Gachora
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