

Tuesday, Nov. 14, 2017

**GBA MASTER CLASS:**  
**AN INTRODUCTION TO THE WOMEN'S MARKET  
AND EBRD WOMEN IN BUSINESS PROGRAMME**

**POLICY FORUM:**  
**KEY ENABLERS OF WOMEN-LED SMES**

Wednesday, Nov. 15, 2017

**8.15 AM – 8.45 AM**

**REGISTRATION,  
WELCOME COFFEE & NETWORKING**

**8.45 AM – 9.15 AM**

**WELCOME REMARKS**

- Tania Moussalem, Chair, Global Banking Alliance for Women; Assistant General Manager, BLC Bank
- Inez Murray, CEO, Global Banking Alliance for Women
- Marcelino Castrillo, Managing Director, Business & Private Banking, NatWest & RBS

**9.15 AM – 9.35 AM**

**KEYNOTE ADDRESS**

- Stephen Boyle, Chief Economist, Royal Bank of Scotland

**9.35 AM – 9.50 AM**

**INTRODUCTIONS & LEARNING OBJECTIVES**

- Carey Bohjanen, Managing Director, Sustainable Finance Advisory

**9.50 AM – 10.10 AM**

**THE FUTURE OF COMMERCE**

- Eimear Creaven, SVP, Issuers, Mastercard UK & Ireland

**10.10 AM – 11.30 AM**

**DISRUPTION THAT ENHANCES THE VALUE  
PROPOSITION FOR WOMEN**

Disruption is changing the way people bank. New digital entrants are threatening the customer relationship and reducing margin expectations. Yet digitisation offers tremendous upside opportunities. A key is in the design and delivery of an extraordinary customer experience. For GBA members this means delivering on the core CVP that women want — access to finance, information, education, networks and recognition. This panel will focus on how technology is being used to enhance this holistic CVP.

**Facilitator:**

- Paul Jenkins, Partner, McKinsey & Company

**Panelists:**

- Andréa Pinotti Cordeiro, Director of Institutional Marketing, Itaú Unibanco
- Garance Watzet-Richard, Group Head of Emerging Customers, AXA
- Naomi Ndele, Head SME and Agribusiness, KCB Kenya
- Jane Howard, Managing Director, Personal Banking, NatWest

**11.30 AM – 12.00 PM**

**COFFEE & NETWORKING**

**12.00 PM – 1.15 PM**

**THE STATE OF PLAY IN GENDER LENS INVESTING**

**Parallel Session (Plenary - Interpretation Provided)**

Gender lens investing has the transformational potential to mobilise capital flows to benefit the Women's Market. This panel showcases the current state of gender lens investing, why it's important to financial institutions and its potential as a new asset class. The panel will explore various strategies that financial service providers can use to leverage gender lens investing and integrate into their own Women's Market programme, including targeting High Net Worth women as a strategic segment.

**Facilitator:**

- Suzanne Biegel, Founder and Chief Catalyst, Catalyst at Large

**Panelists:**

- Anne Tolmunen, Portfolio Manager, AXA Investment Managers
- Olga Miler, Global Program Architect, UBS Unique
- Gema Sacristan Postigo, Chief Investment Officer, IDB Invest, Inter-American Development Bank

**THE WOMEN'S MARKET FOR INSURANCE**

**Parallel Session (Conservatory)**

As women's risk mitigation needs continue to grow, a strong business case for insurance companies and financial institutions to deliver solutions tailored to the Women's Market is emerging. Insurance ties directly to banks' bottom lines by not only providing a new source of revenue and growing the client base, but also by reducing NPLs and improving customer engagement. This session explores GBA member experiences in developing insurance value propositions for women customers and the strong business case they have found.

**Facilitator:**

- Michael J. McCord, Managing Director, MicroInsurance Centre at Milliman

**Panelists:**

- Sara Fert, Group Customer Director, AXA
- María Belén Sánchez Valdivieso, Insurance Business Manager, Banco Pichincha
- Pura Méndez, Manager of Women's Market, Personal and Business Banking, Banco BHD León

**Presenter:**

- Hilary Nichols, Manager, Peer Learning and Knowledge, Global Banking Alliance for Women

**1.15 PM – 2.15 PM**

**LUNCH & NETWORKING**

**2.15 PM – 3.30 PM**

**THE ROLE OF ALTERNATIVE FINANCE IN THE UK**

**Parallel Session (Plenary - Interpretation Provided)**

Recognising that over 25 per cent of small businesses, many women-owned, are rejected for business bank loans, the UK government has actively developed an alternative finance ecosystem, spurring investments of over £3.2 billion. Different ecosystem players will explore the latest trends in funding start-ups and high-growth women's businesses and share insights on developing winning partnerships to meet the needs of women business owners at the different stages of development.

**Facilitator:**

- Alastair Hutt, Head of Partnerships & Innovation Management, NatWest

**Panelists:**

- Katrin Herrling, Co-founder and CEO, Funding Xchange
- Anna Sofat, Founder and Managing Director, Addidi
- Richard Kerton, Managing Director, Esme Loans
- Julie Baker, Head of Enterprise, Business Banking, NatWest

**THE BUSINESS CASE FOR WOMEN'S CREDIT CARDS**

**Parallel Session (Conservatory)**

The financial services industry has evolved from not allowing women the right to have a credit card without their husbands' permission to developing cards that are just for women. Increasing access to cards has benefitted women in many ways, including financing for business. However, there can also be a 'pink tax' on women's cards. This session explores concrete cases of the value cards can add for both women and the bank and debunks the myth that the card has to be pink.

**Facilitator:**

- K. Shelly Porges, Managing Director, Reservoir Q Global LLC

**Panelists:**

- Diana Robino, SVP, Global Wholesale Program, Mastercard
- Pura Méndez, Manager of Women's Market, Personal and Business Banking, Banco BHD León



**3.30 PM – 4.00 PM**

**TEA & NETWORKING**

**4.00 PM – 5.15 PM**

### **GENDER DIVERSITY IN THE C-SUITE**

Parallel Session (Plenary - Interpretation Provided)

The business case for diversity and inclusion has been widely documented. GBA research also shows that strong diversity measures are correlated with strong Women's Market programmes. Yet women continue to be under-represented in financial services, particularly in leadership and decision-making roles. This panel will explore approaches from different stakeholders that address the multi-faceted challenges of achieving gender parity in their workplaces, particularly in the C-suite.

**Facilitator:**

- Nigel Carter, Partner & Global Leader of Financial Services, Mercer

**Panelists:**

- Lynne Burns, Human Resources Director, Personal & Business Banking, Royal Bank of Scotland
- Rachael Kingori, Human Resources Business Partner, KCB Kenya
- Jessica Lopez, Executive General Manager, BancoEstado
- Julie T. Katzman, Executive Vice President, Chief Operating Officer, Inter-American Development Bank

### **KEEPING MOMENTUM AFTER YEAR 2**

Parallel Session (Conservatory)

Women's Market programmes that fail to achieve their potential do so in large part because of lack of organisational buy-in. This becomes evident 12 to 24 months after programme launch, when the team struggles to maintain momentum – for example, being siloed within a single division or inadequately supported by leadership. Panelists will share their experiences of how to best embed a Women's Market programme to ensure momentum is not lost.

**Facilitator:**

- Andrew McCartney, Head, Financial Institution Consulting Group South Asia, IFC

**Panelists:**

- Rachael McKenzie, National Manager Business Initiatives, SME Banking & Connect Now, Westpac Business Bank
- Joyce Kozaily, Head of Communications, BLC Bank
- Nadia al Saeed, CEO, Bank al Etihad
- Mosun Belo-Olusoga, Chair, Access Bank

**5.15 PM – 6.15 PM**

### **MEET THE EXPERTS** (Plenary)

Participants will have the opportunity to ask expert practitioners from GBA banks questions about the challenges and opportunities they are facing with their Women's Market programmes.

**6.15 PM – 6.30 PM**

**SUMMARY & WRAP UP**

**6.30 PM – 8.30 PM**

**DINNER & GBA AWARDS**

## **Thursday, Nov. 16, 2017**

**8.00 AM – 8.30 AM**

**COFFEE & NETWORKING**

**8.30 AM – 8.40 AM**

### **WELCOME REMARKS**

- Heather Melville OBE, Director for Strategic Partnerships, Head of Business Inclusion Initiatives, RBS

**8.40 AM – 9.00 AM**

### **THE POWER OF EFFECTIVE NETWORKS**

Whether for new business generation, individual career development or simply getting the job done, networking is a vital tool for business. Yet so few people take a strategic approach to it. Networking specialist Andy Lopata shares key insights on the power of networking, how men and women have different networking styles, and what networking means for building banks' business.

- Andy Lopata, Business Networking Specialist and author of three networking books

**9.00 AM – 10.00 AM**

### **BUILDING EFFECTIVE NETWORKS**

Women professionals and business owners are less networked than their male counterparts, yet research shows that the size and quality of one's network is directly correlated to one's success. Using case examples, panelists explore concrete ways they have built and maintain their internal employee networks and their customer networks.

**Facilitator:**

- Andy Lopata, Business Networking Specialist and author of three networking books

**Panelists:**

- Felicity Duffy, Head of Women's Markets, Westpac
- René Lankenau, Chief Innovation Officer, BanRegio
- Ayhan Albeyoglu, SME Banking Strategic Planning and Marketing Group Director, TEB
- Chantal Korteweg, Manager Financial Institutions, Latin America & the Caribbean, FMO

**10.00 AM – 10.20 AM**

**COFFEE & NETWORKING**

**10.20 AM – 11.20 AM**

### **A CONVERSATION WITH FOUR MALE CEOS**

Senior male leaders will discuss why they made the strategic decision to focus on the Women's Market, what have been the key challenges and lessons learned, and how, as male leaders, they have been able to champion work around gender equality.

**Facilitator:**

- Inez Murray, CEO, Global Banking Alliance for Women

**Panelists:**

- Marcelino Castrillo, Managing Director, Business & Private Banking, NatWest & RBS
- Nadim Kassar, Deputy Chairman, General Manager, BLC Bank
- Charles Mudiwa, CEO, Stanbic Bank
- Selim RF Hussain, Managing Director and CEO, BRAC Bank

**11.20 AM – 11.30 AM**

**SUMMARY & WRAP-UP**

**11.30 AM – 11.35 AM**

### **CLOSING REMARKS**

- Jane Howard, Managing Director, Personal Banking, NatWest

**11.35 AM – 12.35 PM**

**LUNCH & NETWORKING**

**12.35 PM – 2.30 PM**

**GBA MEMBERS MEETING**

**3.00 PM – 5.30 PM**

### **STUDY TOURS**

**Option A: Entrepreneurial Spark Accelerator**

- Lucy-Rose Walker, Co-founder and Chief Executive Officer, Entrepreneurial Spark

**Option B: Drummonds Private Bank**

- Stephanie Moss, Private Banking, NatWest

