

Responsible Finance 2018 and the Citi Microentrepreneurship Awards

20th and 21st March 2018, Glasgow City Chambers

Day One: 20th March 2018

- 12:00 -13:00 Conference registration, networking with lunch
- 13:00 - 13:05 Welcome - Jennifer Tankard (Responsible Finance)
- 13:05 - 13:20 Michael Sheen (actor & activist, Founder of the End High Cost Credit Alliance)
- 13:20 – 13:40 [Christopher Woolard \(Financial Conduct Authority\)](#)
- 13:40 - 14:40 Plenary 1: Finance in 2020 – building a financial services sector that works for everyone

The government has made tackling inequality a priority and highlighted the importance of access to finance as part of this. But as we face a potential UK debt bubble, how can we achieve this? The role of small businesses in the economy and of self-employment in job creation remains an essential part of the economy. But as we have seen with the collapse of Carillion, many entrepreneurs operate in an unpredictable environment. What will the financial services sector of the future look like, and what is the role for responsible finance in tackling these issues?

- [Kaye Adams, Chair](#)
- [Susan Aktemel \(Homes for Good\)](#)
- [John Chalmers \(Carnegie UK Trust\)](#)
- [Thom Kenrick \(RBS\)](#)
- [Ashwin Kumar \(Joseph Rowntree Foundation\)](#)
- [Dave Pickering \(Lending Standards Board\)](#)

14:45 - 15:05 Refreshment Break

15:10 – 16:10 Workshops

1. Business lending workshop: Building market share

Come and discuss how to find new customers and build market share by generating quality referrals, using brokers and implementing new marketing techniques.

- [Bassel Deeb \(Fair Finance\)](#)
- [John Hornell \(FinPoint\)](#)
- [Paul Kalinauckas \(BCRS Business Loans\)](#)

2. Personal lending workshop: Responsible on-line lending – managing the risk of new approaches to reaching new markets

On-line lending has great potential for personal lenders, helping to reach new and different customers more efficiently. But it isn't without risk and changes the nature of the relationships we have with our customers. In this session we will discuss how to manage this risk, including handling defaults and cyber-security.

- [Kashaf Ali \(Street UK\)](#)
- [Rob Haslingden \(Experian\)](#)
- [Sharon MacPherson \(Scotcash\), Chair](#)
- [Jase Wheatley and Andrew Rabbitt \(Incuto\)](#)

3. Social enterprise lending workshop: Selling and packaging products to a risk-averse market

Research has shown that over 50% of social businesses are being held back by lack of access to finance. How do we help this sector transition from grants to loans? In this session we will discuss the skills and techniques needed to make responsible finance more attractive to social enterprises.

- [Mick Brown \(Robert Owen Community Banking\), Chair](#)
- [Mark White \(Robert Owen Community Banking\)](#)
- [Daniel Wilson \(Big Issue Invest\)](#)

4. Cross-sector workshop: Securing local investment

Many responsible finance providers are already working with local authorities and participating in devolved fund management. But are we missing out on some opportunities for local investment? Come along to discuss the best ways to engage with local authorities to secure local investment.

- [Naomi Clayton \(Centre for Cities\)](#)
- [Patrick Magee \(British Business Bank\)](#)
- [Steve Walker \(ART Business Loans\), Chair](#)

5. Meet the funders and suppliers

This is your opportunity for a 121 session with existing and potential investors and suppliers for the sector. Book your 15 minute slot on the day.

- Big Society Capital
- British Business Bank
- Business Finance Solutions
- Joseph Rowntree Foundation
- Unity Trust Bank

16:20 – 17:20 Workshops (repeat of sessions above)

17:30 – 18:15 AGM

19:30 – 20:00 Pre-dinner drinks

20:00 – 22:30 Citi Microentrepreneurship Awards & Dinner, Hosted by Kaye Adams

22:30 – Late Post-dinner networking and drinks

Come and celebrate with the award winners and relax over drinks with colleagues at the Tellers Bar in the [Corinthian Club](#), a 2 minute walk from the City Chambers.

Day Two: 21st March 2018

9:00 - 9:10 [Guy Opperman MP \(Parliamentary Undersecretary for Pensions and Financial Inclusion\)](#) – video message

9:10 - 10:10 Plenary 2: Place-based finance

The devolution and localism agendas remain political priorities, but what is the most effective way to deliver finance locally, ensuring everyone has access to appropriate finance? How can we catalyse investment opportunities into our communities?

- [Naomi Clayton \(Centre for Cities\)](#)
- [Elwin Groenevelt \(Qredits\)](#)
- [Noel Matthias \(Wevolution\)](#)
- [Jennifer Tankard \(Responsible Finance\), Chair](#)

1. Good Governance

How do you get the most out of your board and ensure you have access to the right skills? How do you make sure your organisation has the right structures and procedures in place for effective risk management? Come along to discuss how to get the most out of your board and how to recruit new directors.

- [Alistair Grimes \(Responsible Finance\), Chair](#)
- [Sara Llewellyn \(Barrow Cadbury Trust\)](#)
- [Stephen Phillips \(Burness Paull LLP\)](#)
- [Jay Sheth \(Virgin Money\)](#)

2. Responsible Finance Quality Mark

A new quality assurance framework is rolling out in the responsible finance sector. In this session we will explore the new framework and how the sector can use it to implement best practice around portfolio performance and social impact reporting.

- [Olga Biosca \(Glasgow Caledonian University\)](#)
- [Cam Donaldson \(Glasgow Caledonian University\)](#)
- [Stephen Edwards \(Enterprise Northern Ireland\)](#)
- [Theodora Hadjimichael \(Responsible Finance\), Chair](#)
- [Nichola Storr \(Five Lamps\)](#)

3. CITR & EFG

The Enterprise Finance Guarantee (EFG) can now be used on investments made with the Community Investment Tax Relief (CITR). Join this session to explore how to structure funds using the two schemes, and raise new funding through debt, shares, and securities.

- [Seb Aslan and Rob Freeman \(Community Investment Services\)](#)
- [Faisal Rahman \(Fair Finance\)](#)

4. Creating local finance partnerships to tackle inequality

We know that working in partnership helps to reach those in need more efficiently and reduce confusion for customers. But often it is hard to move partnerships forward, given limited resources. In this session we will explore how to build partnerships for the benefit of everyone.

- [Jessica Brown \(Connect Fund\)](#)
- [Tim Coomer \(Co-operative and Community Finance\), Chair](#)
- [Nick Henry \(Coventry University\)](#)
- [Kenny MacLeod \(Scotwest Credit Union\)](#)

- 11:05 - 11:25 Refreshment Break
- 11:30 – 12:20 Workshops (repeat of workshops above)
- 12:25 -13:15 Plenary 3: Aspirations for the future

We bring together a panel of people with very different roles in responsible finance to share their views about the value of working in the sector and their aspirations for the future of the sector.

- [Jude Cook \(Sharein and UK Crowdfunding Association\)](#)
- [Greig Paul \(University of Strathclyde\)](#)
- [Matthew Slater \(BCRS Business Loans\)](#)
- [Srin Sundaram \(Aire\)](#)

13:15 - 14:00 Lunch, networking and conference close

For booking details visit the [Responsible Finance website](#).

Meet the exhibitors:

