



Day 1

Time	Program Details
9.15 am – 9.45 am	WELCOME REMARKS & KEYNOTE ADDRESS
9.45 am – 10.30 am	<p>SESSION 1: FINANCIAL INCLUSION IN OIC COUNTRIES</p> <p>It is estimated that over 1.7 billion adults, which account for one-third of the world's adult population, do not have access to formal financial services and majority of them reside in developing countries. The picture is substantially somber for the member countries of Organization of Islamic Conference (OIC). According to the Global Findex Database, 40 out of the 48 OIC member countries represented in this database have formal account penetration rates that were less than the world average of 50 percent. This session will therefore discuss trends, challenges as well as provide an overview into current Islamic finance instruments used to support financial inclusion, particularly in OIC countries.</p>
10.30 am – 10.45 am	Tea Break
10.45 am – 12.00 pm	<p>SESSION 2: BROADENING ACCESS TO FINANCING FOR MICRO, SMALL & MEDIUM ENTERPRISES: THE ROLE OF ISLAMIC FINANCE</p> <p>Micro, Small and Medium Enterprises (MSMEs) and entrepreneurs constitute the backbone of most developing and emerging economies. MSMEs too have seen a shift from traditional brick and mortar businesses to more digitally-led businesses, changing the way they interact with consumers. In line with these developments, capital markets have evolved to cater to a wider spectrum of MSMEs. While traditional sources of funding such as banking, public equity and debt remain relevant, alternative avenues of financing such as Equity Crowdfunding (ECF), Peer-to-Peer (P2P) Financing, Venture Capital (VC), Private Equity (PE) and Leading Entrepreneur Accelerator Platform (LEAP) are fast gaining acceptance as complements to traditional funding channels. The speakers will share their experiences in leveraging Islamic financial instruments to support MSMEs and advance financial inclusion.</p>

Time	Program Details
12.00 pm - 12.30 pm	Case Study 1: Islamic Finance for MSMEs
12.30 pm – 2.00 pm	Lunch
2.00 pm – 3.15 pm	<p>SESSION 3: ISLAMIC SOCIAL FINANCE - TOOLS FOR ENHANCING FINANCIAL INCLUSION</p> <p>The traditional methods of Islamic social finance have a long history of contributing to the development of Islamic nations. Zakat (alms-giving), waqf (endowment) and sadaqah (voluntary charity) have been used to provide for the basic means of livelihood for the poor and destitute albeit in a mostly informal structure. However, it is envisaged that the future application of these instruments will be exceedingly sophisticated using advances in technology such as the blockchain. This session will discuss how Islamic social finance can contribute to the financial inclusion agenda.</p>
3.15 pm – 3.45 pm	Case Study 2: Sukuk for Social Housing Project
3.45 pm – 4.00 pm	Tea Break
4.00 pm – 5.15 pm	<p>SESSION 4: ROLE OF GOVERNMENT AND REGULATORS IN PROMOTING FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE</p> <p>Financial inclusion is a priority amongst global policymakers and financial sector regulators. Financial inclusion is also positioned prominently as an enabler of at least 7 of the 17 Sustainable Development Goals (SDGs) adopted by the United Nations (UN) in 2015. Financial inclusion has garnered attention and support of many development institutions, multilateral development banks, international organisations and other relevant government organs (including financial sector regulators) to promote inclusive growth. ICMA Social Bond Principles, ASEAN Social Bond Standards as well as national policies have been developed to cater to generate social impact through financial services including for poverty eradication and financial inclusion. This session will focus on the role of regulators and policymakers in developing the appropriate enabling environment for Islamic financial inclusion.</p>
	END OF DAY 1

Day 2

Time	Program Details
9.00 am – 10.15 am	<p>SESSION 5: UTILISING FINTECH IN ISLAMIC FINANCE FOR FINANCIAL INCLUSION</p> <p>A panel comprising representatives of practitioners will discuss how digital technology can contribute to expanding Islamic financial inclusion. This session will also discuss key issues in fintech related to the legal and regulatory framework, Shariah and risk management.</p>
10.15 am – 10.45 am	<p>Case Study 3: Fintech for Financial Inclusion</p>
10.45 am – 11.00 am	<p>Tea Break</p>
11.00 am – 12.00 pm	<p>SESSION 6: INVESTOR PROTECTION AND INVESTMENT LITERACY IN ISLAMIC FINANCE</p> <p>Investor protection and investment literacy can contribute to improved efficiency, transparency, competition and access to retail financial markets by reducing information asymmetries and power imbalances among providers and users of financial services. Investor protection and investment literacy and capability can support financial inclusion by encouraging competition which leads to more cost-effective and higher quality products and by increasing investors' confidence and reducing risk when purchasing financial products and services, because they know remedies exist when things go wrong. For Islamic capital market products to be acceptable to both institutional and retail investors, these investors must be assured of the same level of protection as accorded to investors in conventional products. This session will discuss relevant issues in investor protection and investment literacy in Islamic finance.</p>
12.00 am – 1.00 pm	<p>SESSION 7: TOWARDS SUSTAINABLE FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE</p> <p>This session will review the development and prospects of Islamic finance for financial inclusion. Experts will share their perspectives on global support, new potential region for development, potential new products and platforms for financial inclusion.</p>
1.00pm – 2.30 pm	<p>Lunch</p>
	<p>END OF CONFERENCE</p>