

Study Visit to Bank of China

Overview

Summary

Since its founding, Bank of China has been dedicated to helping SMEs expand in overseas markets. Over the past few years, the Bank has organized several matchmaking events for Chinese and non-Chinese SME owners to meet in person and forge ahead with cooperative arrangements. Such activities are usually supported by Bank of China's overseas partners like UK Trade & Investment (UKTI). This study visit will share the experience of creating strategic partnerships to help SMEs get global exposure.

Agenda (2 hours)

Bank of China headquarters' visit (30 mins)

Presentation by Jian Wang, General Manager of the SME Department (50 mins)

Jian WANG, wangjian@bankofchina.com

Also present on BOC side, Li Shen and Hongshu Li, SME line Managers

Focal Point/Manager: Ting CHEN, chenting_hq@mail.notes.bank-of-china.com

Video (5 mins)

Presentations of the participants (5 mins)

Q&A: 30 minutes

Highlights from the presentation

There are 15 million SMEs in China. 1000 new ones are being created each day. They are facing difficulty raising money and the Chinese government is trying to help, not only through lending but also through non-financial services. Hence the creation of a leading service by Bank of China called the '**Global SME cross-border matching service**'

Research led by Bank of China show that SMEs don't know very well their domestic market nor the international market. The idea behind the 'Matching services' is to match SMEs in developing countries with SMEs in developed countries to exchange technology and knowledge. SMEs in developed countries are mainly looking for new markets, whereas in developing countries SMEs look for innovation/technology.

25 conferences in total were organized by Bank of China for the match making service in China and outside. In 2015, 11 conferences were organized.

Media coverage on the match-making service:

> http://www.boc.cn/uk/bocinfo/bi1/201509/t20150914_5619214.html

> http://usa.chinadaily.com.cn/business/2016-06/24/content_25835290.htm

Study Visit Attendees

Organizing Team:

Lechi Zhang, SME Finance Forum

Sarah Chataing, SME Finance Forum

Photographer

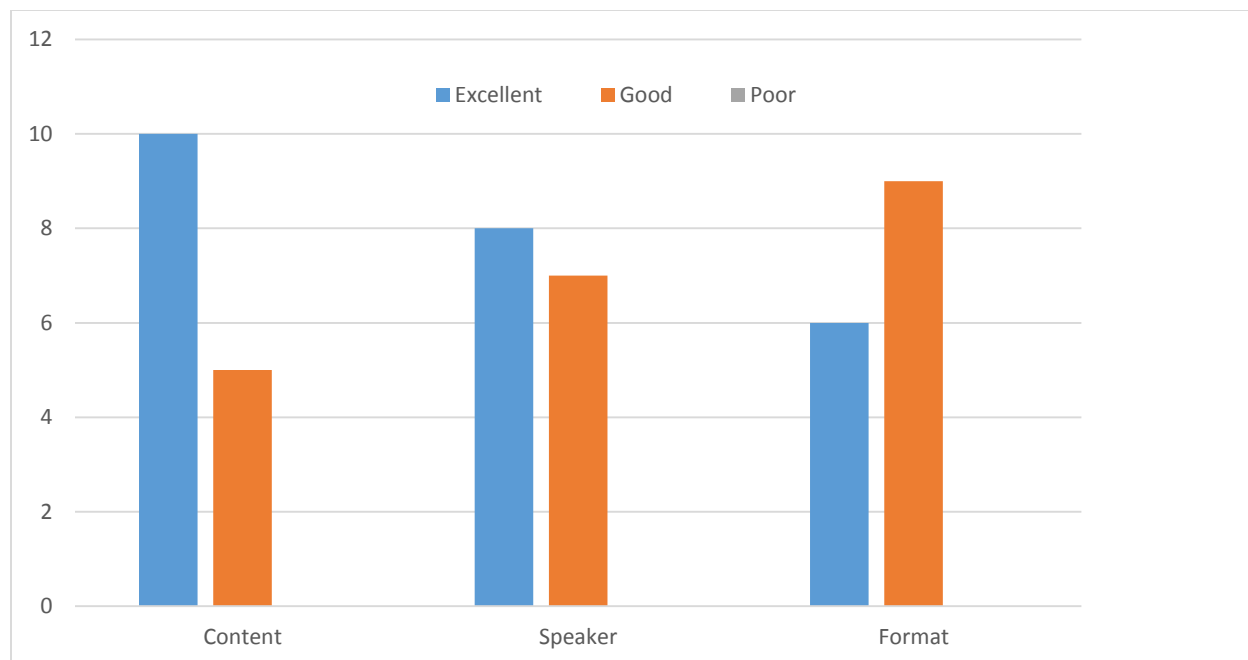
Attendees (20 participants):

Han	Bunhon	Cambodia Post Bank Plc.
Munkhzul	Erdenedagva	Golomt Bank
Kai Jin	Fung	Vietnam Prosperity Joint Stock Commercial Bank
Buntha	Ith	Sathapana Bank Plc.
Thony	Moise	SOFIHDES
Christian	Mpalanzi	Financial Sector Deepening Trust
PP	Narayanan	Janalakshmi Financial Services Ltd.
Duc Vinh	Nguyen	Vietnam Prosperity Joint Stock Commercial Bank
Murali	Ramakrishnan	ICICI Bank
Lawrence	Sikutwa	Madison Finance Company Ltd./Lawrence Sikutwa and Associates Ltd.
Sergey	Smirnov	Center-invest Bank
Tomas	Snitka	TransferGo

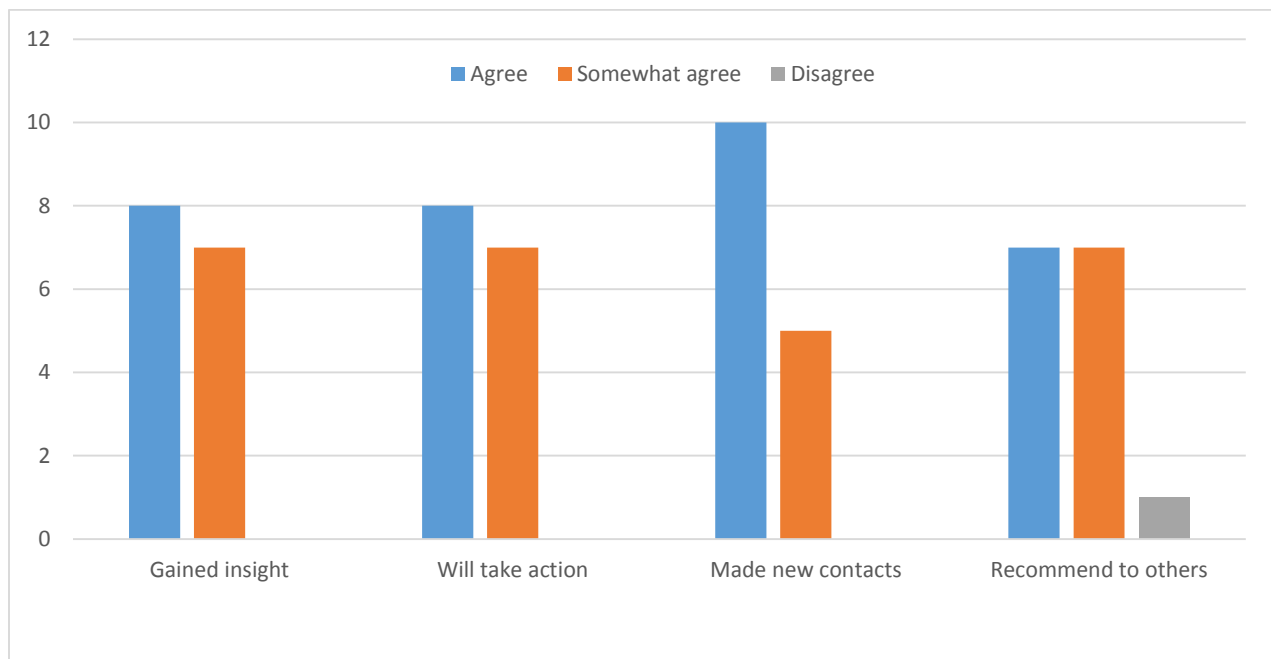
Nandin	Tsolmon	Khan Bank
Sameer	Vakil	DigiVation & GlobalLinker
Nhean	Virak	Cambodia Post Bank Plc.
Hang Phuong	Vo	Director of Financial Institutions and Transaction Banking Center
Titus	Waithaka	Madison Finance Company Ltd./Lawrence Sikutwa and Associates Ltd.
Serge	Merger	Fonds de developpement industriel
Javkhlan	Turmunkh	Khan Bank
Syed Abdul	Momen	BRAC Bank

SURVEY RESULTS

How would you rate the content, speaker and format?



What will you take back?



Additional topics of interest:

- Lending module used and customer approach and acquisition
- Risk management and how to better finance agricultural projects
- Overview of BOC: portfolio, size, core business and branch management
- Digital banking for SMEs and MSMEs
- Detailed information on how BOC implement SME business: SME lending techniques, risk evaluation and prices methodology, nonfinancial services and capacity building
- Best practices in SME banking
- Give information on the SMEs that have benefited from the cross-border matchmaking service and how they are progressing now