

Study Visit to DHGate

Overview

Summary

DHGate is a major B2B e-commerce platform. It connects 1.2 million Chinese suppliers (carrying 40 million products) to 10 million global buyers in 230 countries. DHGate has incubated innovation in the cross-border ecosystem. It has a dedicated Trust and Safety team that works on product verification, quality assurance and buyer and seller safety. In addition, DHGate provides training to SMEs on cross-border e-commerce. Through the APEC network, this training has been provided to thousands of SMEs in 25 countries.

Recently DHGate has also introduced internet finance. There is a dedicated internet finance department, which uses sales history to provide micro loans to registered suppliers on the platform. DHGate partners with banks to provide internet finance – both through direct loans as well as onlending. Currently 5% of the 1.2 million suppliers apply for financing but that number is growing fast. The average loan size is 60,000-70,000 yuan. Loans are approved within seconds and the percentage of bad loans are very small (0.06%).

Agenda (2 hours)

Christina Li – Opening Remarks (3 mins)

David Sun - DHGate Introduction (10 mins)

Daniel Scarpato, Cross Border E-commerce Ecosystem and Case Studies (25 mins)
Daniel@dhgate.com

Ivy Zhang – International Cooperation and CBET & APEC & G20 (10 mins)
zhangwei@dhgate.com

Jeffrey Zang - Internet Finance (40 mins)
jeffrey@dhgate.com

Gloria Yuan/ Zhang Meng– Internet Finance (DHFinet) Introduction and Discussion (20 mins)
zhangmeng@dhgate.com

Company Tour and Group Photo (15 mins)

Study Visit Attendees

Organizing Team:

Nadia Afrin, SME Finance Forum

Jessica Alfaro, Capital Plus Exchange

Videographer

Interpreter

Attendees (30 participants):

Nigel Bath, Rakuten

Minglu Cao, Bank of Luoyang

Chao Li, Bank of Luoyang

Jixin Pan, Bank of Luoyang

Yanping Fu, Bank of Luoyang

Sumit Gupta, YES Bank Limited

Sheikh Moinul Hassan, BRAC Bank

Chizoba Iheme, Diamond Bank

Michael Makau, Commercial Bank of Africa

Sanket Medhekar, Digivation and Global Linker

Irene Mlola, Financial Sector Deepening Trust

Jefferey Ng Eow Oo, RHB Bank Berhad

Mulia Selim, Bank BTPN

Ongki Dana, Bank BTPN

Uma Shanmukhi, State Bank of India

Anshul Swami, RBL Bank

Sokhal Vong, Sathapana Bank

Aun Lim, Sathapana Bank

Amit Sanan, YES Bank

Alan Martinez, EFL

Ahmed Rashid, IDLC Finance

Mohammad Abdul Hannan, IDLC Finance

Md Ariful Islam, IDLC Finance

Tumendemberei Naidandorj, Golomt Bank

Bolorma Batbold, XacBank

Oroozod Dashpil, XacBank

Li Liu, Chengdu Rural Commercial Bank

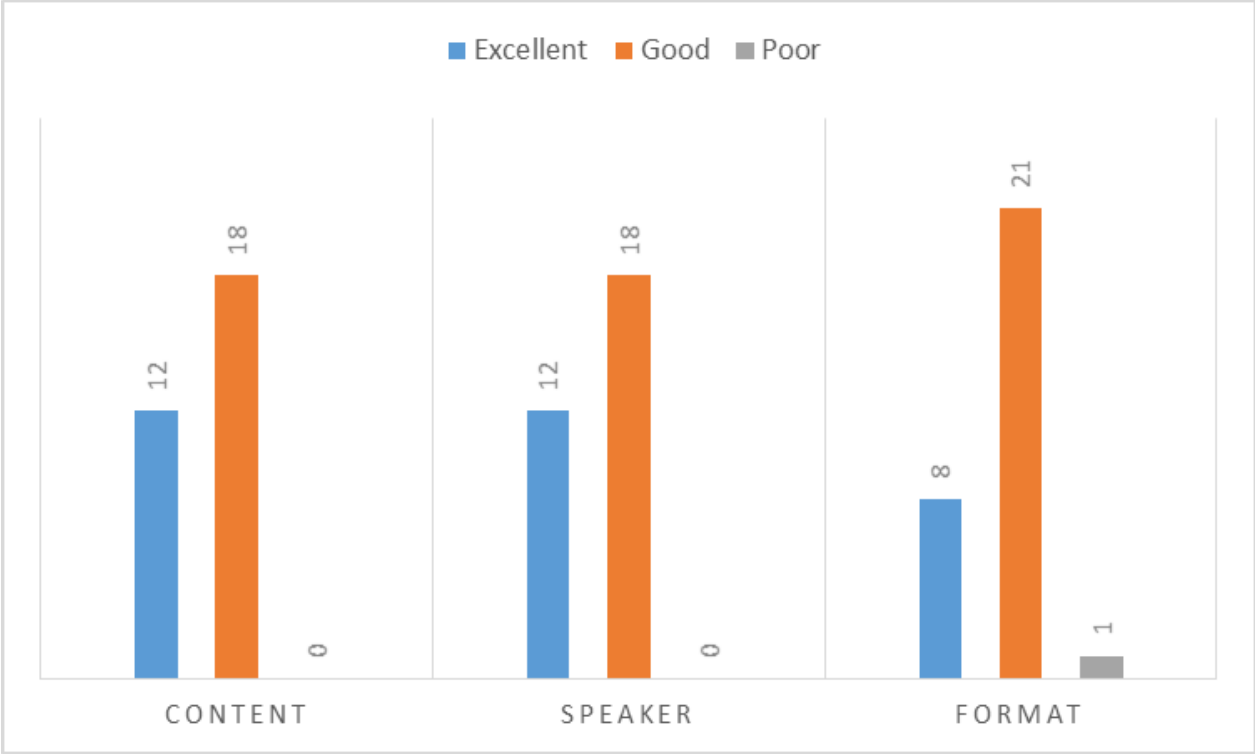
Khuc Van Hoa, TP Bank

Nguyen Hung, TP Bank

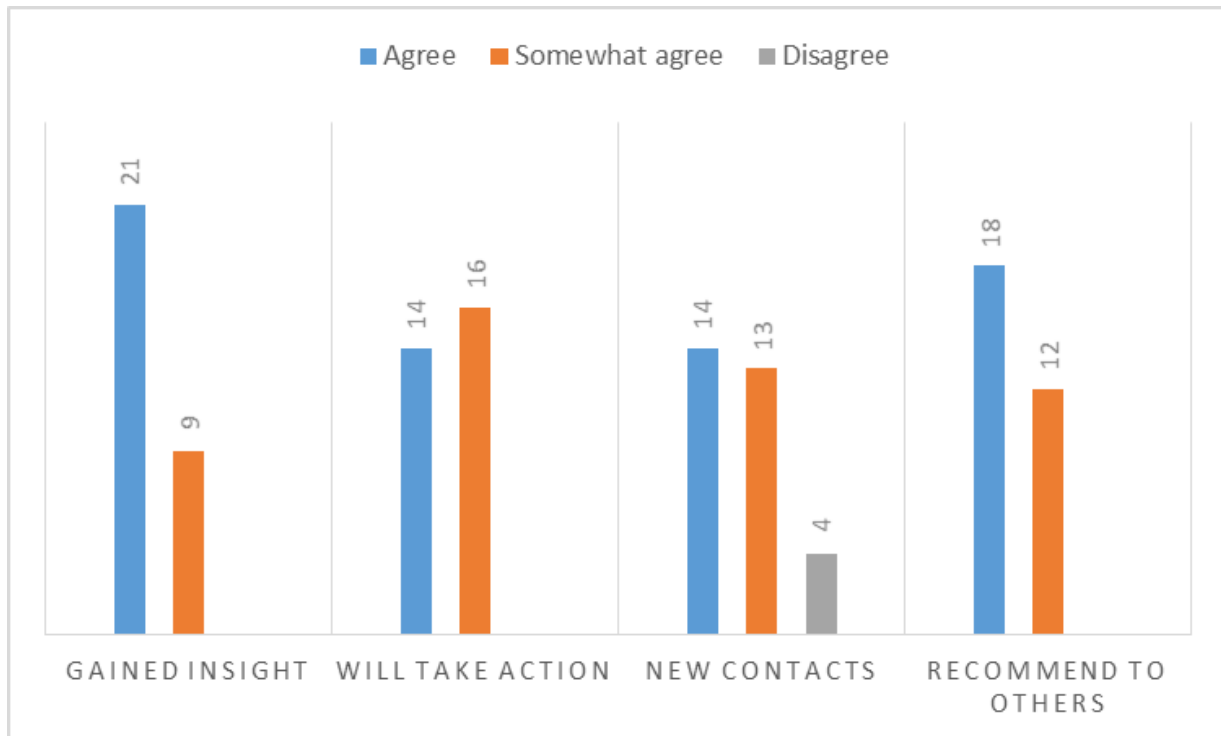
Curtis Xun – could not find this person on the registration list

SURVEY RESULTS

How would you rate the content, speaker and format?



What will you take back?



Additional topics of interest:

- Innovative access to microloans for entrepreneurs
- Data warehouse sourcing
- Data partnering
- Borrower data assessment tools
- Payment gateway in emerging markets
- Internet finance in detail
- Financing to buyers based on their buying behavior
- Bank-fintech partnerships – case studies and lessons learnt
- Big data technology

Other suggestions:

- Include product demo
- Discuss organizational structure before office tour
- Smaller groups