

# Conference theatre agenda

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Today's host: **Iain Dale**

**Iain Dale** is making his debut as host at this year's **NACFB Commercial Finance Expo**. Earlier this year, Iain Dale joined the **Lending Standards Board** as a non-executive director, alongside **Paul Johnson** from the **Institute for Fiscal Studies** and charity leader **Caron Bradshaw**.

In his role as an **LBC Radio Evening Show** presenter, Iain often hears firsthand from listeners about the challenges they face when navigating the financial landscape. He is eager to contribute to the **LSB's** efforts in setting high standards in the financial services sector.

Additionally, Iain Dale is a regular pundit on programmes such as **Good Morning Britain**, **Politics Live**, and **Newsnight**. He co-hosts the award-winning 'For the Many' podcast with **Jacqui Smith** and writes for various publications, including the **New Statesman** and the **Daily Telegraph**.

With over 20 years in publishing, he operates the online bookshop [politicos.co.uk](http://politicos.co.uk) and has authored or edited more than 50 books. His latest works include **Why Can't We All Just Get Along**, **The Prime Ministers**, **The Presidents**, **On This Day in Politics**, **Kings & Queens**, and **British General Election Campaigns 1830-2019**.

Additionally, he serves as an ambassador for the **Royal Osteoporosis Society** and **Diabetes UK** and holds the position of visiting professor of politics and broadcasting at the **University of East Anglia**.



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At the time of going to print, the agenda included in this show guide is correct. For the most up-to-date agenda and speakers, please download the **NACFB Commercial Finance Expo's** free mobile app.

Available to all attending delegates on both **iOS** and **Android**, the **NACFB Expo** mobile app allows you to connect with all of the day's exhibitors and plot a route around the arena.

Sign-in to the app using the same email address used to register for the event.



## 11:00 Opening remarks

Taking the helm, **Adrian Coles** opens the conference theatre with a championing of intermediary-led lending, exploring its position within the wider funding landscape.



**Adrian Coles**  
Interim Chair  
NACFB

### ADDRESS

## 11:05 Where do we go from here?

**UK Finance** have released their financial services manifesto ahead of next week's election. Here **David Raw** gives his thoughts on how commercial lending has developed over recent years, the current challenges, and what the next government and industry should be concentrating on now.



**David Raw**  
Managing Director  
Commercial Finance  
UK Finance

### ADDRESS

## 11:35 Chasing the gold standard

Ahead of next month's **Paris Olympics**, representatives from **Team GB** sponsor **NatWest** sit down with Olympian **Perri Shakes-Drayton**. They will discuss the parallels between sport and business, career reflections, teamwork, targets, experimentation, and the role of strong relationships in achieving success.



**Perri Shakes-Drayton**  
British track and field athlete



**Bob Hanlon**  
News Manager  
NatWest



**Dave Furnival**  
Head of Broker  
NatWest

### INTERVIEW

## 12:00 Navigating the funding ecosystem – an SME's perspective

This session explores the resilience of **UK businesses** facing external challenges, with a guest handpicked by today's host, **Iain Dale**. Small business owner **Dan Bryce** shares firsthand insights from his funding journey, offering invaluable perspectives on overcoming obstacles and pursuing growth.



**Dan Bryce**  
Managing Director  
DJB Machinery

### INTERVIEW

## 12:25 SMEs: Back to business?

The first of three overlapping panel sessions focuses on the **UK's small businesses**.

Topics the panellists will discuss include:

- **A nose for growth** - With banks lending less and more businesses using asset finance, which industries should brokers focus on for growth?
- **Never say never again** - Many SMEs simply don't want to borrow money. How can we understand their goals and find the right funding options?
- **A sure-fire guarantee** - The **FSB** has concerns over how banks use **Personal Guarantees** with SMEs. What practices are they looking into, and what might change?
- **Companies House of Cards** - **Companies House** is getting new powers to fight fraud. How can finance professionals spot scams more easily?



**Shiona Davies**  
Director  
BVA BDRC



**Prof. Marc Cowling**  
Professor of Economics  
& Productivity  
Oxford Brookes  
Business School



**Richard Kerton**  
Head of SME Lending  
NatWest

### PANEL

## 13:00 Brokers: Breaking new ground

Stepping into the broker sphere, this second session focuses on some of the key issues impacting intermediaries.

Topics the panellists will discuss include:

- **Maintaining interest** - With inflation rates stabilising after numerous rate increases, how will a lower rate environment impact borrowing behaviour? Could this shift affect SMEs that postponed borrowing decisions?
- **Championing relationship-led lending** - As the **FCA** reviews motor finance, there are concerns about its implications for broader intermediated spaces. How can commercial finance professionals better advocate for the value of relationship-driven lending?
- **Navigating regulatory changes** - Scrutiny on **Personal Guarantees** and commissions suggests regulators may lack a clear understanding of commercial lending. Could the regulatory perimeter expand, and how can the industry bridge the gap between public perception and reality?
- **Demonstrating integrity** - Brokers are prioritising integrity, regulatory compliance, and robust processes. How should the sector address those more resistant to transparency?

### PANEL



**Norman Chambers**  
Managing Director  
NACFB



**Tom Perkins**  
Director & Co Founder  
Charles & Dean



**Martin James**  
Director  
Crystal Business Finance



**Lucy Waters**  
Managing Director  
Aria Finance

## 13:35 Lenders: Credit where it's due?

The day's final panel session views the lending community through the eyes of the lenders themselves.

The expert panel will step through an array of topics, including:

- **Balancing liquidity and appetite** - Despite ample capital, the lending preferences of some commercial lenders' are narrowing. What factors contribute to a viable lending opportunity in 2024?
- **Understanding Basel 3.1** - The **Bank of England** plans to remove the **SME support factor** for lenders. What's driving this change, and how will it impact **UK SMEs**, commercial brokers, and lenders?
- **Challenging the challengers** - Specialist lenders and challenger banks have never enjoyed a higher market share. Now they're the dominant market force, which lenders are keeping them on their toes?
- **Capital flows** - With more and more **SMEs** relying on brokers for borrowing, how can future lenders integrate technological advancements with relationship-based lending practices?

### PANEL



**Aysha Fernandes**  
Director, Commercial  
Finance  
UK Finance



**Richard Davies**  
CEO  
Allica Bank



**Theodora Hadjimichael**  
CEO  
Responsible Finance



**Jonathan Wilcox**  
Head of Intermediaries  
Lloyds Bank