

FOSTERING DIGITAL CONNECTIVITY IN THE LANCANG-MEKONG COUNTRIES

SUPPORTED BY
P. R. China

PREPARED BY
Mekong Institute

COMPONENT 2: ACTIVITY REPORT



4

Capacity
Building Events



6

Events Led by
Direct Participants



162

Direct Participants



447

Indirect Participants

2022

Component 2: Activity Report



COMPONENT 2: CAPACITY BUILDING PROGRAM

Fostering Digital Connectivity
in the Lancang-Mekong
Countries

December 2021 - September 30, 2022



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2022

Component 2: Capacity Building Program





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Acknowledgements

We would like to express our appreciation to the Government of the People's Republic of China for constant support and cooperation for sponsoring this project.

Our most appreciation also goes to the representatives from government agencies and non-government agencies of six Lancang-Mekong countries who actively participated in this project. We would also like to take this opportunity to thank to our resource persons who rendered their meticulous efforts in coaching and sharing their insights.

Lastly, acknowledgements are also due to the organizing team and supporting staff of the Mekong Institute to ensure the smooth implementation of the project.

Mekong Institute

January 2023

We thank you for your continued support in our efforts to contribute into a sustainable path towards digital connectivity in the subregion.

Executive Summary

Mekong Institute (MI) successfully concluded project on 'Fostering Digital Connectivity in the Lancang-Mekong Countries' from October 2021-December 2022. 162 participants from Lancang-Mekong (LM) countries including Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam (CCLMTV) attended the component 2: capacity building program, including three workshops and one S&E workshop through a virtual platform from December 2021 to September 2022 with all of them coming from both public and private sector. At the workshops, experience and well-known experts from international, regional and national organizations shared their knowledge on digital initiatives for MSMEs, key development of fintech development transforming the financial landscape, digital tech tools/platform, and powering digital payment in MSMEs.

As a major output of capacity building program, participants proposed and completed a total of 6 group action plans (APs) for implementation with total of 447 participants of in their respective countries for digital connectivity.

The organizing team also conducted after event evaluation of each event under component 2. Regarding workshop design and contents, participants overall level of satisfaction on the workshop, and level of satisfaction on services and administration support from MI, participants were highly satisfied with the each workshop program. Especially, participants reported that 'Action Plan was effective' and provided opportunities to tap on digital transformation as urgent needs for MSMEs in this pandemic era.

Abbreviations and Acronyms

APs	Action Plans
ASEAN	Association of Southeast Asian Nations
ACCMSME	The ASEAN Coordinating Committee on Micro, Small, and Medium Enterprises
ACRF	The ASEAN Comprehensive Recovery Framework
ASEAN-BAC	The ASEAN Business Advisory Council
BOT	The Bank of Thailand
CCLMTV	Cambodia, China, Lao PDR, Myanmar, Thailand and Viet Nam
CGCC	the Credit Guarantee Corporation of Cambodia
CSIP	Center for Strategy and Innovation Policy, National University of Management, Cambodia
DEPA	Digital Economy Promotion Agency
DFS	Digital financial services
ERCD	Economic Research and Regional, Cooperation Department, Asian Development Bank
ERIA	Economic Research Institute for ASEAN and East Asia
ESCAP	The United Nations Economic and Social Commission for Asia and the Pacific
Fintech	Financial Technology
FIs	Financial Institutes
GIFT	The Global Impact FinTech Forum
GMS	The Greater Mekong Subregion
IOM	The International Organization for Migration
ITU	The International Telecommunication Union
ISEAS	ISEAS - Yusof Ishak Institute
LICA	The Lao ICT Commerce Association
LNCCI	Lao National Chamber of Commerce and Industry
LM	Lancang-Mekong

Abbreviations and Acronyms

LMC	Lancang-Mekong Cooperation
MEF	Ministry of Economy and Finance, Cambodia
MI	Mekong Institute
MPTF	Multi-Partner Trust Fund COVID Fund
MSMEs	Micro, Small, and Medium Enterprises
NBC	National Bank of Cambodia
NSTDA	National Science and Technology Development Agency
OSMEP	The Office of Small and Medium Enterprise Promotion
P. R. China	The People's Republic of China
P2P	Peer-to-Peer Lending Platforms
RCEP	The Regional Comprehensive Economic Partnership
RCO	The UN Resident Coordination Office
S&E	Synthesis and Evaluation
SDGs	Sustainable Development Goals
SSC	South-South Cooperation
SMEPC	Small & Medium Sized Enterprises Promotion Center
TrC	Triangular Cooperation
TFG	Trade Finance Global
UNCDF	The United Nations Capital Development Fund
UNOSSC	The United Nations Office for South-South Cooperation
UNDP	The United Nations Development Programme
WEF	The World Economic Forum

This report includes six parts.

01

Part I: Introduction

Part I introduces the program, contents designed, objectives and approach used under Component 2: capacity building program.

04

Part IV: Component 2.3

Part IV provides learning activity under Component 2.3, summarized of key modules, themes, participants profile. after event evaluation, key takeaways and recommendations.

02

Part II: Component 2.1

Part II provides learning activity under Component 2.1, summarized of key modules, themes, participants profile. after event evaluation, key takeaways and recommendations.

05

Part V: Component 2.4

Part V provides learning activity under Component 2.4, summarized of APs implementation, participants profile. after event evaluation, key takeaways and recommendations.

03


Part III: Component 2.2

Part III provides learning activity under Component 2.2, summarized of key modules, themes, participants profile. after event evaluation, key takeaways and recommendations.

06

Part VI: Appendixes

Part VI provides lists of schedule, participants directory and resources persons along Component 2 learning events.



Part I: Introduction



Introduction

The pandemic has highlighted the need to invest in digital infrastructure and shape policies and regulations. After lockdown measures, businesses, governments, education institutions, and individuals rapidly shifted their processes online. The overnight shift towards virtual living and working heightened our reliance on digital technologies and significantly pushed MSME digitalization. The need for digital technologies has forced existing MSMEs to move online and led to several MSME digital startups. Digitalization of MSMEs is critical to a sustained and inclusive post COVID-19 recovery.

With the support of the government of the People's Republic of China (P. R. China), Mekong Institute (MI) implemented a project on "Fostering Digital Connectivity in the Lancang-Mekong Countries" between October 2021 and January 2023. The objectives of the project were to identify challenges and opportunities, share experiences on digital connectivity in the MSMEs sector, and enhance the key stakeholders' capacity by introducing digital platforms, with a focus on successful experiences in applied digital technologies for sharing among Lancang-Mekong (LM) countries in the links of digital connectivity that contribute to Sustainable Development Goals (SDGs) and LMC. The components of the project were divided into three:

Component 1: Preliminary Research

Component 2: Online Workshops

Component 3: Webinar on Expert Dialogue

Preliminary research was conducted to provide a foundation for the capacity-building program. The research found that digitalization is critical survival of MSMEs, but MSME digitalization gaps remain across LM countries. In addition, while the rise of digital platforms has helped reduce the gaps, they have simultaneously created new challenges for MSMEs. The project implementation was taking recommendations from research as project foundations in components designed.

Components Designed

1

Preliminary Research

In order to strengthen the availability of evidence-based data to support meaningful framework leading to project implementation.



Component: 1

Preliminary research was conducted to provide a foundation for the capacity building program.

2

Online Workshops

Based on the outputs of the preliminary research, the online workshop series were tailored to equipping and promoting digital connectivity for MSMEs in Lancang-Mekong countries.



Component: 2

The capacity building program components were designed based on recommendation areas suggested from research in component 1.

1



Let's Know You: Digital Connectivity in the Lancang-Mekong Countries

2



Let's Discover: Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries

3



Let's Do It: Financial Access and Support Policy to Empowering MSMEs in Lancang-Mekong Countries

4



Let's Share it: Report of Action Plan Implementation

3

Webinar on Expert Dialogue

This is the let's communicate module, to deepen the understanding of key policy topics for MSMEs digitalization, share knowledge and perspectives from diverse communities, and bring visibility to the multi-stakeholder dialogue.

Component: 3

As a side event in Mekong Forum 2022 on "Accelerating Post COVID-19 Recovery and Building Resilience in the Greater Mekong Sub region".

Learning Methods

All workshops, including case studies and best practices, were drawn from and tailored to the LM context and focused on practical knowledge and adult learning principles. The workshops employed a participatory approach through online learning as a key method. The class is carried out via an online zoom application with virtual facilitator-led classrooms throughout learning modules and program activities. This zooms tool provides participants with an easy-to-access option to raise their hand to ask a question or provide feedback on a particular topic/issue, bringing the experience as close to in-person. The salient features of this approach were based on the following:

COMPONENT 2: ACTIVITIES AND OBJECTIVES



LEARN TO DO

Online Workshops

To learn about success stories and lessons learned on a digital connectivity status, tools, supports in LM context.



DO TO LEARN

Action Plan Implementation
(work-based)

To implement a country-wise action plan with the technical and financial support from MI and P.R. China



SHARE TO LEARN

Synthesis and Evaluation
Workshop

To share success and challenges experienced in implementing action plans and recommendations for way forward

Based on the outputs of the preliminary research, a series of online workshops were organized with focus on experiences sharing following specific topics to raise awareness of the existence of these digital solutions and show governments can effectively support MSMEs in taking advantage of the digital economy. The online workshop series was tailored to equipping and promoting digital connectivity for MSMEs in LM countries.



1- Let's Know You

Digital Connectivity in the Lancang-Mekong Countries
on December 20-22, 2021



2- Let's Discover:

Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang-Mekong Countries on March 28-April 1, 2022



3- Let's Do It:

Advancing Financial Access and Support Policy to Empowering MSMEs for Digitalization Inclusive Growth in the Lancang-Mekong Countries on June 20-22, 2022



4- Let's Share it:

Synthesis and Evaluation workshop on September 30, 2022

Part II: Component 2.1





Component 2.1 Activity Report



Online Regional Workshop

December 20-22, 2021

Digital Connectivity in the Lancang Mekong Countries

> Introduction



MEKONG
INSTITUTE



Objectives

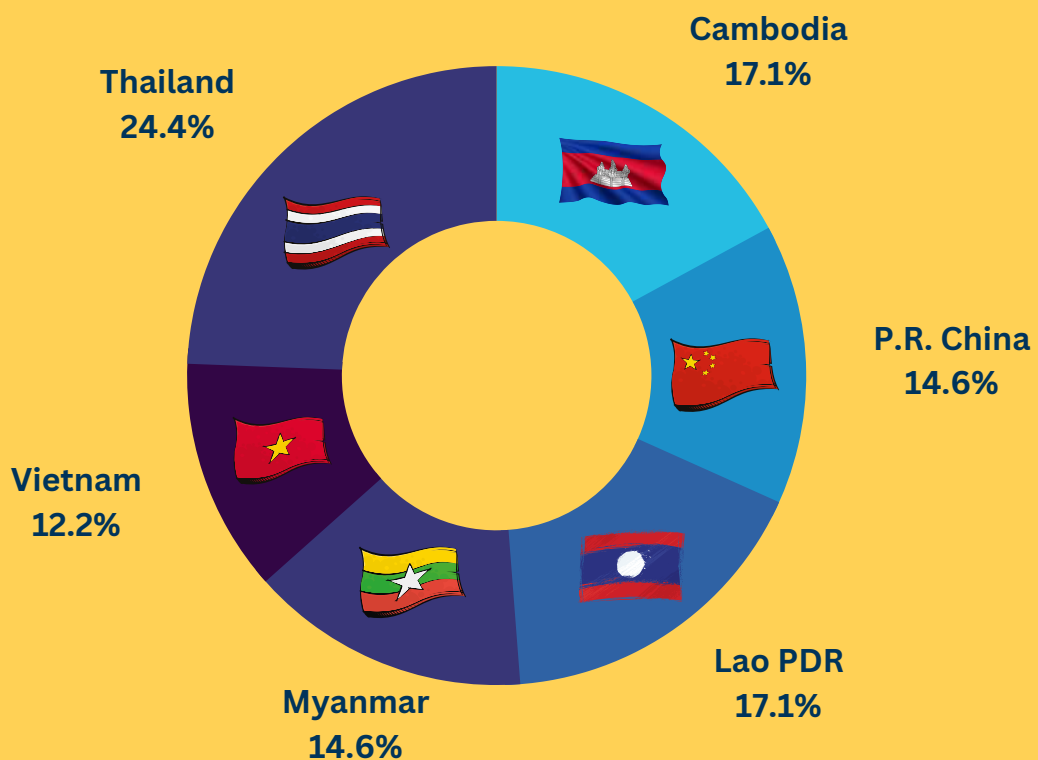
The 3-days-workshop aimed to share the situation on digitalization and adoption of emerging innovative technology in MSMEs with invited experts to raise awareness of digital connectivity matters and discuss concrete topics to deepen experience sharing and best practices- what works & what does not in the field of digital connectivity and platforms. It also provided a snapshot of how global digital connectivity has addressed COVID-19 challenges.

The objectives of this workshop were as follows:

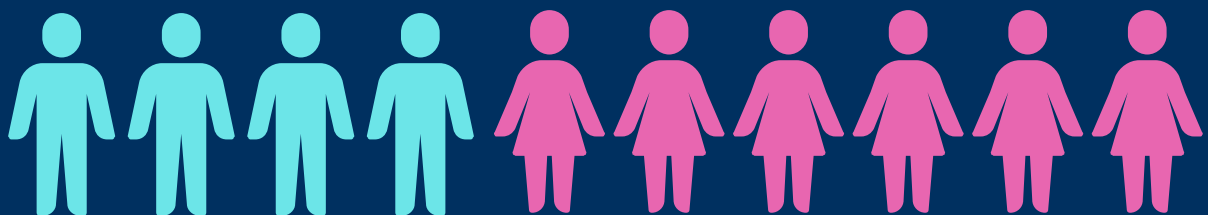
- To highlight the current condition, issues, and challenges associated with digital connectivity in LM countries' MSMEs.
- To exchange views on the barriers to adopting and enhancing digital connectivity by MSMEs in LM countries.
- To identify potential future actions to facilitate regional cooperation.

Participants

To facilitate in fostering digital connectivity and regional digital cooperation in the LM countries, the workshop brought about forty-one participants from government agencies, development practitioners, representatives of MSMEs, digital service providers, financial services providers, development organizations, non-governmental organizations (NGOs), and experts in the areas of digital economy and MSMEs development from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam.



The participants consist of seventeen (17) males and twenty-four (24) females from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam participated in this workshop program.



(41.5%)

(58.5%)

Program Activities

Part A: Introductory Session



Welcome Remarks

Representative, MI

Mr. Suriyan Vichitlekarn, Executive Director of MI, expressed gratitude to P. R. China for constant support and cooperation. He also emphasized the importance of sharing experiences through workshops and policy advocacy in order for the LM countries to develop a repository of knowledge products and a platform for promoting innovative pandemic preparedness and response. "In these challenging times, digital transformation holds enormous potential to support growth, promote innovation, and facilitate connectivity in time of COVID-19," he shared.

Opening Remarks

Representative, P.R. China

Mr. Ke Yousheng, Permanent Representative of P.R. China to UNESCAP and MI Steering Committee Member for P.R. China said in his opening remarks that "China will strengthen the joint efforts with its sub-regional partners to advance high-quality Belt and Road Initiative cooperation and Lancang-Mekong Cooperation and to promote digital transformation of MSMEs and digital connectivity in the sub-region".



Part B: Program contents

Priority Modules

This workshop prioritizes three sections that identify specific pathways of digital connectivity development, and address certain current and future difficulties in MSMEs' digitalization.



01. Current Situation on Digital Connectivity for MSMEs in LMC



02. Sharing Experience and Good Practices: What Works & What Does not for MSMEs in Digital Era



03. Regional Digital Cooperation in the LM Region

Module 1: Current Situation on Digital Connectivity for MSMEs in LM Countries

This module draws on current situation and government efforts in fostering MSMEs digitalization in LM countries.



Figure 2.1-1: Experts in Module 1 sessions

Began with Dr. Janya Chanchaichujit, the first module introduced preliminary research findings on the status and prospects of digital connectivity in MSMEs in the LM countries. The finding highlights that only 10% of the MSMEs utilize technology at an advance digitalized level applied in various aspects of their business. Most MSMEs are at the primary level with minimum adoption of digital technology, mainly to facilitate communication and operations. In the end, Dr. Janya Chanchaichujit's recommendations of the critical capacity-building need to enable MSMEs digitalization in LM countries.

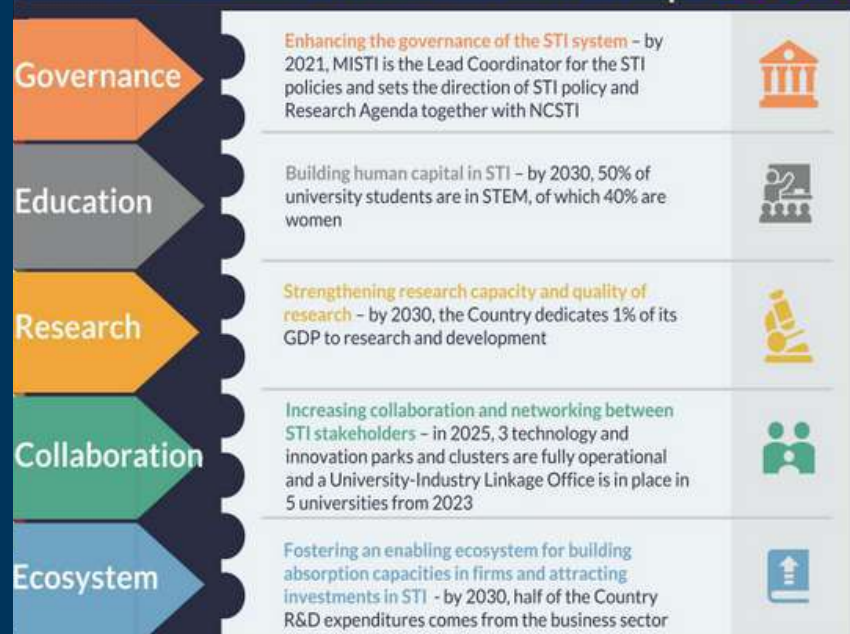
After the first session, the workshop invited representatives from Cambodia, Lao PDR, and Thailand to share country experiences on government support for MSMEs during the COVID-19 crisis.

International and regional cooperation is a must to succeed in order to accompany MSMEs digitalization.”

Mr. Thanongsinh Kanlagna,
Vice President of LNCCI

Mr. Chhea Layhy, Director, Small and Medium Enterprises Department, Ministry of Industry, Science, Technology and Innovation, Cambodia introduced activities under government efforts on the digital initiative for MSMEs in Cambodia, and he introduced the STI roadmap 2030 as pathways to promote tech startup and business technology incubation in Cambodia.

3 Cambodia's STI Roadmap 2030



1

Thailand

Mr. Wittawat Lamsam, Director of the International Cooperation Department, The Office of Small and Medium Enterprise Promotion (OSMEP), Thailand, overviewed Thai MSMEs situation and shared the ad-hoc MSMEs Development Plan for Post COVID-19 Pandemic and Beyond.

2

Lao PDR

Mr. Pasitthideth Luangvilay, Director of the Digital Data Center Department of Digital Technology Ministry of Technology and Communications, Lao PDR, underscored that skills and capabilities transfer is so critical to the sustainable development of digital transformation in the country as well as training and capacity-building on “Digital Technology” at all levels are necessary.

4

Private Sector

Mr. Thanongsinh Kanlagna, Vice President of LNCCI and owner of Data Com Laos, Lao PDR, represented the private sector and viewed that the COVID-19 crisis has accelerated SME digitalization, but barriers to adoption persist. Digital adoption by MSMEs in Lao PDR is largely confined to basic services, and adoption gaps increase as technologies become more sophisticated.

Module 2: Sharing Experience and Good Practices: What Works & What Does not for MSMEs in Digital Era

This module draws on experiences utilizing new digitally-enhanced practices and tools for MSMEs in LM countries.



Figure 2.1-2: Experts in Module 2 sessions

The module started with sharing on platform-based digital connectivity for MSMEs' performance in digital era. Mr. Thanousone Phonamat, President of The Lao ICT Commerce Association (LICA), Lao PDR, updated the experiences of Lao MSMEs in digital transformation in an aspect of digital payments - technology tools supporting MSMEs digitization effort amid COVID-19. He also mentioned that access to digital infrastructure and devices continues to be the most considerable barrier to further digital adoption for MSMEs in Laos. After that, Dr. Preesan Rakwatin, President of Digital Agriculture Development, Digital Economy Promotion Agency, Thailand, also navigated on how public sector driving the economy through “Digital Platform” for MSMEs in different sectors.

Capping off the session, Mr. Oudet Souvannavong, Chairman GMS-Business Council President of Lao National Chamber of Commerce and Industry, Lao PDR, highlighted the role of cross-border digital payment and framed the challenges in leveraging financial technology (Fintech) and alternative sources of finance for MSMEs.

Module 3: Regional Digital Cooperation in the LM Region

This module investigates cooperation concerning strategy and steps to promote the digital connectivity—an urge for deepening regional cooperation to build back better post-COVID-19 recovery for MSMEs.

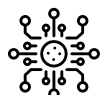


Figure 2.1-3: Experts in Module 3 sessions.

Mr. Denis Nkala, Regional Coordinator (Asia and Pacific), United Nations Office for South-South Cooperation (UNOSSC), offered sceneries on South-South and Triangular Cooperation with highlighted digital initiatives perspectives. In addition, Mr. Denis also provided examples of the project to show how this cooperation supports accelerating innovation and facilitating technology transfer and capacity building.

Later, Dr. Budi Yuwono, Senior Officer, ICT Sector Infrastructure Division, ASEAN secretariat, offered a session on "ASEAN digital transformation: digital cooperation for small businesses," which framed on "Bandar Seri Begawan Roadmap"- ASEAN digital transformation agenda to accelerate ASEAN's economic recovery and digital economy integration, pathways towards an integrated regional digital economy.

Lastly, two experts led the session, Mr. Sa-nga Sattnun, Program Manager, Trade and Investment Facilitation, Mekong Institute, and Mr. Rior Santos, Senior United Nations Coordination Specialist, Asia, and the Pacific Regional Office, the International Telecommunication Union (ITU) who shared their insights and expertise on digital connectivity and also led a discussion on issues, challenges, and collaborative prospects on digital connectivity. In wrapping up the discussion, Mr. Sa-nga Sattnun, the Moderator for the session, summarized on key points covered in the session as below;



The importance of digital connectivity in enabling MSMEs to participate in the digital economy and access new markets.



The need for collaborative efforts between governments, private sector, and civil society to promote digital connectivity and support MSMEs in their digital transformation.



The potential role of international organizations such as the ITU and MI in providing technical assistance and capacity building to promote digital connectivity and MSMEs digitalization in the LM countries.



The importance of taking a holistic approach to digital transformation that considers not only technological solutions but also the policy and regulatory environment, skills development, and access to financing.

VIRTUAL WORKSHOP

Regional Digital Cooperation in the Lancang-Mekong Region

DISCUSSION



Mr. Sa-nga Sattnun
Program Manager
Mekong Institute



Mr. Rior Santos
Senior UN Coordination Specialist
International Telecommunication Union

Wednesday, December 22, 2021 | 10:45-11:15AM

Mekong Institute

Regional Workshop on Digital Connectivity in the Lancang-Mekong Countries
December 20-22, 2021

Program Evaluation

The course employed after event evaluation method which aimed to assess the achievement of the workshop against participants' expectations. The organizer also aimed to get feedback and inputs for course improvement in the future. At the conclusion of the workshop, participants were given an online survey and asked to rate, on a scale of 1 to 5, how relevant they found the workshop improve their skills, how engaging they found the workshop, and how satisfied they are with what they learned. A standardized set of questionnaires was used including both closed- and open-ended questions on three major indicators:

Key Indicator	Questions	Key measure
1- Overall level of satisfaction on the program	How relevant they found the program improve/ useful and overall satisfaction	Overall relevance and possibility for future application of this program
2- Level of satisfaction on project design and contents	How satisfied participants are with project cycle	Overall content covered in the project cycle and interaction among participants are appropriate
3- Level of satisfaction on services and administration support from MI	How satisfied participants are with what support, facilitation and coordination from MI.	Overall administration, facilitation and coordination are appropriate
4- Level of satisfaction on resource persons	How satisfied participants found knowledgeable and expertise about the topics	The experts are knowledgeable about the topics and well prepared

Level of Satisfactory

Here, the results from participants were given an online survey and asked to rate.

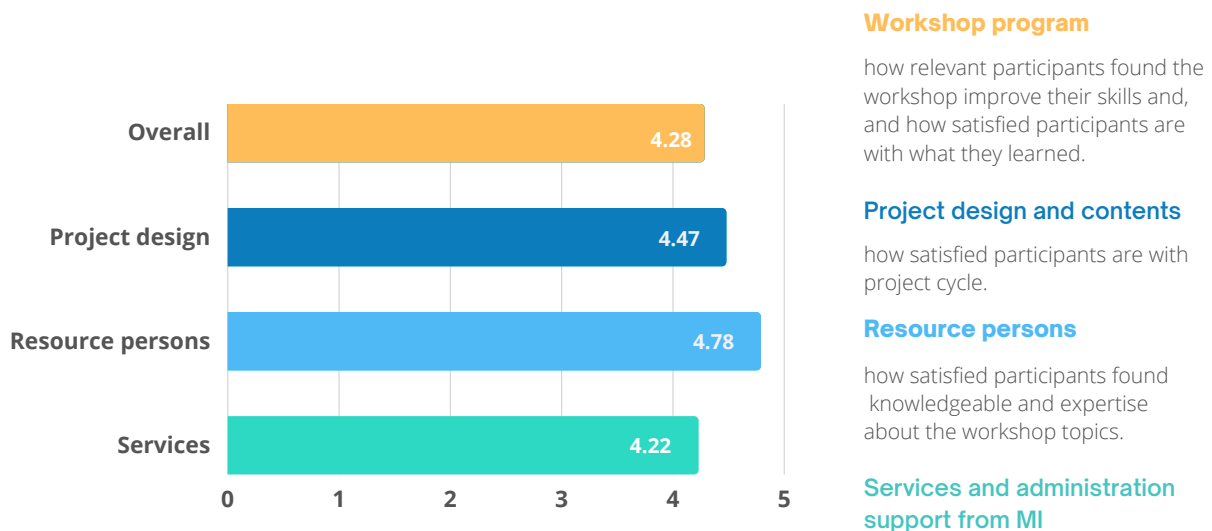


Figure 2.1-4: Level of satisfactory on online workshop on "Digital Connectivity in the Lancang-Mekong Countries" on December 20-22, 2021.

Based on the results, the average rating for participants' overall level of satisfaction on the program is 4.28 showing that the participants were satisfied with the overall course content and express more that the content is practical and relevant to digital connectivity agenda. In term of services and administration support from MI, average rating is 4.22 showing that participants were keen satisfied with overall administration and coordination support in order to obtaining new knowledge and skills. As well as levels of satisfaction on project design and contents, average rating is 4.47. Lastly, participants were asked to assess the resource persons in terms of technical qualifications, cooperation and communication with participants, and the results showing that highly satisfied with resource person with average rating is 4.78.



89%

In total, eighty-nine percent of respondents said they were mostly satisfied with overall of workshop program

Key Take Aways

Through the online workshop, the participants gained new perspectives on digital connectivity by harnessing the power of digital technologies and promoting more extraordinary government support policies. The envisioned digital tools and services for the digitalization of MSMEs contribute to the SDGs and LMC goals.

The three-day workshop provided a good opportunity for participants to interact and discuss digital platforms, mechanisms, and implementation challenges faced by MSMEs in LM countries. The key takeaways from this workshop are as follows:



01. The workshop achieved the three objectives that were described at the outset

The objectives of the workshop demonstrate a strong commitment to promoting digital connectivity and innovation in MSMEs in LM countries, with a focus on addressing key challenges and identifying concrete solutions and actions for regional cooperation.



02. The participants by and large expressed their satisfaction

The satisfaction expressed by the participants of the workshop suggests that the event was well-designed and provided valuable insights, best practices, and solutions for promoting digital connectivity and innovation in MSMEs in LM countries. The participants expressed that this event brought together experts from various fields to share their experiences and best practices on digital connectivity in MSMEs in LM countries. The participants may have found these insights valuable and relevant to their work, leading to greater satisfaction with the event.



03. The participants expressed interest in further courses on digital technological solutions

The participants found the workshop helpful and felt they need more in-depth knowledge and skill training to fully understand and implement technological solutions/platforms for MSMEs' digitalization in their work.

Recommendations

Building on the knowledge gained during the three-day workshop, enhancing the participants' understanding and equipping participants with leverage and access to digital technology for MSMEs' digitalization. In wrapping up the workshop, the organizing team summarized key points covered in the workshop integrated with component 1 research findings. There are recommendations for learning more specific topics below;

Priority 1: Accelerating Connectivity through Fintech

- Fintech is an important aspect of digital connectivity for MSMEs because it can provide them with access to financing options, faster and more efficient payment processing, cost savings, improved security, and innovation in the financial sector. Particularly when it comes to cross-border payments, fintech can help MSMEs expand their customer base and grow their business globally. MSMEs must understand how to use digital payment systems to facilitate customer transactions.

Priority 2: Exploring New Solutions and Innovation Platforms

- A platform to connect MSMEs could effectively support their growth in the context of digital connectivity by providing networking opportunities, information sharing, access to financing, and technical assistance, a platform could create a supportive ecosystem for MSMEs in the LM countries, driving sustainable and inclusive development.

Priority 3: Empowering of MSMEs on Digital Finance and Digital Financial Services.

- Digital Finance and Digital Financial Services can help MSMEs to bridge the financing gap, accelerate growth, and respond to liquidity issues during times of crisis. However, to access these services, MSMEs need to understand digital finance platforms and solutions well.

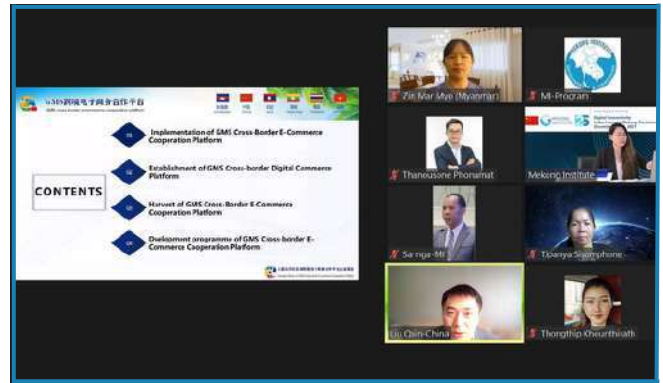
Event

Highlights



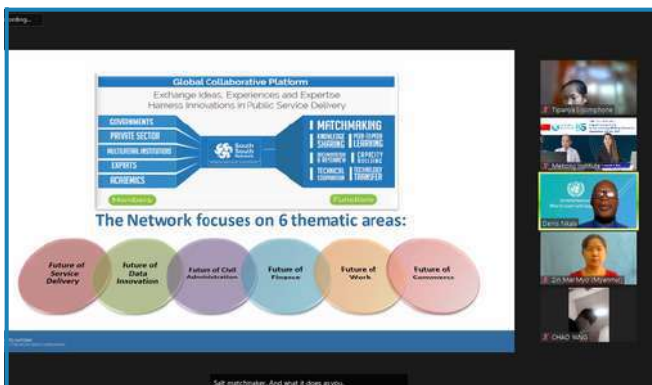
001

Opening session: Welcome Remarks by Mr. Suriyan Vichitlekarn, Executive Director, MI and Opening Remarks by Mr. Ke Yousheng, Permanent Representative of China to UNESCAP and Mekong Institute Steering Committee Member for China.



002

Session on Experiences on Implementation of the GMS Cross-Border E-Commerce Cooperation Platform and Possible Ways to Further Strengthen and Enhance the Reach and Effectiveness of the eCommerce Platform.



003

Opening session on Exploring South-South and Triangular Cooperation Innovations: Digital Initiatives Perspectives.



004

Session on ASEAN Policy and Initiatives for Regional Digital Cooperation.

Appendixes:

Component 2.1

Appendix A:

Appendix A-1: Program Agenda

Appendix A-2: Participants Directory

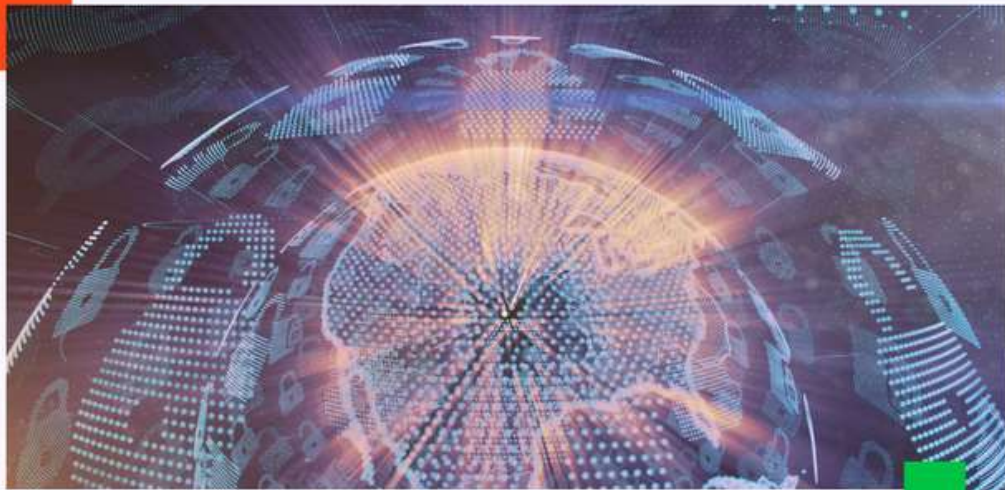
Appendix A-3: Resource Person

Part III: Component 2.2



2022

Component 2.2 Activity Report

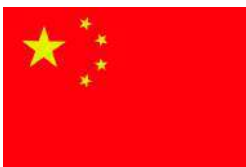


ONLINE REGIONAL WORKSHOP

Facilitating Fintech and Digital Payment Inclusion for MSMEs in Lancang- Mekong Countries

March 28-April 1, 2022

INTRODUCTION



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Objectives

This is the second workshop conducted under Component-2. Based on research finding and recommendations from Component 2.1, with an emphasis on fintech, the 5-day workshop on "Facilitating Fintech and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" was organized on March 28-April 1, 2022. Fintech, an innovative financial solution, is evidently, helping firms and financial institutions to reduce transaction costs for less expensive cross-border business operations. Since cost-effective fintech could be capable MSMEs to reach their high-value spaces for participation in the regional economic supply chains.

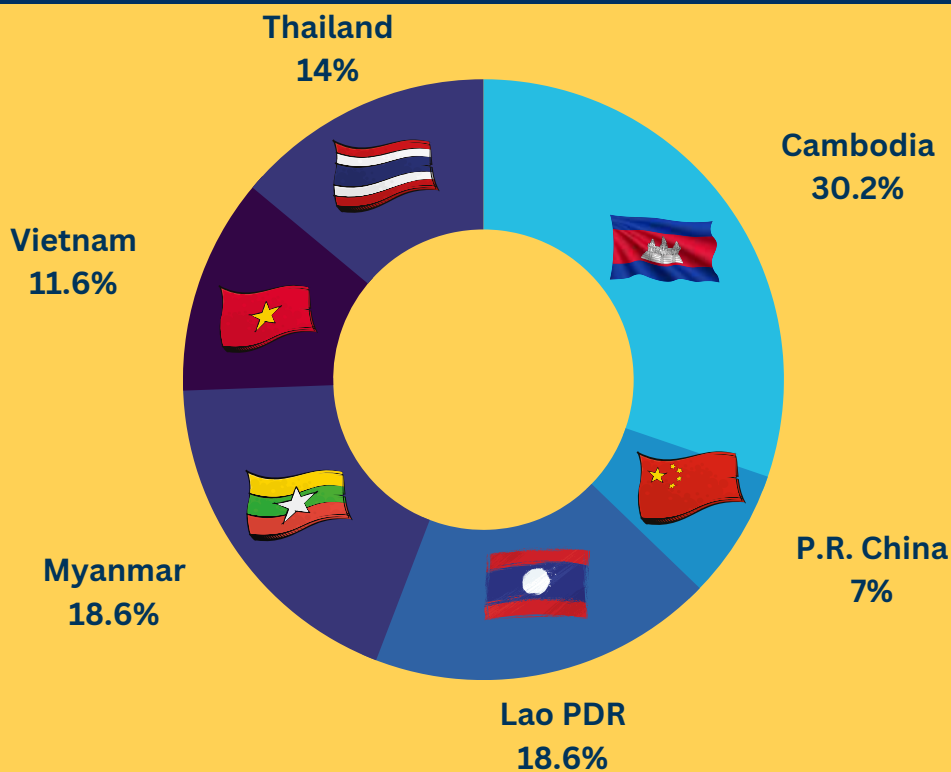
MI aimed to highlight the successes and opportunities barriers to adopting innovative financial solutions in the region. As well as to enable greater financial inclusion across the LM countries, the workshop highlighted how the government could support the employment of new-age technologies such as AI and data analytics in collaboration with a wide array of private sectors and international development organizations.

The objectives of this workshop were as follows:

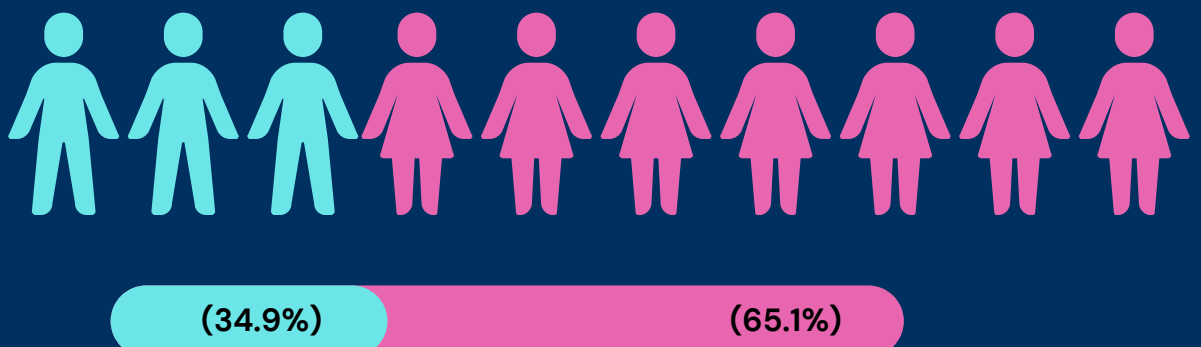
- To highlight the current condition, issues, and challenges associated with the fintech and digital payment inclusion for MSMEs in LM countries.
- To exchange perspectives on required infrastructure and enabling environment to support adopting innovative financial solutions in LM countries.
- To identify future actions to facilitate regional cooperation and collaboration opportunities in fintech by MSMEs in LM countries.

Participants

To facilitate in fostering digital connectivity and regional digital cooperation in the LM countries, the workshop brought about forty-three participants from government agencies, development practitioners, representatives of MSMEs, digital service providers, financial services providers, development organizations, non-governmental organizations (NGOs), and experts in the areas of digital economy and MSMEs development from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam.



The participants consist of fifteen (15) males and twenty-eight (28) females from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam participated in this workshop program.



Program Activities

Part A: Introductory Session



Welcome Remarks

Representative, MI

Mr. Suriyan Vichitlekarn, Executive Director of MI, expressed gratitude to P. R. China for constant support and cooperation. He also encouraged the participants to be conscious of digital technology's benefits for the future. He said, "the digital technology transformation holds enormous potential to support growth, promote innovation, and facilitate connectivity." He stressed that "in the recent year, technology with digital connectivity and e-commerce platform plays an important role as a key driver to connect LM countries and MSMEs sector to domestic and global markets."

Opening Remarks

Representative, P.R. China

Mr. Ke Yousheng, Permanent Representative of P.R. China to UNESCAP and MI Steering Committee Member for P.R. China stated in his opening remarks, "In the context of a new technological revolution and inter-transformation trend, the digital economy is blooming as a new tie of all the time. Particularly in all the subregions, it becomes a key driving force to revitalize world economic growths". He shared that "this second workshop on Digital Connectivity is one of MI activities funded by P.R. China. He is confident that the workshop and the project will be able to contribute and promote the digital transformation and the financial inclusion of MSMEs in the LM countries."



Part B: Program contents

Priority Modules

This workshop prioritizes five sections that provide fintech as an important aspect of digital connectivity for MSMEs and the successes, opportunities, and barriers in the adoption of innovative financial solutions in the region and share good practices in the current state of digital innovation and fintech for the MSMEs in the LM countries.



01. Introduction and Overviews Digital Innovation and Fintech for MSMEs



02. Fintech Revolution in the 21st Century: Policy and Regulatory Responses Targeting MSMEs in the LM Countries



03. Exploring Fintech Solutions for MSMEs toward Financial Inclusion and Economic Recovery in the LM Countries



04. Sharing Experience and Good Practices for Driving the Fintech Digital Transformation in the LM Countries



05. LM Countries Collaboration Opportunities in Fintech for MSMEs in Digital Era

Module 1: Introduction and Overviews Digital Innovation and Fintech for MSMEs

This module draws on an overview of digital innovation and fintech for MSMEs, including the challenges and opportunities in these markets.



Figure 2.2-1: Experts in Module 1 sessions

After the introductory session, Mr. Shigehiro Shinozaki, Senior Economist, Economic Research and Regional Cooperation Department (ERCD) Asian Development Bank, further reiterated what digitalization of MSMEs and digital finance is and highlighted its two components on key forwards of fintech innovation development. Firstly, to promote digitalization of MSMEs which related to promote the use of technology in business operation and administration through business development services, mentoring support, and skills development training for workers. Secondly that promote digital financial services, need to diversify alternative financing options that go beyond traditional bank credit and assist new financing models by regulations include strengthen financial literacy programs with long-term strategic plans.



To set the context, Dr. Sothea Oum, Executive Director, Center for Strategy and Innovation Policy (CSIP) National University of Management, Cambodia, presented and reaffirmed that fintech brings more opportunities for MSMEs to access low-cost financing. He also emphasizes that the pandemic has accelerated the need for digital financial services and highlighted the importance of digital connectivity for MSMEs. The fintech innovation technology has created an opportunity for fintech providers to develop and promote their services and for governments to support their adoption through policy and regulatory measures.

The session concluded with the sharing of expert insights on the importance of fintech inclusion for ASEAN MSMEs in the COVID-19 Environment. Mr. Tiat Jin Ooi, Lead Consultant ERIA E-S-I Knowledge Lab, emphasizes the need for continued investment and support for digital solutions and the importance of promoting fintech inclusion to support the growth of MSMEs with ENGAGE- EMPOWER- EMBRACE.

Module 2: Fintech Revolution in the 21st Century: Policy and Regulatory Responses Targeting MSMEs in LM Countries

This module draws on the importance of policy and regulatory responses in creating an enabling environment for fintech innovation in MSMEs in LM countries.



Figure 2.2-2: Experts in Module 2 sessions

The session started with Mr. Pariwat Kanithasen, Deputy Director, Payment Systems Policy Department, Bank of Thailand, who presented the enormous potential digital payments hold for MSMEs with stated that cross-border payments are a concrete example of how technology can effectively address pain points. Cross-border payments enable MSMEs to engage in international trade and expand their businesses globally. The development of innovative cross-border payment technologies and supportive regulatory and policy frameworks can further enhance the role of cross-border payments for MSMEs. He outlined two types on use cases for cross-border payments: (1) cross-border QR payments and (2) cross-border fund transfers, with real-time execution at relatively lower fees.

Then Ms. Pongsanipa Kamalanavin, Head of Investment at Krungsri Finnovate, Bank of Ayudhya Public Company Limited, gave a short overview of Thailand's fintech market. The e-commerce in Thailand accounts for 52% with the major players like Shopee, Lazada, and Facebook. 97 Thai Fintech firms are in payment, blockchain, insurance, wealth, and accounting. She also covered Thailand's \$41 billion SME sector, where 58% cannot access loans from financial institutions. Fintech startups are currently attempting to help these people avoid becoming a target for shark loans by developing new platforms such as Noburo, the B2B2E lending.



Another view from Ms. Dang Linh Chi, Special Counsel, Baker McKenzie's Hanoi office, highlighted that the Vietnamese government is encouraging fintech to promote a cashless society and extensive financial inclusion. The government plans to promote modern technologies such as e-KYC, Open API, big data, artificial intelligence, blockchain, and cloud computing that support local fintech development. She also mentioned that existing regulations neither define fintech nor a single comprehensive instrument regulating fintech activities. The government is developing projects and drafting rules to regulate this largely unregulated industry.



Figure 2.2-3: Fintech regulators in Vietnam

Later, Prof. Yiping Huang from National School of Development and Institute of Digital Finance, Peking University Beijing, China, presented that China has experienced a significant shortage of financial services for micro-enterprises and low-income individuals, contributing to the rapid growth of fintech in the country. In addition, China's rapid development of digital technology over the past decade and a more tolerant regulatory environment have also played a role in fostering fintech innovation. As a result, China has become a global leader in mobile payments, online lending, digital insurance, online investments, and central bank digital currency. He also highlighted that Alipay and WeChat Pay are leading mobile payment service providers.

Module 3: Exploring Fintech Solutions for MSMEs Toward Financial Inclusion and Economic Recovery in LM Countries

This module draws on practical fintech platforms to illustrate the various solutions available for MSMEs in LM countries.



Figure 2.2-3: Experts in Module 3 sessions



Mr. Pham Hong Quat, General Director National Agency for Technology Entrepreneurship and Commercialization, Ministry of Science and Technology, Vietnam, highlighted that Payment & Mobile Wallets is the top one of fintech in Vietnam total value of e-payments in the country, reached over 12.5 billion USD in 2020, a 23% increase compared to the previous year. Mobile payments accounted for most e-payment transactions, with e-wallets being the most popular payment method. The e-wallet market in Vietnam is highly competitive, with major players such as MoMo, ZaloPay, and ViettelPay dominating the market. It offers many services, including bill payments, money transfers, and online shopping.

01



Mr. Pyay Nyein, Operations Director of 2C2P Myanmar, shared that 2C2P has been operating since 2012 and has gained significant experience in Myanmar's financial landscape. Helping local MSMEs accept payments globally and distribute digital products from local billers. 2C2P has focused on developing innovative solutions that can work within Myanmar's unique financial ecosystem. For example, the company has developed a mobile payment platform called "Easy2Pay" that allows users to make payments using their mobile phones, a popular payment method in Myanmar. Easy2Pay also enables merchants to accept customer payments using QR codes, which can be printed and displayed at the point of sale.

02



Mr. Srihanath Lamsam, CEO of Purple Ventures Co., Ltd., Thailand (Robinhood), explained that Robinhood is a Thailand-grown food delivery platform developed by Purple Venture Co., Ltd., a subsidiary of SCB10X. It aims to support MSMEs by helping them adopt digital platforms and reach customers during the pandemic commendable by providing online ordering and delivery services, digital payment solutions, and marketing support. Robinhood Thailand can help MSMEs overcome some of the challenges posed by the pandemic and support their growth in the digital economy.

03



Mr. Jeremille Raton, a representative from Geniusto, explored Geniusto, a digital-first fintech banking and payments company that offers a range of financial services, including savings accounts, loans, bill payments, and investments. Geniusto's digital platform allows users to access banking services from their mobile devices without the need to visit a physical branch. The platform also makes it easier for MSMEs to track their payments and manage their finances, supporting their growth and success in the digital economy.

Module 4: Sharing Experience and Good Practices for Driving the Fintech Digital Transformation in the LM Countries

This module draws on experience and good practices to drive fintech and support MSMEs' digitalization for post-pandemic sustainability.



Figure 2.2-4: Experts in Module 4 sessions



Ms. Sirinun Jiradilok, SVP of Digital Engagement & Fintech Innovation, UOB Thailand, highlighted the FinLab, UOB's innovation accelerator partnerships with the National Science and Technology Development Agency (NSTDA), Office of SME Promotion (OSMEP), and Digital Economy Promotion Agency (DEPA), provides capacity building through the Smart Business Transformation Programme (SBTP) helps MSMEs in Thailand to innovate and transform by implementing digital solutions. The SBTP is a comprehensive program that provides SMEs with training, mentorship, and resources to help them embrace digital technologies and transform their businesses.



Mr. Chetaphan Siridanupath, Senior Executive, Kasikorn Business Technology (KBTG), explained that KBTG is determined to be a key mechanism in developing Thailand's digital economy and driving KBank to become the market leader in providing comprehensive digital banking solutions, as well as facilitating tech startups' operations. KBTG recognizes the importance of collaboration with tech startups and other stakeholders in the ecosystem to drive innovation and develop new solutions to address existing market gaps.



Mr. Roy Lai, Founder & CEO, InfoCorp Technologies, explained that InfoCorp is a blockchain technology company that combines FinTech and AgriTech to solve the financial inclusion problem. Then he also highlighted the success story of integrated FinTech and AgriTech Technologies for Inclusive Financial Services in Myanmar. The FarmTrek platform was successfully piloted with two Myanmar government agencies and launched in 2019. Its innovation has been acknowledged as one of 10 winning business models for women entrepreneurs, co-funded by the United Nations to improve access to finance for Women micro, small and medium enterprises (MSMEs) via the UN FinTech Innovation Fund.



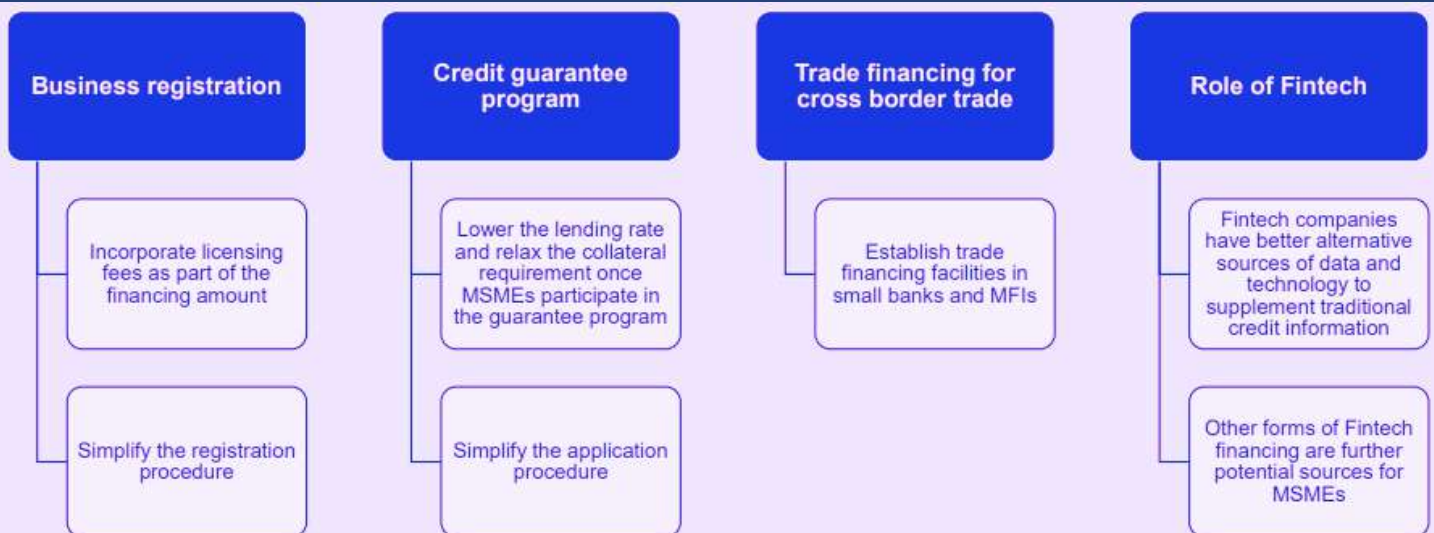
**Tokenizing
Livestock**
For Financial Inclusion



Mr. Chonladet Khemarattana, President, Thai FinTech Association, revealed that Fintech demonstrates the most potential for increasing financial access for MSMEs, like alternative forms of finance, such as online peer-to-peer (P2P) lending platforms and digital payments. P2P lending platforms may also prove helpful but remain to empower capable MSMEs on required relatively known digital literacy on more complex fintech solutions. He summarized that digital financial services are faster, more efficient, and typically cheaper than traditional financial services. Therefore this is an opportunity for MSMEs to reach the market, especially during a pandemic.



Mr. Sanjay Kalra, Group Head and Lead Economist, Ms. Vanne Khut, Economist, and Ms. Chunyu Yang, Associate Economist from the ASEAN+3 Macroeconomic Research Office (AMRO), shared experiences from the technical assistance program in promoting Fintech development to achieve financial inclusion in Cambodia and pointed out that access to financing is still a major constraint for MSMEs. The presentation confirmed that MSMEs still need help accessing financing composed to financial and digital illiteracy, cybersecurity threats, and inconvenience and confusion among similar service providers. Then, AMRO representatives concluded session that with adequate policy support and risk management, the fintech ecosystem could be a game changer in enhancing financial inclusion in Cambodia during and beyond the COVID-19 pandemic.



Source: AMRO staff

Figure 2.2-6: Government policies to enhance MSMEs financing in Cambodia

Module 5: Lancang–Mekong Countries Collaboration Opportunities in Fintech for MSMEs in Digital Era

This module draws on the importance of existing regional and cooperative agreements to promote the digitalization of MSMEs and further collaboration opportunities that contribute robust digital economy.



Figure 2.2-5: Experts in Module 5 sessions



RCEP Opportunities

Mr. Sithanonxay Suvannaphakdy, Lead Researcher, ASEAN Studies Centre, ISEAS–Yusof Ishak Institute (ISEAS), Singapore, said that the Regional Comprehensive Economic Partnership (RCEP) agreement would help boost local industries, especially by making it easier for MSMEs to join the regional value chain and by possibly helping to close the digital connectivity gap. The discussion also brought up the potential benefits of the RCEP agreement for MSMEs, such as improved access to digital technologies and digital trade platforms, which help MSMEs expand their market reach, increase efficiency, and reduce costs, improving their competitiveness and promoting growth.



Areas for Regional Cooperation

Ms. Cyn-Young Park, Director Regional Cooperation and Integration Division, Economic Research and Regional Cooperation Department (ERCD), Asian Development Bank, provided a summary of the proposed actions developed for policymakers and regulators through areas for Regional Cooperation as;

- Technology Advice and Solutions to facilitate business-to-business partnership
- Policy support for startups to bolster the capacity of MSMEs and startups
- Digital payment platform companies can gain enormous market power and stifle competition with the amount of data they possess, which they can leverage to promote other services.
- Cyber risk issues cross-border taxation, data privacy and localization, data protection and cybersecurity, and illicit fund flows.



Public Private Partnership for Promoting Fintech and Digital Payment Inclusion for MSMEs

Mr. Paul Luchtenburg, Country Technical Lead, UNCDF (Myanmar), emphasized that public-private partnerships are essential for promoting fintech and digital payment inclusion for MSMEs in Myanmar. By collaborating and tailoring solutions to the specific needs of MSMEs, stakeholders can help to create a more inclusive and accessible financial ecosystem that supports the growth and development of MSMEs in Myanmar. He also emphasized on keys for partnership positioning as;



Investment capital

Investments to promote FinTech and Digital payment inclusion.



Data capital

Increasing Data availability and lowering cost of acquisition and use for both MSMEs and Financial Service Providers.



Digital capital

Ensuring digital led initiatives first, that crosses finance boundaries and leverages on regional networks and platforms.



Innovation capital

Creating enabling innovation environment for greater opportunities for all.



Central Bank Digital Currencies (CBDC)

Dr. Oriol Caudevilla, FinTech Advisor and Co-Leader of the CBDC and Financial Inclusion Working Groups at the Global Impact FinTech Forum (GIFT), further reiterated what CBDC is and highlighted that CBDC could be the entry point to individuals and MSMEs with greater financial inclusion and access to financial services. A CBDC could help those in the informal economy build a credit history based on their payment behavior and allow them to access new financial products, from lending and savings to investments and insurance.



Accelerating Trade Digitalization to Support MSME Financing

Mr. Deepesh Patel, Editorial Director, Trade Finance Global (TFG), explained that digital technologies, from cloud computing to APIs, the internet of things, artificial intelligence, and distributed ledger technologies open new opportunities and leverage to facilitate MSME financing. Then, he highlighted that digitalization requires more than simply technology. It requires an enabling regulatory environment. Policy-makers, technologists, practitioners, bankers, and all other stakeholders must collaborate to devise, agree, and execute a roadmap to catalyze action. Finally, he concluded the session with outlined five recommendations on what still needs to be done to bring the benefits of digital technologies to MSMEs;



Develop globally accepted standards.



Develop a common framework on how to leverage data to assess financing risk.



Create an enabling regulatory framework.



Create a trusted Global digital identity system for companies.



Bridge the digital divide and build MSME skills.

Program Evaluation

The course employed after event evaluation method which aimed to assess the achievement of the workshop against participants' expectations. The organizer also aimed to get feedback and inputs for course improvement in the future. At the conclusion of the workshop, participants were given an online survey and asked to rate, on a scale of 1 to 5, how relevant they found the workshop improve their skills, how engaging they found the workshop, and how satisfied they are with what they learned. A standardized set of questionnaires was used including both closed- and open-ended questions on three major indicators:

Key Indicator	Questions	Key measure
1- Overall level of satisfaction on the program	How relevant they found the program improve/ useful and overall satisfaction	Overall relevance and possibility for future application of this program
2- Level of satisfaction on project design and contents	How satisfied participants are with project cycle	Overall content covered in the project cycle and interaction among participants are appropriate
3- Level of satisfaction on services and administration support from MI	How satisfied participants are with what support, facilitation and coordination from MI.	Overall administration, facilitation and coordination are appropriate
4- Level of satisfaction on resource persons	How satisfied participants found knowledgeable and expertise about the topics	The experts are knowledgeable about the topics and well prepared

Level of Satisfactory

Here, the results from participants were given an online survey and asked to rate.

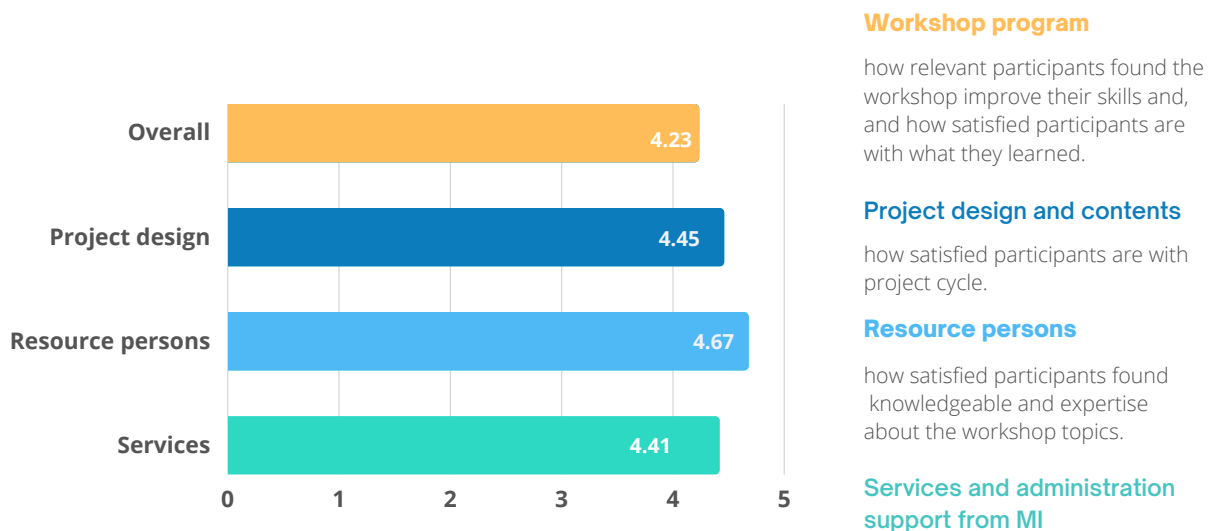


Figure 2.2-7: Level of satisfactory on online workshop on "Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang-Mekong Countries" on March 28-April 1, 2022

Based on the results, the average rating for participants' overall level of satisfaction on the program is 4.23 showing that the participants were satisfied with the overall course content and express more that the content is practical and relevant to digital connectivity agenda. In term of services and administration support from MI, average rating is 4.41 showing that participants were keen satisfied with overall administration and coordination support in order to obtaining new knowledge and skills. As well as levels of satisfaction on project design and contents, average rating is 4.45. Lastly, participants were asked to assess the resource persons in terms of technical qualifications, cooperation and communication with participants, and the results showing that highly satisfied with resource person with average rating is 4.67.

 **89%**

In total, eighty-nine percent of respondents said they were mostly satisfied with overall of workshop program

Key Take Aways

Through the online workshop, the participants gained new perspectives on digital technology has demonstrated its potential to transform money, payments, and finance within a growing MSMEs' digital transformation.

The five-day workshop provided the valuable opportunity for participants to exchange ideas, explore fintech solutions for MSMEs and discuss fintech solutions, mechanisms, and implementation challenges faced by MSMEs in LM countries. The key takeaways from this workshop are as follows:



01. The workshop achieved the three objectives that were described at the outset

The objectives of the workshop demonstrate a new technologies and innovative approaches to support digital finance in MSMEs in LM countries, with a focus on addressing key challenges and identifying concrete solutions and actions for regional cooperation.



02. The participants by and large expressed their satisfaction

The satisfaction expressed by the participants of the workshop suggests that the event was well-designed and provided valuable insights, best practices, and solutions for promoting digital connectivity and fintech innovation in MSMEs. The participants expressed that this event brought together experts from various fields to share their experiences and best practices on fintech solutions to accelerating trade digitalization to support MSMEs financing in LM countries.



03. The participants expressed interest in further courses on digital financial services (DFS)

The participants found the workshop helpful and felt they need more in-depth knowledge and skill training on DFS to fully understand and bridge them benefits of digital technologies.

Recommendations

Building on the knowledge gained during the five-day workshop, enhancing the participants' understanding and equipping participants with fintech solutions and digital payments. In wrapping up the workshop, the organizing team summarized key points covered in the workshop integrated with component 1 research findings. There are recommendations for learning more specific topics below;

Priority 1: Empowering MSMEs on DFS

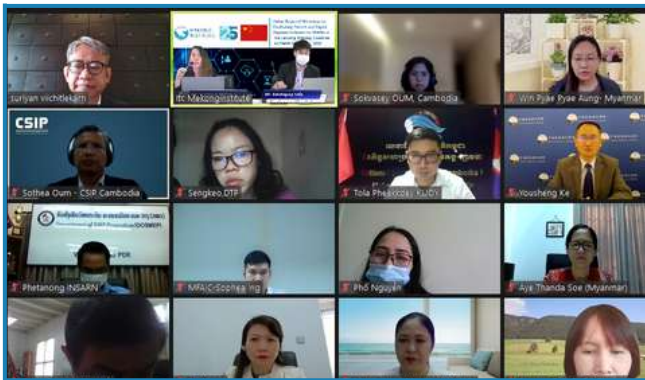
- Financial digitalization has emerged as a potential solution for enhancing MSMEs' access to finance and responding to liquidity issues, particularly during times of crisis. Empowering MSMEs on DFS can leverage digital technologies and platforms to access new funding sources, manage their finances more efficiently, and reach new customers through digital channels.

Priority 2: Exploring Digital Finance Platforms

- Providing a more streamlined and accessible platform to connect MSMEs to access financial support. New and innovative platforms to emerge that can better meet the unique needs and circumstances of MSMEs, particularly in LM countries where financial inclusion remains a significant challenge.

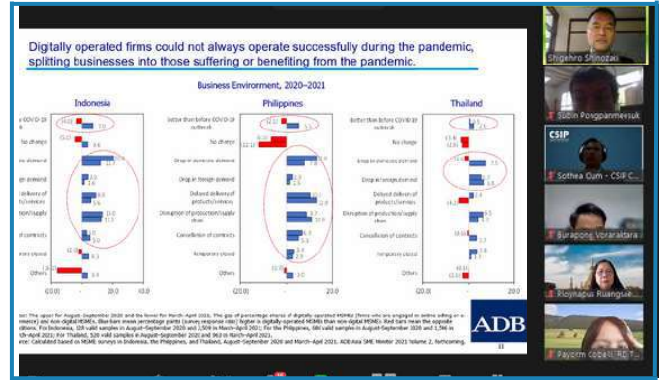
Event

Highlights



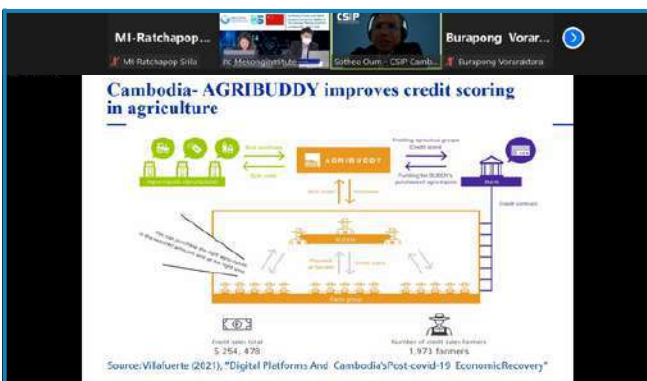
001

Opening session: Welcome Remarks by Mr. Suriyan Vichitlekarn, Executive Director, MI and Opening Remarks by Mr. Ke Yousheng, Permanent Representative of China to UNESCAP and Mekong Institute Steering Committee Member for China.



002

Session on Overviews on digital innovation and Fintech for MSMEs in Asia and the Pacific: post Covid-19 Prospect.



003

Session on Payment Aspects of Financial Inclusion in the Fintech Era.

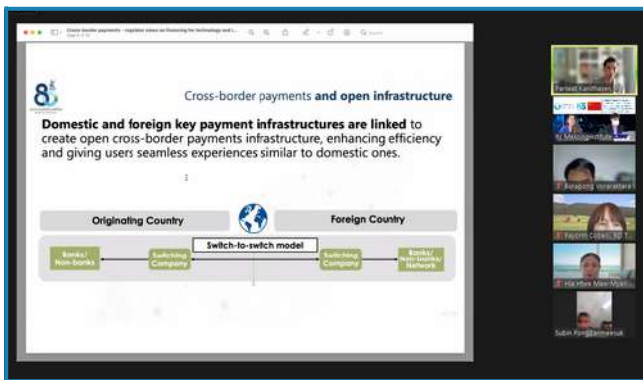


004

Session on Fintech Inclusion for ASEAN MSMEs in a COVID-19: Perspective and Lessons from ERIA.

Event

Highlights



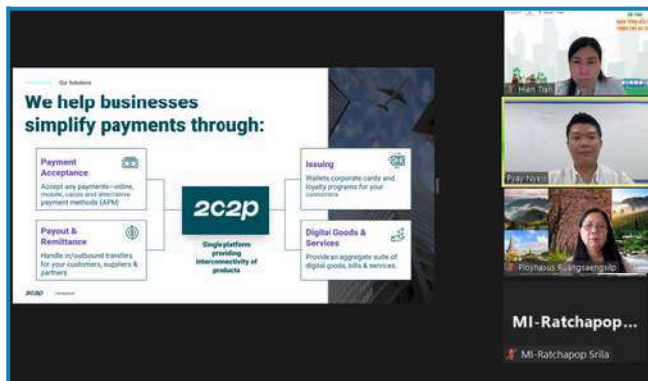
001

Session on Cross-Border Payments: Regulator Views on Financing for Technology and Innovation-Driven MSMEs.



002

Session on Vietnam's Evolving Regulatory Framework for Fintech.



003

Session on Exploring 2C2P: Payment Gateway in Myanmar.



004

Session on Digital and Payments Transformation: Robinhood Platform Supporting MSMEs.

Tokenizing the Livestock

The FarmTrek Tag is a physical tamper-proof RFID tag that can be attached permanently to the ear of the cattle. This tag cannot be detached without destroying the chip. The tag cannot be cloned and is counterfeit-proof.

FarmTrek Mobile is an application designed to work on NFC-enabled smartphone that contains the farmer's identity. This application is used for issuing digital tokens.

The tokens are issued on a private blockchain into the farmer's wallet.

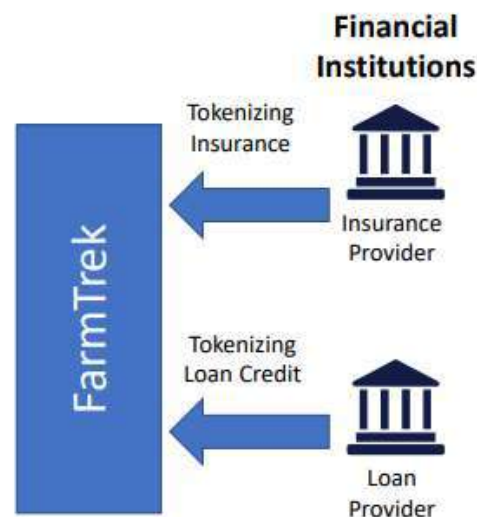
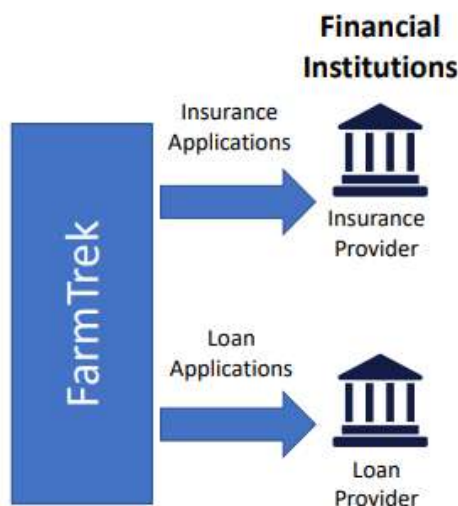
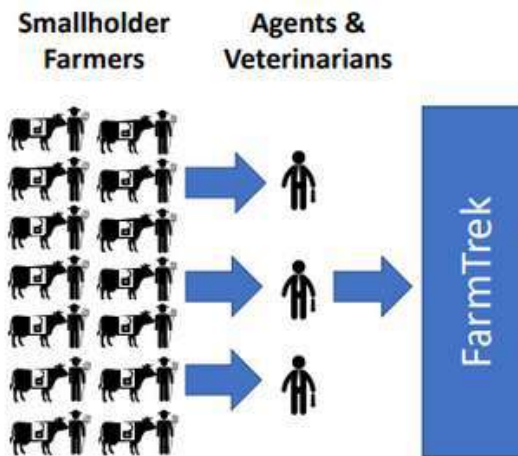
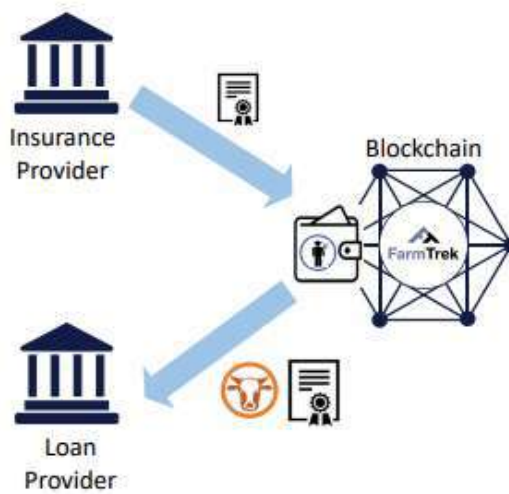
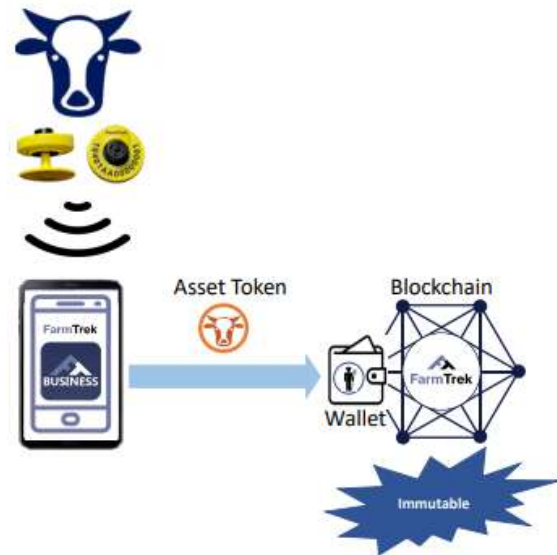


Figure 2.2-8: FarmTrek, a platform that uniquely combines the livestock and financial services ecosystems to enhance the livestock value chain and bring new financial services to smallholder livestock farmers, developed by InfoCorp Technologies.

Appendixes:

Component 2.2

Appendix B:

- Appendix B-1: Program Agenda
- Appendix B-2: Participants Directory
- Appendix B-3: Resource Person

Part IV: Component 2.3



2022

Component 2.3 Activity Report



ONLINE REGIONAL WORKSHOP

**Advancing Financial Access and
Support Policy to Empower MSMEs'
Digitalization for Inclusive Growth
in the Lancang-Mekong Countries**

June 20-22, 2022

INTRODUCTION



**MEKONG
INSTITUTE**

Objectives

This is the third workshop conducted under Component-2. Based on research findings and recommendations from Components 2.1 and 2.2, emphasizing digital financial access, the 3-day workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" was organized on June 20-22, 2022. Since the pandemic is ongoing, more strategic policy interventions are needed to support the MSME sector and facilitate its recovery. In response to it, governments and private sectors, including traditional lenders and fintech firms, have played a leading role in assisting MSMEs throughout the crisis by quickly introducing a wide range of policy and regulatory measures to support MSMEs financially. Some countries have effectively leveraged digital technology and public data sharing to serve MSMEs through various financing schemes better.

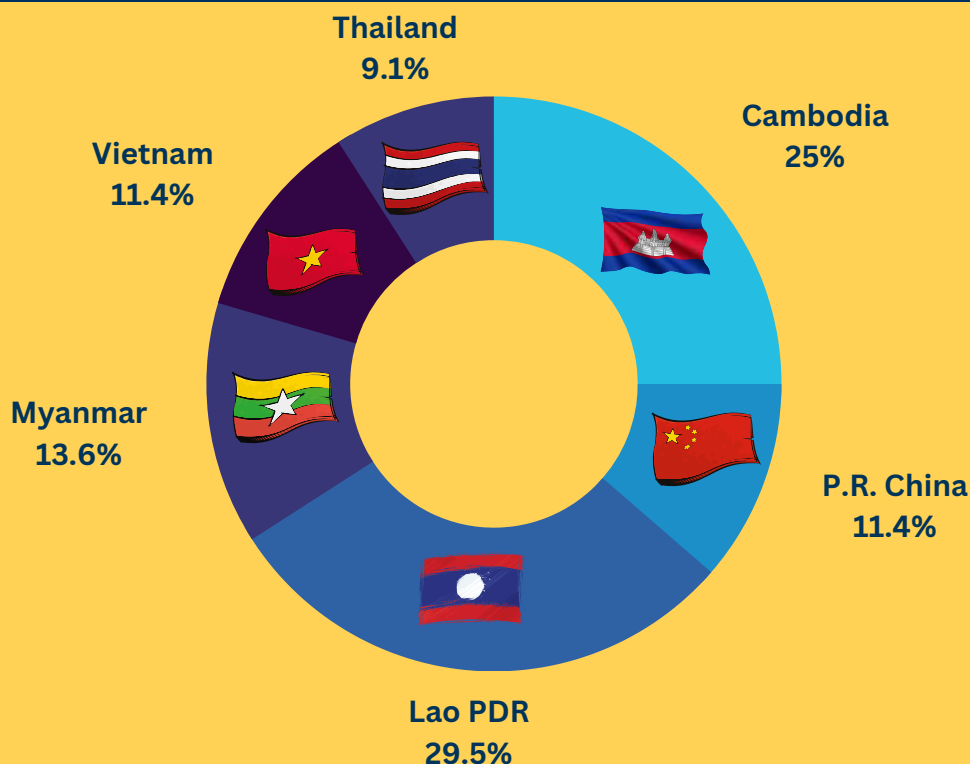
In order to facilitate MSMEs' digital connectivity by sharing insights from the experts, the workshop aimed to discuss solutions to close the digital and financing gap among MSMEs in LM countries.

The objectives of this workshop were as follows:

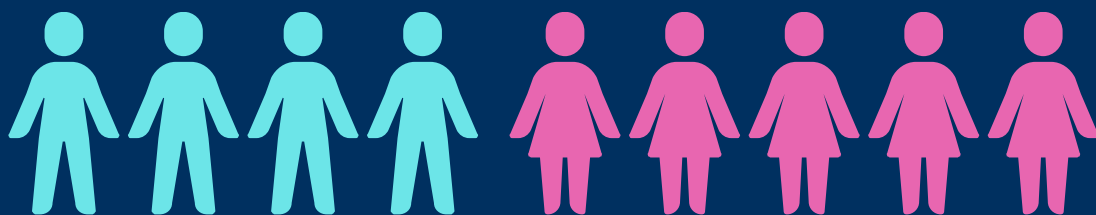
- To highlight the progress and challenges of financial inclusion for MSMEs in LM countries.
- To exchange perspectives on supportive policies/regulatory environment and financial ecosystem to accelerate the digital transformation of MSMEs in LM countries.
- To identify possible actions to enhance regional cooperation and collaborative opportunities in facilitating a conducive financial ecosystem for MSMEs in LM countries.

Participants

To facilitate in fostering digital connectivity and regional digital cooperation in the LM countries, the workshop brought about forty-four participants from government agencies, development practitioners, representatives of MSMEs, digital service providers, financial services providers, development organizations, non-governmental organizations (NGOs), and experts in the areas of digital economy and MSMEs development from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam.



The participants consist of twenty-one (21) males and twenty-three (23) females from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam participated in this workshop program.



(47.7%)

(52.3%)

Program Activities

Part A: Introductory Session



Welcome Remarks

Representative, MI

Mr. Suriyan Vichitlekarn, Executive Director of MI, expressed gratitude to P. R. China for constant support and cooperation and welcomed participants to the workshop. Then, he emphasized that this workshop was paid on discuss critical themes for advancing financial access and the determinants that could facilitate growth of digital financial services by highlighting some of the key challenges faced, and the possible solutions to address them in consequence of the COVID-19 pandemic.

Opening Remarks

Representative, P.R. China

Mr. Ke Yousheng, Permanent Representative of P.R. China to UNESCAP and MI Steering Committee Member for P.R. China stated in his opening remarks, "we need to strengthen government policy support and financial investment. Digital transformation of SMEs requires high costs of technological upgrading, which may become barriers to digitalization. Governments should take SMEs' digital development into account in the overall national development plan and establish diversified and multi-channel financing mechanisms to provide SMEs with more practical and low-cost digital products and services, and help SMEs promote technological innovation and enhance competitiveness".



Part B: Program contents

Priority Modules

This workshop prioritizes three sections that provide new innovative digital technologies for financial access as an important aspect of digital connectivity for MSMEs' digitalization and financial inclusion.



01. The Emergence of New Digital Technologies for Financial Inclusion and MSME Financing in the Lancang-Mekong Countries



02. Selected National Financial Inclusion Strategies: Key Benchmark for Enhancing MSME Access to Finance in the Lancang-Mekong Countries



03. Accelerating Action Towards Financial Inclusion: Public Private Sector Perspectives on Collaboration Opportunities for MSMEs in Digital Era

Module 1: The Emergence of New Digital Technologies for Financial Inclusion and MSME Financing in the LM Countries

This module draws on how new digital technologies are transforming the financial sector, with a particular focus on how these technologies promote financial inclusion and support MSME financing.



Figure 2.3-1: Experts in Module 1 sessions



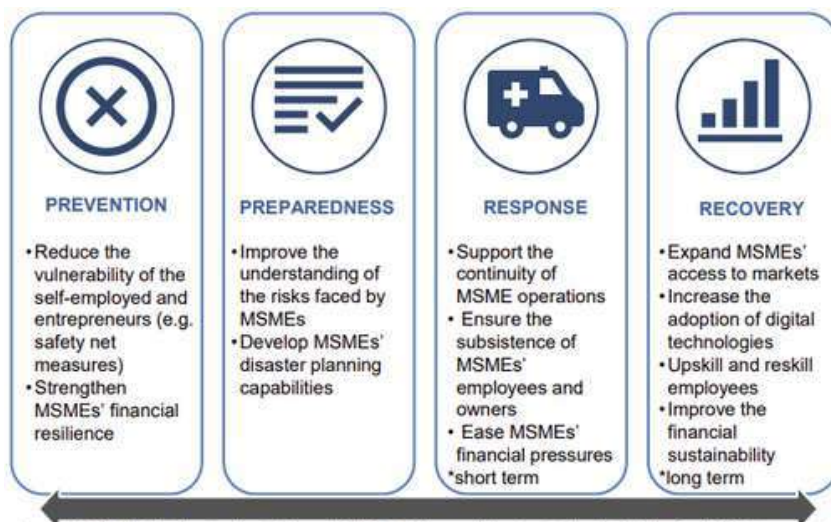
After the introductory session, Mr. Alberto Isgut, Acting Section Chief of Financing for Development Section UN-ESCAP, further reiterated on pandemic's effect on MSME finance and provided recommendations for a post-crisis agenda for MSME financing and included strategies for promoting financial inclusion, improving access to finance for MSMEs, and addressing the regulatory and institutional barriers that can hinder MSME financing. He summarized digitalization and the rise of fintech as the potential to 'build back better' to align MSME financing better. He mentioned that these are important areas that MSME finance policymaking must address.

Mr. Matin Mohdari, Strategy Director, Tech For Good Institute, shared 3 key areas where technology, and the innovation borne out of the digital economy can help overcome long standing barriers to growth faced by MSMEs, and better strengthen their resilience for the future:

- ↗ Digital Financial Services through innovations in fintech can provide loans and other microfinance services to MSMEs for accelerated growth via alternative credit risk modeling and low-cost, scalable digital channels.
- ↗ Supply chain pain points can be alleviated with the use of digital platforms allowing MSMEs to better plan and replenish conveniently at any time, without having to face closure or downtime.
- ↗ Digital platforms can help MSMEs diversify by helping to expand their customer base beyond their original geographical range, and help identify new areas of demand.



Capping off the session, Ms. Izniza Afzan Mustafa Albakri, Senior Officer, Enterprise Development, ASEAN, summarized that digitalization creates a range of innovative financial services for MSMEs. Fintech is becoming increasingly central in the SME finance landscape and an enabler for digital inclusion. Then she highlighted areas that government needs to address:



Source: ASEAN. 2022. *Enhancing the Resilience of MSMEs to Crises and Disasters: Regional Guidelines for ASEAN Governments*

- ↗ Digital-ready environment: Ensure legal and regulatory frameworks are digital-ready by reviewing and introducing the necessary regulations.
- ↗ Experiment: Spur innovation through incubators and sandboxes.
- ↗ Capacitate: Enhance MSMEs' capacities and confidence to adopt digital financing & for innovative startups to grow.
- ↗ Engage: Create public-private partnerships to leverage private sectors' resources and network.





Module 2: Selected National Financial Inclusion Strategies: Key Benchmark for Enhancing MSME Access to Finance in the LM Countries

The module draws on national strategies from different stakeholders in promoting financial inclusion, including governments, financial institutions, development partners, and other relevant actors.



Figure 2.3-2: Experts in Module 2 sessions

Mr. Sebastian Cortes-Sanchez, Deputy Director, Asian Trade Centre, started the module with focused on finding the best approaches to public-private actions to enable MSMEs' digitalization and access to finance. Key points made include:

 <p>Access to finance is the second most cited obstacle facing MSMEs to growth.</p> <ul style="list-style-type: none"> Almost 50% of MSMEs had less than a month or just a month of cash reserves. Nearly 30% of MSMEs expected that they would have to lay off 50% or more of their workers. Only 35% were confident they would not have to lay off any staff. 	 <p>By supporting MSME associations, groups, and communities, governments can create effective channels to engage and assess the needs of MSMEs.</p> <p>MSMEs are more likely to seek assistance from and engage with communities that they value and trust.</p>
 <p>Governments can deploy scalable and cost-effective MSME financial inclusion programs through existing e-commerce platforms.</p> <p>MSMEs are more likely to engage and succeed in platforms with lots of buyers and where they can access complementary logistics, financial and e-commerce services.</p>	 <p>Governments should support mentorship networks between MSMEs to address information and skills gaps preventing underserved SME populations.</p> <p>MSMEs often learn the most, not from an online course but from other SMEs that have gone through similar challenges and experiences.</p>

SELECTED NATIONAL FINANCIAL INCLUSION STRATEGIES

	<p>Cambodia: National Bank of Cambodia (NBC)</p> <p>Mr. Heng Bomakara, Deputy Director General of Banking Supervision, NBC, highlighted the national strategy for financial inclusion, which focuses on six priority areas:</p> <ul style="list-style-type: none"> • promoting savings • promoting innovative lending products to MSMEs • expanding payment system capacity • expanding insurance market • strengthening the capacity of regulators • increasing consumer protection and transparency.
	<p>China: World Economic Forum (WEF)</p> <p>Ms. Yan Xiao, Project Lead, Digital Trade, WEF, highlighted the policy measures implemented to create a supportive environment for the fintech ecosystem in China, including key policy measures:</p> <ul style="list-style-type: none"> • access: basic infrastructure (electricity; internet access) • interoperability: interoperable with cash/ between traditional FIs and fintech • trust: cybersecurity & data privacy • innovation: government adoption of innovation • regulatory reform: legal framework to recognize paperless transactions
	<p>Lao PDR: Department of Small and Medium Enterprise Promotion (DOSMEP)</p> <p>Mr. Sa Siriphong, Deputy Director General, DOSMEP, Ministry of Industry and Commerce, highlighted that DFS is in its early stages in Lao PDR. The government recognizes the significance of mobile money and agents for improving financial inclusion. The Financial Inclusion Roadmap prioritizes improving the payments infrastructure and its eco-system via mobile money and DFS. The four core areas of intervention under this priority are:</p> <ul style="list-style-type: none"> • strengthening the regulatory framework • payment infrastructure improvements • pilots on mobile money, strengthening agent networks • increased interoperability
	<p>Myanmar: MaximaxSolution Corporate Advisory</p> <p>Mr. Than Aung, CEO & Chief Capability Officer, MaximaxSolution Corporate Advisory, Myanmar, highlighted that government has already taken steps to support specific industries such as the emergency loan scheme for SMEs and the textile and tourism industries but available financing options are limited. To enable financial inclusion, require not only financial products and services but also financial education, management training, value chain support, and access to relevant markets and networks to nurture the success of their businesses.</p>
	<p>Vietnam: Vietnam Chamber of Commerce and Industry (VCCI)</p> <p>Mr. Nguyen Duc Binh, Director of SMEPC, VCCI, highlighted that the government's proactive approach to innovation and support in digital banking also acts as a prominent contributor to industry growth. Government agencies like the National Technology Innovation Fund and the Fintech Steering Committee have worked to create a welcoming environment for foreign start-ups in the fintech sector.</p>

Module 3: Accelerating Action Towards Financial Inclusion: Public-Private Sector Perspectives on Collaboration Opportunities for MSMEs in Digital Era

The module draws on the perspectives and experiences of public and private sector stakeholders regarding the role of collaboration in promoting financial inclusion for MSMEs.



Figure 2.3-3: Experts in Module 3 sessions



Action 1: Evidence-based Research Findings from ADBI

Dr. John Beirne, Vice Chair of Research at the Asian Development Bank Institute (ADBI), provided an overview of research findings on fintech in seven ASEAN nations. Start-ups and SMEs heavily relied on digital lending and capital-raising channels during the pandemic, and the implications of the findings suggested that policies promoting Fintech innovation, financial inclusion, and digital financial literacy should be strengthened. In order to ensure that the post-pandemic fintech environment is efficient and secure and can minimize risks related to consumer protection, financial stability, and cybersecurity, he also emphasized crucial structural changes required from a policy and regulatory perspective.



Action 2: Public Private Joint Programme to Accelerating Innovative Financing Tools

Mr. Paul Martin, Regional Technical Advisor, UNCDF, highlighted on partnership project among the UN Resident Coordination Office (RCO), Ministry of Economy and Finance (MEF), Cambodia UNCDF, UNDP, Multi-Partner Trust Fund (MPTF) COVID Fund, and IOM through continued South-South partnerships in establishing a national credit guarantee scheme (CGCC), a first for the country, to provide low-cost and reliable financing to MSMEs particularly women-owned enterprises innovative financing tools and mechanisms, to unlock transformations required in building forward better for post-COVID.



Action 3: Private Sector Innovative Financing Platform

Mr. Vorapon Ponvanit, Co-founder and CEO, Peer Power Platform Co., Ltd, highlighted an innovative crowdfunding financing platform from PeerPower which is company's core mission is to provide affordable and accessible financing options to underserved businesses in Thailand, particularly those in asset-light sectors such as e-commerce, logistics, and services. Through its online platform, PeerPower offers a range of financial products and services, including working capital loans, invoice financing, and supply chain financing.

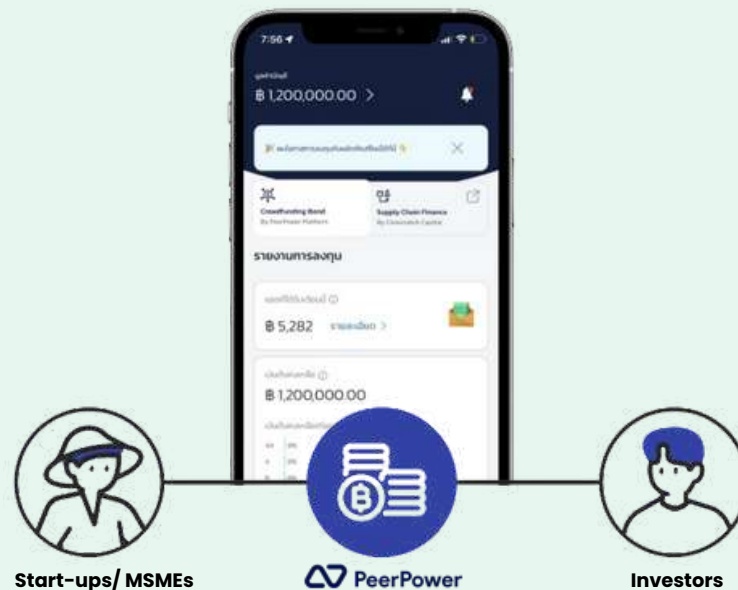


Figure 2.3-4: PeerPower crowdfunding financing platform.



Action 4: Region Cooperation Framework: The ASEAN Comprehensive Recovery Framework (ACRF)

Mr. Veerapong Malai, Director General, OSMEP, Thailand, highlighted the ASEAN Access platform, in collaborating partners of ACCMSME together with ASEAN-BAC, OSMEP, and GIZ launched under the ASEAN Comprehensive Recovery Framework (ACRF) recognized digital connectivity to promote regional connectivity and economic recovery as an important tool in this regard as it provides MSMEs with access to digital resources and tools that can help them to expand their businesses and connect with potential partners and customers in the region.

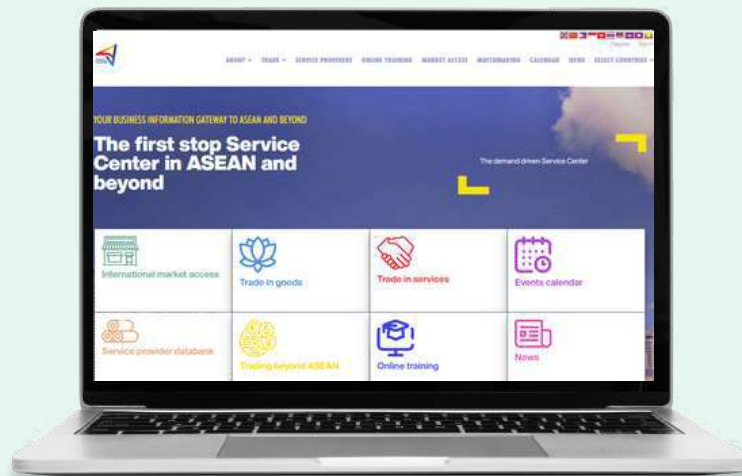


Figure 2.3-5: The interface of the ASEAN Access portal.

Program Evaluation

The course employed after event evaluation method which aimed to assess the achievement of the workshop against participants' expectations. The organizer also aimed to get feedback and inputs for course improvement in the future. At the conclusion of the workshop, participants were given an online survey and asked to rate, on a scale of 1 to 5, how relevant they found the workshop improve their skills, how engaging they found the workshop, and how satisfied they are with what they learned. A standardized set of questionnaires was used including both closed- and open-ended questions on three major indicators:

Key Indicator	Questions	Key measure
1- Overall level of satisfaction on the program	How relevant they found the program improve/ useful and overall satisfaction	Overall relevance and possibility for future application of this program
2- Level of satisfaction on project design and contents	How satisfied participants are with project cycle	Overall content covered in the project cycle and interaction among participants are appropriate
3- Level of satisfaction on services and administration support from MI	How satisfied participants are with what support, facilitation and coordination from MI.	Overall administration, facilitation and coordination are appropriate
4- Level of satisfaction on resource persons	How satisfied participants found knowledgeable and expertise about the topics	The experts are knowledgeable about the topics and well prepared

Level of Satisfactory

Here, the results from participants were given an online survey and asked to rate.

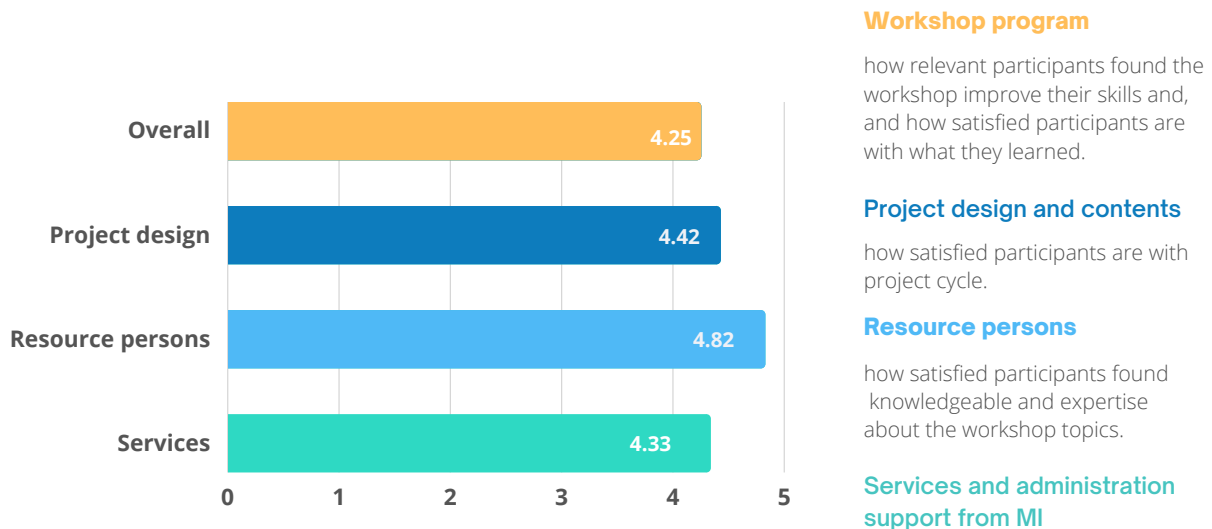


Figure 2.2-7: Level of satisfactory on online workshop on "Advancing Financial Access and Support Policy to Empowering MSMEs for Digitalization Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Based on the results, the average rating for participants' overall level of satisfaction on the program is 4.25 showing that the participants were satisfied with the overall course content and express more that the content is practical and relevant to digital connectivity agenda. In term of services and administration support from MI, average rating is 4.33 showing that participants were keen satisfied with overall administration and coordination support in order to obtaining new knowledge and skills. As well as levels of satisfaction on project design and contents, average rating is 4.42. Lastly, participants were asked to assess the resource persons in terms of technical qualifications, cooperation and communication with participants, and the results showing that highly satisfied with resource person with average rating is 4.82.

 **89%**

In total, eighty-nine percent of respondents said they were mostly satisfied with overall of workshop program

Key Take Aways

Through the online workshop, the participants gained new perspectives on new digital technologies for MSME financing and its potential to financial inclusion, and public-private partnerships efforts to promote DFS within a growing MSMEs' digital transformation.

The three-day workshop provided valuable opportunity for participants to exchange ideas, explore DFS for MSMEs and discuss solutions, mechanisms, and implementation challenges faced by MSMEs in LM countries. The key takeaways from this workshop are as follows:



01. The workshop achieved the three objectives that were described at the outset

The objectives of the workshop demonstrate a new technologies and innovative approaches to support digital finance in MSMEs in LM countries, with a focus on addressing key challenges and identifying concrete solutions and actions for regional cooperation.



02. The participants by and large expressed their satisfaction

The satisfaction expressed by the participants of the workshop suggests that the event was well-designed and provided valuable insights, best practices, and solutions for financing access in MSMEs. The participants expressed that this event brought together experts from various fields to share their experiences and best practices on fintech solutions to accelerating alternative digital financing options to support MSMEs' digitalization in LM countries.



03. The participants expressed interest in further courses on alternative digital financial products

The participants found the workshop helpful and felt they need more in-depth knowledge and skill training on digital financial products and mechanisms based on fintech such as P2P lending, crowd-funding platforms, and Equity Fund.

Recommendations

Building on the knowledge gained during the three-day workshop, enhancing the participants' understanding and equipping participants with digital technologies for MSME financing. In wrapping up the workshop, the organizing team summarized key points covered in the workshop integrated with component 1 research findings. There are recommendations for learning more specific topics below;

Priority 1: Empowering MSMEs on Digital Financial Products

- Access to finance remains a key challenge for MSME growth in the LM countries, providing MSMEs with technology support and assistance, through pooling of capacity building programs on fintech and alternative sources of finance and its options will strengthen their sustainability in a post-pandemic environment.

Priority 2: Connecting MSMEs with Knowledge Networks

- Providing MSMEs with knowledge networks through cooperation programmes, digital innovation hubs, centres of excellence, will assist them in digitalization process.

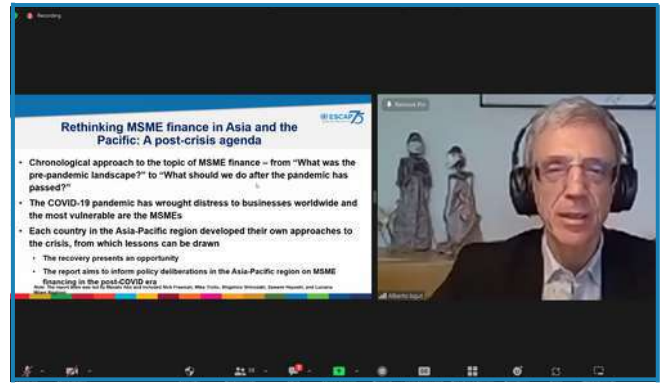
Event

Highlights



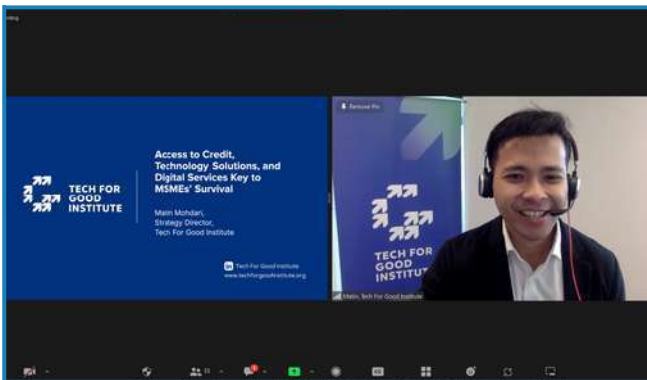
001

Opening session: Welcome Remarks by Mr. Suriyan Vichitlekarn, Executive Director, MI and Opening Remarks by Mr. Ke Yousheng, Permanent Representative of China to UNESCAP and Mekong Institute Steering Committee Member for China.



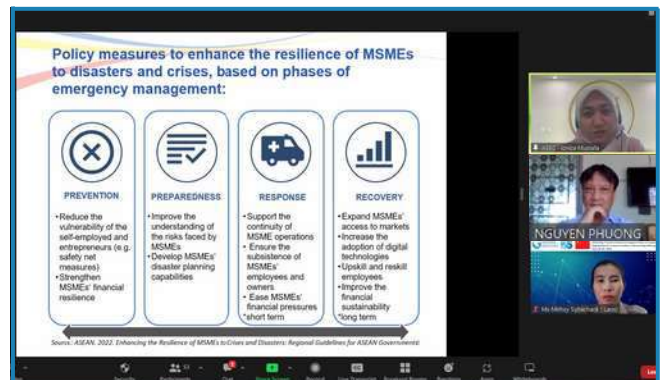
002

Session on Rethinking MSME Finance in Asia and the Pacific: A Post-Crisis Policy Agenda.



003

Session on Access to Credit, Technology Solutions, and Digital Services Key to MSMEs' Survival.

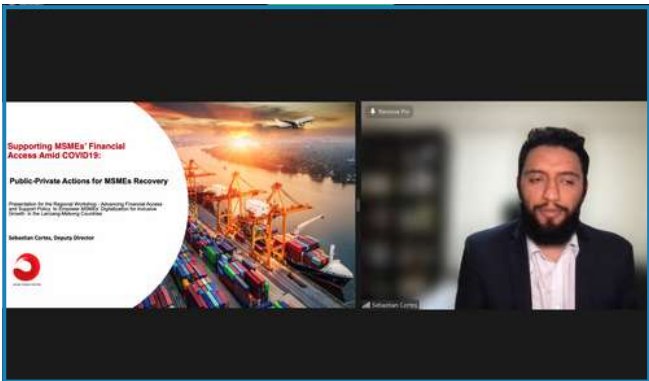


004

Session on Solutions on Access to Finance: Policy Responses to boost MSMEs' Resilience in the Post COVID-19.

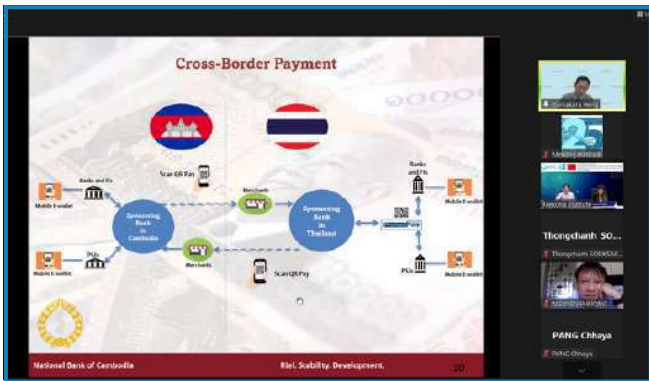
Event

Highlights



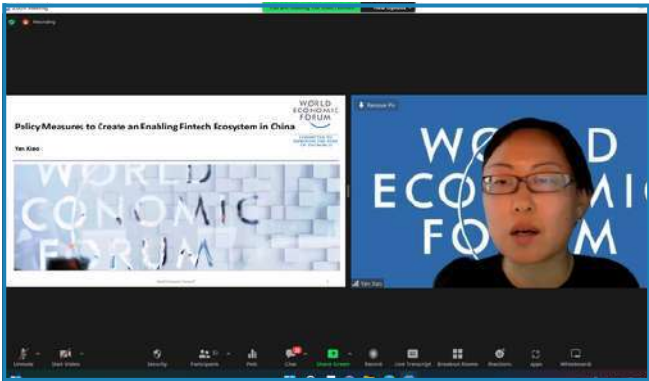
005

Session on Supporting MSMEs' Financial Access Amid COVID19: Public-Private Actions for MSMEs Recovery.



006

Session on Policy Effort to Increase Access to Finance and Digital Financial Service for MSMEs in Cambodia.



007

Session on Existing Policy Measures to Create an Enabling Fintech Ecosystem in China.

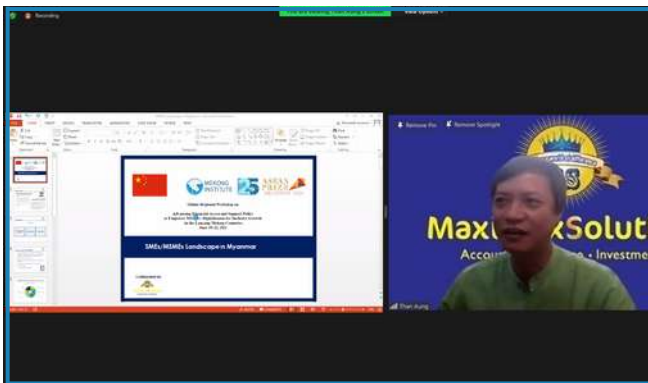


008

Session on Scaling-Up MSMEs Access to Digital Financial Services in the post COVID-19 Era in Vietnam.

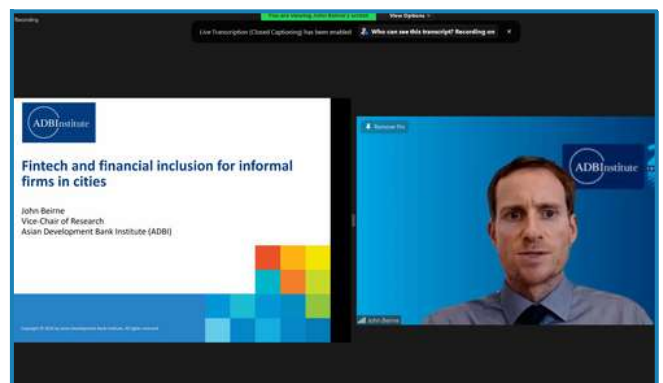
Event

Highlights



009

Session on MSMEs and Financial Access in Pandemic Era: Insights from Myanmar.



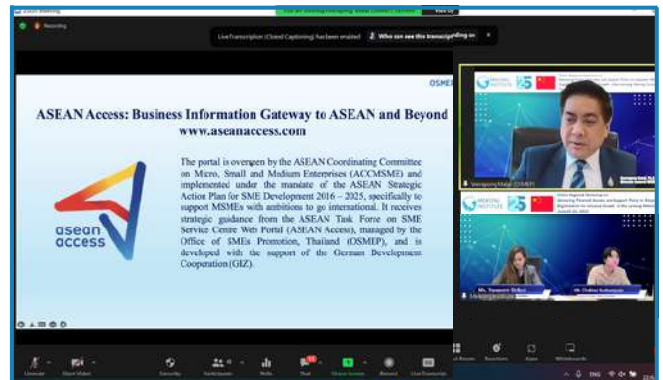
010

Session on Fintech and Digital Financial Services: The Key to Unlocking the Growth Potential for ASEAN MSMEs.



011

Session on PeerPower: Crowdfunding Platform Advancement of Financial Inclusion for MSMEs.



012

Session on ASEAN Access: One-Stop SME Information Portal.

Appendixes:

Component 2.3

Appendix C:

- Appendix C-1: Program Agenda
- Appendix C-2: Participants Directory
- Appendix C-3: Resource Person

Part V: Component 2.4



2022

Component 2.4 Activity Report

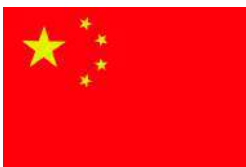


**ONLINE SYNTHESIS AND EVALUATION
WORKSHOP ON**

**Advancing Financial Access and
Support Policy to Empower MSMEs'
Digitalization for Inclusive Growth
in the Lancang-Mekong Countries**

September 30, 2022

INTRODUCTION



MEKONG
INSTITUTE

Objectives

This is the fourth workshop conducted under Component-2, this one-day online synthesis and evaluation workshop on “Advancing Financial Access and Support Policy to Empowering MSMEs for Digitalization and Inclusive Growth in Lancang-Mekong Countries” was organized on September 30, 2022. The participants completed the workshop and implemented the group action plans between July 2022 to January 2023.

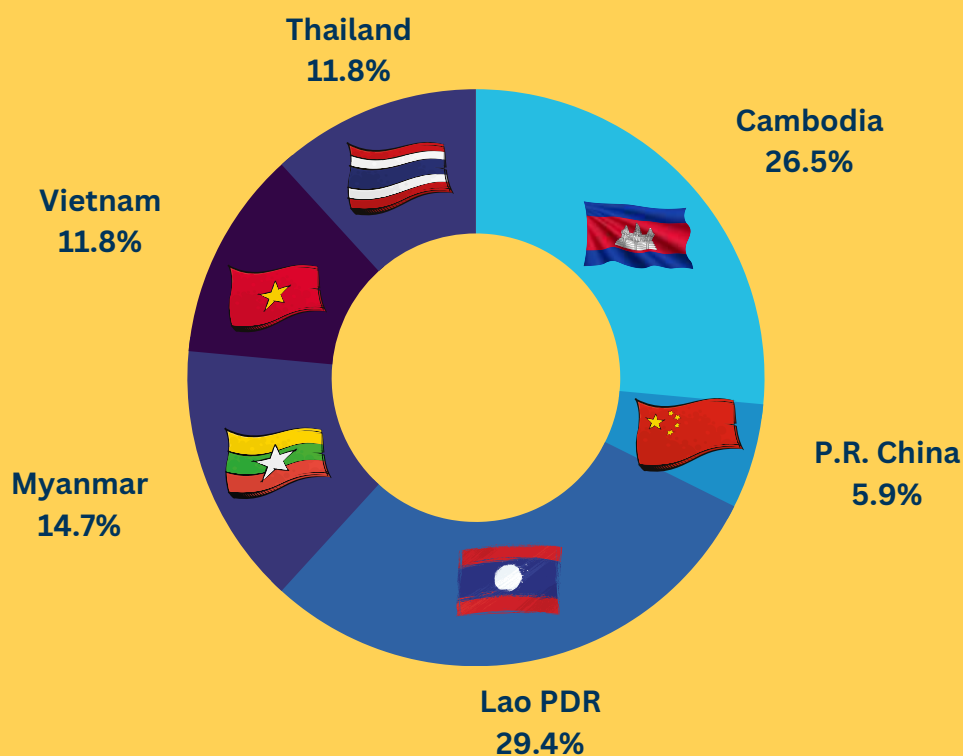
As part of the capacity building program, participants developed Group Action Plans (APs) to “promote digital connectivity in MSMEs in their countries” and transfer knowledge and experiences acquired through the online workshops series to concerned beneficiaries and stakeholders by conducting workshops/ training in their country.

The objectives of this workshop were as follows:

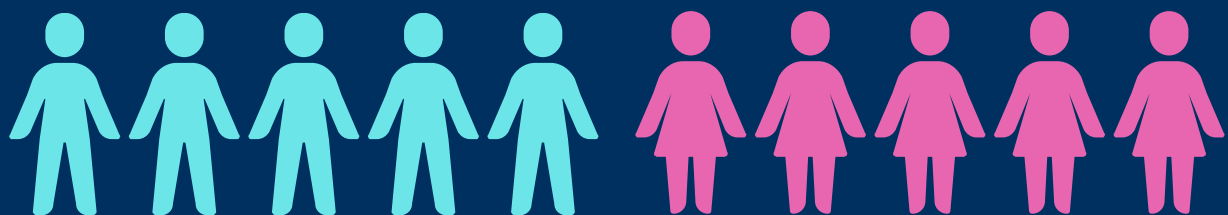
- To present results of APs implementation.
- To bring the participants back to reflect on their experiences on the action plan implementation.
- To discuss further steps to move forward digital connectivity in the LM countries for post-pandemic recovery.

Participants

To facilitate in fostering digital connectivity and regional digital cooperation in the LM countries, the workshop brought about thirty-four participants from government agencies, development practitioners, representatives of MSMEs, digital service providers, financial services providers, development organizations, non-governmental organizations (NGOs), and experts in the areas of digital economy and MSMEs development from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam.



The participants consist of eighteen (18) males and sixteen (16) females from Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam participated in this workshop program.



(52.9%)

(47.1%)

Program Activities

Part A: Introductory Session



Welcome Remarks

Representative, MI

Mr. Suriyan Vichitlekarn, Executive Director of MI, expressed gratitude to P. R. China for constant support and cooperation. In his welcome speech, highlighted the importance of digital inclusion as a key to supporting MSMEs during the COVID-19 pandemic. The session was outlined to give participants an overview of digital connectivity in Lancang-Mekong countries' MSMEs, Fintech and digital payment inclusion, as well as support needed. After the theoretical presentation, participants were invited to reflect upon and discuss how the implementation went on the ground and jointly find a way to integrate new ideas.



ACTION PLAN



Objective



Strategy



Collaboration



Schedule



Act



Check



Implementation

Part B: Program contents

The project approach consists of three phases:

1) Knowledge Exchange Phase: online workshops, held from December 2021 to June 2022, so designed to enable the participants to have a comprehensive understanding of the content through self-paced learning, online sessions, group work and discussions, and action plans.

2) Action Plan Implementation: The participants implemented group action plans in their respective countries with the necessary assistance and guidance of the MI team. The action plans were implemented from July to December 2022.

3) Synthesis and Evaluation Workshop: the final phase of the capacity building programme is a synthesis & evaluation workshop in which participants will present the results of and learning from their action plan implementation and provide their recommendations and suggestions.



Figure 2.4-1: MI's Approach and Project Activities.



06

Overview of the S&E Workshop

Ms. Yupaporn Siribut, program officer, SEE Department, MI, expressed MI's appreciation for participants' hard work implementing APs to foster digital connectivity for MSMEs in LM countries. Then discussed the approach MI adopts, which is 'Learn to Do,' 'Do to Learn,' and 'Share to Learn.' she also explained the objectives and expected outputs, and the program schedule of the workshop.



6 Events Led by Direct Participants



Presentations of AP Implementation Results

This workshop prioritizes on presentation of AP implementation results. The representatives from each country group presented the results of their APs implementation with photos, PowerPoint presentations, and discussions in line with the topics and methods applied covered in six sessions:



01. Action Plan: Enhancing Cambodia's MSME and E-commerce through Financial Access and Support Policies



02. Action Plan: Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR



03. Action Plan: Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar



04. Action Plan: Fintech – Fund Opportunity for MSMEs in Thailand



05. Action Plan: Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization in Vietnam



06. Action Plan: Dialogue/Training on GMS Cross-border E-commerce

TABLE 2.4-1: ACTION PLAN SUMMARIES

Summaries of the action plans including content, objectives, outputs and outcomes are provided below.

Country/ Detail	Type	Implemented by/led by	Topic	Objectives
Cambodia	Two-day workshop (online) August 23-24, 2022	Ministry of Industry, Science, Technology & Innovation (MISTI)	Enhancing Cambodia's MSME and E-commerce through Financial Access and Support Policies	<ul style="list-style-type: none"> To enhance awareness of local MSMEs, e-commerce operators, and government officers through applicable financial access from state and private banks, logistic applications, e-commerce situation, and relevant supporting policies. To create a network between public and private sectors working relevant to MSMEs.
P.R. China	Training/Dialogue (hybrid) October 26-27, 2022	Department of Commerce of Yunnan province and Business Alliance of GMS Cross-border E-commerce Platform	Dialogue/Training on GMS Cross-border E-Commerce	<ul style="list-style-type: none"> To enhance awareness of more local SMEs and trade promotion officers on Promoting Digital Connectivity through E-commerce Development. To create a network between the public and private sectors and between e-commerce players. To provide marketing opportunities for SMEs. To facilitate an enabling environment for e-commerce development.

TABLE 2.4-1: ACTION PLAN SUMMARIES (CONT.)

Country/ Detail	Type	Implemented by/led by	Topic	Objectives
Lao PDR	Workshop (online) August 10-11, 2022	Institute for Industry and Commerce and Department of Trade Promotion Ministry of Industry and Commerce	Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR	<ul style="list-style-type: none"> • To enable the participants to prepare and plan for Financial Access and MSMEs' Digitalization according to correct, appropriate, and efficient. • To allow participants to exchange knowledge and experience in Financial Access and MSMEs' Digitalization. • To enhance awareness of more local MSMEs and Government officers on Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR. • To create a network between public and private sectors and Financial Access Officers.
Myanmar	Capacity Building Program (online) September 15 -16, 2022	<ul style="list-style-type: none"> • Ministry of Planning and Finance • Yangon University of Economics • Department of Small and Medium Enterprises Development, Ministry of Industry • MSME Association Myanmar Women Entrepreneurs Association 	Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar	<ul style="list-style-type: none"> • To promote the holistic development of MSMEs in Myanmar by empowering their knowledge and skills. • To understand the importance of finance to start a business. • To choose suitable digital systems, upgrade digital skills, and develop the proper protections and security in digital financial services in MSMEs. • To create a local, regional, and international network through the ASEAN ACCESS MSME web portal.

TABLE 2.4-1: ACTION PLAN SUMMARIES (CONT.)

Country/ Detail	Type	Implemented by/led by	Topic	Objectives
<p>Thailand</p>	<p>Workshop (online) August 9, 2022</p>	<ul style="list-style-type: none"> • The Federation of Thai SME • B.P.Supakij Co., Ltd. • Pracharat Raksamakki Prachinburi (Social Enterprise) Co., Ltd. 	<p>Fintech – Fund opportunity for MSMEs</p>	<ul style="list-style-type: none"> • To enhance awareness of the digital transformation of MSMEs. • Exchange environment and financial system to accelerate the digital transformation of MSMEs. • Sharing insight from financial experts to enable Fintech digital transform solutions for MSMEs.
<p>Vietnam</p>	<p>Workshop (hybrid) September 16, 2022</p>	<p>National Institute for Vocational Training</p>	<p>Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization in Vietnam</p>	<ul style="list-style-type: none"> • To ensure short-term survivability of MSMEs in COVID time. • To strengthen MSMEs' digital ability in the longer term.

TABLE 2.4-2: CONTENTS OF ACTION PLANS

Country/ Detail	Cambodia	P.R. China	Lao PDR	Myanmar	Thailand	Vietnam
Contents	<ul style="list-style-type: none"> Industrialization and digitalization in Cambodia context. SME Bank of Cambodia and support policy in digital era. Cambodia SMEs digital transformation and Startups. MSMEs and Financial Access during Covid-19 in Cambodia. Policies and Plan to support SME Development in Cambodia. 	<ul style="list-style-type: none"> Current progress and cooperation exchange on Cross-border E-commerce Cooperation Platform. Best practice sharing on e-commerce supporting services. E-commerce Policy statement. E-Commerce Enablers on Finance. Investment promotion projects. 	<ul style="list-style-type: none"> Overview on ASEAN policy to support MSME financing. How can fintech be helpful in promoting financial inclusion among MSMEs? MSMEs digitalization support policy from MSME-focused banks. Government support policy for MSMEs' digitalization. 	<ul style="list-style-type: none"> Digital Awareness & Digital Credit Assessments. Digital Awareness & Digital Credit Assessments. Building MSMEs Digital Network. Knowledge sharing (Quality, Prices, peer to peer-lending, markets, tech, etc.) among MSMEs owners. ASEAN ACCESS MSME web portal 	<ul style="list-style-type: none"> BOT policy support to fintech and MSME financing. Fintech ecosystem in Thailand P2P lending. Building comprehensive fintech API portal. Crowdfunding Policy suggestions and practical solutions. 	<ul style="list-style-type: none"> Current status of policies on supporting financial access for MSMEs in Vietnam. Digital skills needed for MSMEs to promote business engagement in the digital age. Policy Effort to Increase Access to Finance and Digital Financial Service for MSMEs - The experiences from Cambodia, Lao PDR.

TABLE 2.4-3: PARTICIPANTS AND OUTPUTS/OUTCOMES OF ACTION PLANS

Country/ Detail	Participants	Outputs
Cambodia	<ul style="list-style-type: none"> • 30 participants • 10 resource persons 	<ul style="list-style-type: none"> • Enhanced participants' awareness and experiences of financial access, logistic development, e-commerce, and policies to support MSMEs in Cambodia. • Participants had opportunities to share their experiences and concerns with experts to seek the best solutions for their start-ups and SMEs. • Participants have fostered cooperation and increased the network among key players in MSMEs development. • Participants and guest speakers exchanged and shared related documents and slide presentations to use as documentary references and educational basis.
P.R. China	<ul style="list-style-type: none"> • 247 participants 	<ul style="list-style-type: none"> • Enhanced participants' knowledge of E-Commerce. • Enhanced awareness of the importance and opportunities of export through E-Commerce and initiated activities. • Fostered cooperation between SMEs with key e-commerce players and service providers along the e-commerce supply chain.
Lao PDR	<ul style="list-style-type: none"> • 52 participants • 16 resource persons 	<ul style="list-style-type: none"> • Enhanced participants' knowledge of financial access and existing support policy to empower MSMEs' digitalization. • Enhanced participants' awareness of the importance and opportunities of financial access and support policy to empower MSMEs' digitalization. • Fostered cooperation between SMEs and financial access providers, facilitating organizations along enabling ecosystem.

TABLE 2.4-3: PARTICIPANTS AND OUTPUTS/OUTCOMES OF ACTION PLANS (CONT.)

Country/ Detail	Participants	Outputs
Myanmar	<ul style="list-style-type: none"> • 40 participants 	<ul style="list-style-type: none"> • Enhanced participants' knowledge, skills, and capacity to find opportunities and manage business strategically among MSME owners/managers in Myanmar. • Enhanced participants' knowledge of digital connectivity and the importance of digital literacy in MSMEs. • Enhanced participants' knowledge of the digital platform to increase market share in local market and access international market.
Thailand	<ul style="list-style-type: none"> • 24 participants • 5 resource persons 	<ul style="list-style-type: none"> • Enhanced participants' awareness and sharing of the importance and opportunities of digital transformation. • Enhanced participants' knowledge of fintech. • Enhanced participants' knowledge of alternative digital finance and its options.
Vietnam	<ul style="list-style-type: none"> • 30 participants • 5 resource persons 	<ul style="list-style-type: none"> • Enhanced participants knowledge on ASEAN country members on Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization • Enhanced participants knowledge on Support Policy to Empower MSMEs' Digitalization in Vietnam • As platform to facilitate discussing on the solutions for advancing financial access to support MSMEs' Digitalization in Vietnam.

TABLE 2.4-4: BEST PRACTICES AND LESSONS LEARNED

Summaries of the best practices and lessons learned are provided below.

Country/ Detail	Cambodia	P.R. China	Lao PDR	Myanmar	Thailand	Vietnam
Best Practices	<ul style="list-style-type: none"> Assigned task to team member to transferred knowledge gained from capacity building program from MI. 	<ul style="list-style-type: none"> The event provided as a platform to to meet and discuss on country's need, progress and issues of digital connectivity from each country. 	<ul style="list-style-type: none"> Good leadership and a strong commitment helped achieve this assignment. 	<ul style="list-style-type: none"> Materials shared from MI workshop were used as key updates on current issues in digital technology and case studies. 	<ul style="list-style-type: none"> Good teamwork and communication lead to smooth implementation. 	<ul style="list-style-type: none"> Engaged presentations from MI workshops help to keep participants interested and focused throughout the workshop.
Lessons learned	<ul style="list-style-type: none"> It is necessary to have a team member to facilitate participants during login to the online zoom platform. The action plan organizer should follow up registration list before workshop day. 	<ul style="list-style-type: none"> Changes in planned activity and postponed action plan event due to new wave of pandemic. 	<ul style="list-style-type: none"> a 2-day workshop is too long and tiring for participants. Technical problems, like a slow internet connection or problems with the audio or video, can throw off the flow of the workshop, so it's important to have back-up plans. 	<ul style="list-style-type: none"> It is challenging to ensure active participation in the online workshop. so it is important to plan activity to encourage participants engagement. 	<ul style="list-style-type: none"> Some participants still need to improve using ICT technology like the Zoom platform 	<ul style="list-style-type: none"> Logistics for in-person participants required additional planning and attention.

Recommendations: from Action Plan Implementation

Action Plan-1: Enhancing Cambodia's MSME and E-commerce through Financial Access and Support Policies



In ways forward and recommendations, Ms. Sophorn Meng, MISTI, the representative of the group mentioned specific areas that need to continue to work with key stakeholders in Cambodia to empowering MSMEs' digitalization to survive in this disrupted business environment :

- ↗ Digital Literacy & Upskilling.
- ↗ Promote and raise awareness and benefits of Fintech.
- ↗ Promote and empower MSMEs on credit guarantee scheme as government support policy.

Action Plan-2: Action Plan: Dialogue/Training on GMS Cross-border E-commerce

Mr. Liu Qixin, Department of Commerce of Yunnan Province, the representative of the group mentioned The event encourages GMS member countries to foster innovation and entrepreneurial activities and promote exchanges and dialogues on industrial standards, transaction processes, information systems, logistics supply chain, and business opportunities through the Cross-border E-commerce Cooperation Platform. Later, he provided areas of recommendations to GMS governments and MI as:

- ↗ Continue support on finance, technology, and strategic development.
- ↗ keep abreast with the rapid development of global cross-border e-commerce and accelerate the growth of the GMS e-commerce .
- ↗ to keep up with the trend of the digital economy and launch trade and investment cooperation services in digital areas.



Recommendations: from Action Plan Implementation (cont.)

Action Plan-3: : Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR

As a conclusion and suggestions, Mr. Khounekham Inthasane, MOIC, the representative of the group mentioned specific areas that need to continue to work with key stakeholders in Lao PDR to empowering MSMEs' digitalization as :

- Capacity and skill on Financial Digital and FinTech.
- Business Plan for Financial access.
- Practical experiences on digital platforms.
- Promote digital payment.
- Business Plan for Financial access.



Action Plan-4: Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar

Dr. Aye Thanda Soe, YUEco, the representative of the group mentioned most of MSMEs owners are facing issues such as lack of access to loan, digital awareness which includes digital credit assessment, financial awareness in terms of rules and policies and market assessment approach, and to better promote digital financial services, savings and financial education in both rural and urban areas of Myanmar. Finally, some suggestions are offered:

- Training program on digital tools, and digital financial education.
- Raise awareness of digital connectivity with last-mile in the country and with the region.



Recommendations: from Action Plan Implementation (cont.)

Action Plan-5: Action Plan: Fintech – Fund Opportunity for MSMEs in Thailand



Mr. Subin Pongpanmeesuk, B.P. Supakij Co., Ltd., the group's representative, mentioned Fintech has opened up new opportunities to facilitate MSMEs' digitalization in Thailand. However, as he noted, it is important for MSMEs to have more knowledge about Fintech to fully take advantage of the opportunities it offers by:

- Promote fintech and elevate the use of technology platforms
- Training on DFS and alternative financing products
- Request to continue support on organize platform to share experience and best practice form

Action Plan-6: Action Plan: Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization in Vietnam

As a conclusion and way forwards, Ms. Dang Thi Huyen, the National Institute for Vocational Training representative of the group, mentioned specific areas that need to continue to work with key stakeholders in Vietnam to empower MSMEs' digitalization:

- Capacity and skill on Financial Digital and FinTech.
- Business Plan for Financial access.
- Practical experiences on digital platforms.
- Promote digital payment.
- Business Plan for Financial access.



Program Evaluation

The course employed after event evaluation method which aimed to assess the achievement of the workshop against participants' expectations. The organizer also aimed to get feedback and inputs for course improvement in the future. At the conclusion of the workshop, participants were given an online survey and asked to rate, on a scale of 1 to 5, how relevant they found the workshop improve their skills, how engaging they found the workshop, and how satisfied they are with what they learned. A standardized set of questionnaires was used including both closed- and open-ended questions on three major indicators:

Key Indicator	Questions	Key measure
1- Overall level of satisfaction on the program	How relevant they found the program improve/ useful and overall satisfaction	Overall relevance and possibility for future application of this program
2- Level of satisfaction on project design and contents	How satisfied participants are with project cycle	Overall content covered in the project cycle and interaction among participants are appropriate
3- Level of satisfaction on services and administration support from MI	How satisfied participants are with what support, facilitation and coordination from MI.	Overall administration, facilitation and coordination are appropriate
4- Level of satisfaction on resource persons	How satisfied participants found knowledgeable and expertise about the topics	The experts are knowledgeable about the topics and well prepared

Level of Satisfactory

Here, the results from participants were given an online survey and asked to rate.

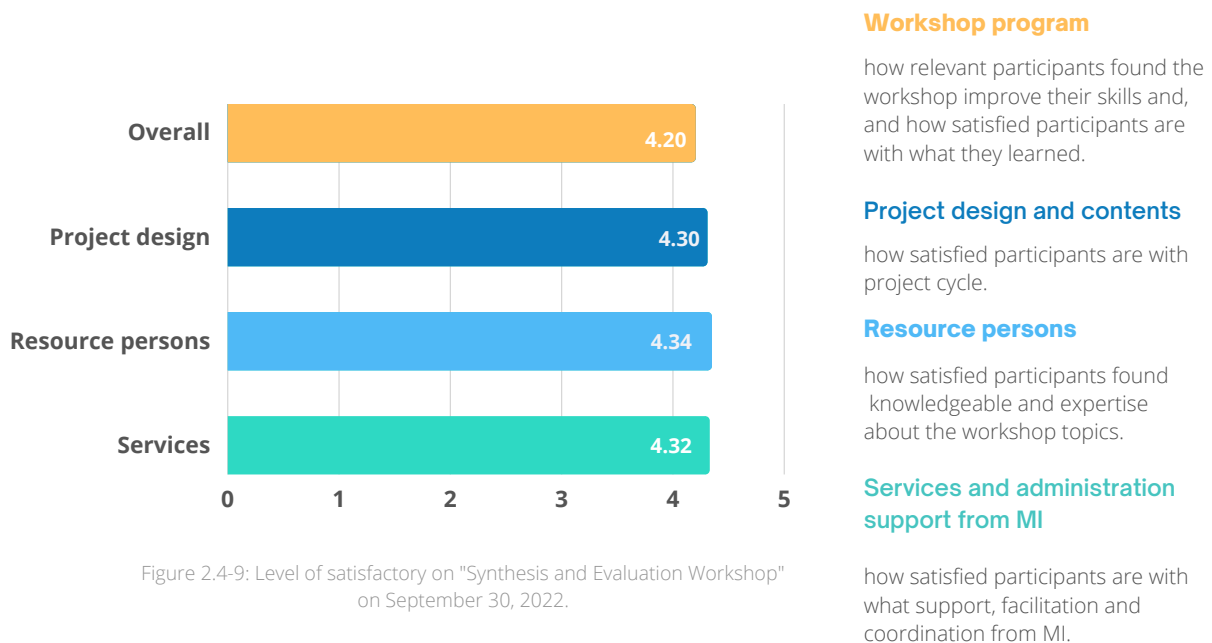


Figure 2.4-9: Level of satisfactory on "Synthesis and Evaluation Workshop" on September 30, 2022.

Based on the results, the average rating for participants' overall level of satisfaction on the program is 4.20 showing that the participants were satisfied with the overall course content and express more that the content is practical and relevant to digital connectivity agenda. In term of services and administration support from MI, average rating is 4.32 showing that participants were keen satisfied with overall administration and coordination support in order to obtaining new knowledge and skills. As well as levels of satisfaction on project design and contents, average rating is 4.30. Lastly, participants were asked to assess the resource persons in terms of technical qualifications, cooperation and communication with participants, and the results showing that highly satisfied with resource person with average rating is 4.34.

 **86%**

In total, eighty-six percent of respondents said they were mostly satisfied with overall of workshop program

Key Take Aways

Through the capacity building workshops, the participants gained new perspectives on new digital technologies for MSMEs digitalization as well as alternative digital financing options, digital-payments, and its potential to financial inclusion. Together with structured experience and good practices which government policy support and public-private partnerships efforts growing MSMEs' digital transformation in LM countries. As part of the capacity building program, participants developed Group Action Plans (APs) to 'promote digital connectivity in MSMEs in their countries' and transfer knowledge and experiences acquired through the online workshops series to concerned beneficiaries and stakeholders by conducting workshops/ training in their country.



01. The workshop achieved the three objectives that were described at the outset

The objectives of the workshop demonstrate a new technologies and innovative approaches to support digital finance in MSMEs in LM countries, with a focus on addressing key challenges and identifying concrete solutions and actions for regional cooperation.



02. The participants by and large expressed their satisfaction

The satisfaction expressed by the participants of the workshop suggests that the event provided valuable insights, and AP implementation granted provided opportunities to tap on digital transformation as urgent needs for MSMEs in this pandemic era.



03. The participants expressed interest in further courses on scaling-up digital technologies and tools

The participants found the workshop helpful and felt they need more in-depth knowledge and skill training on more scaling-up digital technologies and tools to facilitate their transformation process.

Recommendations

Building on the knowledge gained during the S&E workshop, enhancing the participants' understanding and equipping participants with digital technologies to facilitate MSMEs digitalization. In wrapping up the workshop, there are remain areas still have to continue and capacitate MSMEs to success in digital connectivity in LM countries and beyond.

Priority 1: Empowering MSMEs on Digital Connectivity Tools

- Digital connectivity still remains as key challenge for MSME growth in the LM countries, empowering MSMEs through pooling of capacity building programs on will strengthen their sustainability in a post-pandemic environment.

Priority 2: Digital Payment Service Provider

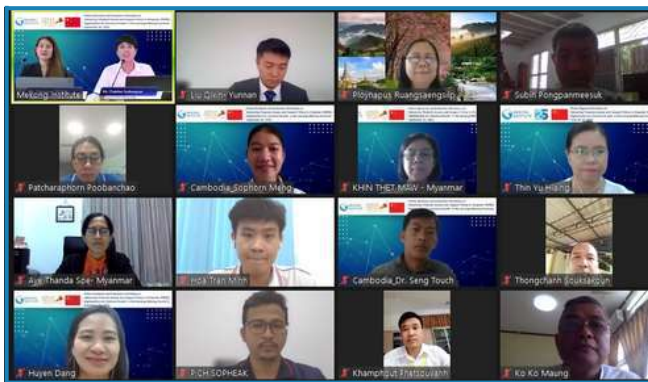
- Providing more knowledge on digital payment and digital payment service providers which can create a more supportive and accessible environment for MSMEs to adopt digital payments

Priority 3: Trust and Cyber Security Issue

- Digitalization has opened up new opportunities for MSMEs but it has also created new challenges, particularly in the areas of trust and cybersecurity.

Event

Highlights



001

Opening session: Welcome Remarks by Mr. Suriyan Vichitlekarn, Executive Director, Mekong Institute.



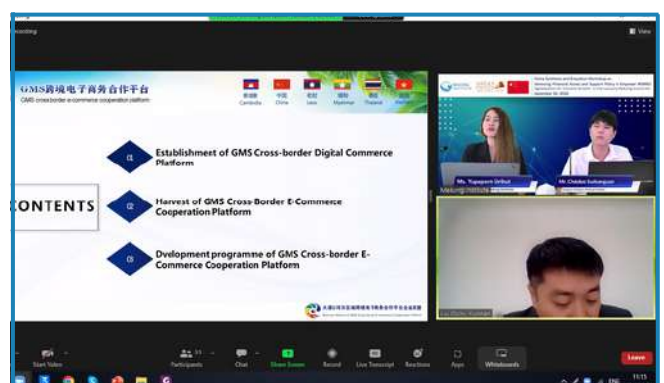
002

Session on Action Plan: Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR.



003

Session on Action Plan: Fintech - Fund Opportunity for MSMEs in Thailand.



004

Session on Progress and Way Forward of GMS Cross Border E Commerce Cooperation Platform.

Appendixes:

Component 2.4



Appendix D:

- Appendix D-1: Program Agenda
- Appendix D-2: Participants Directory
- Appendix D-3: Participants Action Plans

Part VI: Appendixes



Appendixes: Component 2.1



APPENDIX A-1: PROGRAM AGENDA

Online Regional Workshop on Digital Connectivity in the Lancang-Mekong Countries December 20-22, 2021

Time (GMT+7)	Topics/ Event
--------------	---------------

Day-1: Current Situation on Digital Connectivity for MSMEs in LMC

Moderator : Mr. Suriyan Vichitlekarn, Executive Director, Mekong Institute

08:30 – 9:00

Registration

09:00 – 09:10

Welcome Remarks

Mr. Suriyan Vichitlekarn
Executive Director
Mekong Institute

09:10 – 09:20

Opening Remarks

Mr. Ke Yousheng
Permanent Representative of China to UNESCAP
Mekong Institute Steering Committee Member for P. R. China

Current situation on Digital Connectivity for MSMEs in LMC

09:20 – 09:50

Workshop Introduction

Ms. Yupaporn Siribut
Program Officer
Sustainable Energy and Environment Department
Mekong Institute

09:50 – 10:00

Break

10:00 – 10:30

**Preliminary Research Findings on status and prospects of
Digital Connectivity in Micro, Small and Medium Enterprises
(MSMEs) in the Lancang-Mekong countries**

Researcher Team
Dr. Janya Chanchaichujit

APPENDIX A-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
Government Support to MSMEs During the Covid-19 Crisis	
10:30 – 11:00	<p>MSMEs surviving covid-19: Government Strategies to Improve MSMEs' Digital Technologies Adoption from Thailand experiences</p> <p>Mr. Wittawat Lamsam Director of International Cooperation Department The Office of Small and Medium Enterprise Promotion (OSMEP) Bangkok, Thailand</p>
10:30 – 11:00	<p>Going Digital: Connecting MSMEs in Laos to Digital Services</p> <p>Mr. Thanongsinh Karlagna Vice President of LNCCI and owner of Data Com Laos Vientiane, Lao PDR</p>
11:30 – 12:00	<p>Next Wave of Digital Initiatives for MSMEs in Cambodia</p> <p>Mr. Chhea Layhy Director Small and Medium Enterprises Department, Ministry of Industry, Science, Technology and Innovation Cambodia</p>
12:00 – 12: 20	<p>Government Support Policy to MSMEs in response to the Covid-19 Crisis in Lao PDR</p> <p>Mr. Pasitthideth Luangvilay Director of Digital Data Center Department of Digital Technology Ministry of Technology and Communications Vientiane, Lao PDR</p>
12:20-12:30	<p>Synthesis and Concluding remarks</p> <p>Mr. Suriyan Vichitlekarn Executive Director Mekong Institute</p>

APPENDIX A-1: PROGRAM AGENDA (CONT.)


Time (GMT+7)	Topics/ Event
Day-2: Sharing Experience and Good Practices: What Works & What Does not for MSMEs in Digital Era Moderator: Ms. Yupaporn Siribut Program Officer, Sustainable Energy and Environment Department, Mekong Institute	
09:00 – 09:30	Tech Tools Supporting MSMEs’ Digitalization Efforts amid COVID-19 Mr. Thanousone Phonamat President The Lao ICT Commerce Association (LICA) Vientiane, Lao PDR
09:30 – 10:30	Experiences on Implementation of the GMS Cross-Border E-Commerce Cooperation Platform and Possible Ways to Further Strengthen and Enhance the Reach and Effectiveness of the E-Commerce Platform Mr. Liu Qixin Project Officer Lancang-Mekong Environmental Cooperation Center (LMEC) Department of Commerce of Yunnan Province P. R. China
10:30 – 10:45	Break
10:45 – 11:15	Enhancing MSMEs Potentiality Toward New Era: Experience in Advancing Digital Tech from DEPA Dr. Preesan Rakwatin President Digital Agriculture Development Digital Economy Promotion Agency Thailand
11:15 – 11:45	Entrepreneur Perspective on Digital Initiative for Cross Border Trade Mr. Oudet Souvannavong Chairman GMS-Business Council President of Lao National Chamber of Commerce and Industry Vientiane, Lao PDR

APPENDIX A-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
Day-3: Regional Digital Cooperation in the Lancang-Mekong Region Moderator: Mr. Sa-nga Sattnun Program Manager, Trade and Investment Facilitation, Mekong Institute	
09:30 – 10.00	Exploring South-South and Triangular Cooperation Innovations: Digital Initiatives Perspectives Mr. Denis Nkala Regional Coordinator (Asia and Pacific) United Nations Office for South-South Cooperation (UNOSSC) Asia-Pacific Regional Office Bangkok Thailand
10:00 – 10.30	ASEAN Policy and Initiatives for Regional Digital Cooperation Dr. Budi Yuwono Senior Officer ICT Sector Infrastructure Division ASEAN Secretariat
10:30 – 10:45	Break
10:45 – 11:15	Discussion and Recommendation on Possible Area for Digital Connectivity - Digitalization Challenges for MSMEs - Fostering area of using digital platforms - Future area of collaborations Mr. Sa-nga Sattnun Program Manager Trade and Investment Facilitation Mekong Institute Mr. Rior Santos Senior United Nations (UN) Coordination Specialist ASIA and the Pacific Regional Office The International Telecommunication Union (ITU)
11:15 – 11:30	Revisiting Digital Connectivity in the COVID-19 era Way Forward and Closing Remarks Mr. Suriyan Vichitlekarn Mekong Institute

APPENDIX A-2: PARTICIPANTS DIRECTORY

Online Regional Workshop on Digital Connectivity in the Lancang-Mekong Countries December 20-22, 2021

Name	Organization	Contact
 China (5)		
Ms. Shi Lei Government Staff	Information and Technology The Bureau of Administrative Service Kunming, Yunnan, China	T: - M: (+86) 158 872 957 46 E: 448391933@qq.com
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APPENDIX A-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX A-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX A-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX A-3: RESOURCE PERSON



Preliminary Research Finding

MEKONG INSTITUTE

Guest Speaker

Dr. Janya Chanchaichujit
AC Plus Consultants Co., Ltd.

December 20, 2021
10:00 – 10:30 AM



Status and Prospects of Digital Connectivity in Micro, Small and Medium Enterprises (MSMEs)

Dr. Janya Chanchaichujit

- AC Plus Consultants Co. Ltd.

She is an Associate Professor in Logistics Management. She is going to join Prince of Songkhla University in January 2022. Dr. Chanchaichujit holds a PhD in Logistics and Supply chain management from Curtin University in Australia, an MSc in Operational Research from the University of Hertfordshire in the UK, and BSc in Mathematics from Mahidol University in Thailand. Dr. Chanchaichujit has more than twenty years industrial, project consultancy and academic work experiences in operations planning and design, upgrading and transforming IT solutions for transportation and distribution.



Government Strategies to Improve MSMEs' Digital Technologies Adoption

MEKONG INSTITUTE

Guest Speaker

Mr. Wittawat Lamsam
Director of International Cooperation Department
OSMEP Thailand

December 20, 2021
10:30 – 11:00 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Wittawat Lamsam

- Director, International Cooperation Department, OSMEP, Thailand

He has 19 years of experience in SME promotion. He is currently the Director of the International Cooperation Department at the Office of SMEs Promotion (OSMEP), Thailand, with main responsibilities to create and maintain bilateral and multilateral cooperation between OSMEP and foreign counterparts to promote Thai SMEs. He represents the OSMEP in various international forums, strengthening corporation with foreign dialogue partners to help SMEs tap on global opportunities, including ASEAN+8 markets. In addition, he works to deepen OSMEP's engagement with foreign chambers of commerce in Thailand to create gateways for Thai SMEs. As a policy maker, he is responsible in making recommendations to support SME policy formulation with reference to international good practices.

APPENDIX A-3: RESOURCE PERSON (CONT.)



MEKONG INSTITUTE

Going Digital: Connecting MSMEs in Laos to Digital Services

Guest Speaker

Mr. Thanongsinh Kanlagna
Vice President of LNCCI

December 20, 2021
11:00 – 11:30 AM

Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

The poster features a circular portrait of Mr. Thanongsinh Kanlagna, a man with glasses and a dark suit, set against a blue background with white and teal accents. The text is arranged in a clean, modern layout.

Mr. Thanongsinh Kanlagna

- Executive Vice President, Lao National Chamber of commerce and Industry (LNCCI)
- Executive President, Datacom Company Limited (Laos)
- Honorary President, Lao ICT Commerce Association (LICA)



MEKONG INSTITUTE

Next Wave of Digital Initiatives for MSMEs in Cambodia

Guest Speaker

Mr. Chhea Layhy
Director
Small and Medium Enterprises
MISTI-Cambodia

December 20, 2021
11:30 AM – 12:00 PM

Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

The poster features a circular portrait of Mr. Chhea Layhy, a man in a dark suit and tie, set against a blue background with white and teal accents. The text is arranged in a clean, modern layout.

Mr. Chhea Layhy

- MSc in Rural Development Management, Thailand
- BA in Business Administration, NUM, Cambodia
- Policy Maker on SMEs Promotion, General Department of SME and Handicraft, MISTI
- A Member of ASEAN Coordinating Committee for Micro-Small & Medium-sized Enterprises (ACCMSME)

He has intensive experience in initiating Development Programs to Support MSMEs in Cambodia. His accomplished Key Projects promoting MSMEs such as KhmerSME, Cambodia Business Incubation, SME Capacity Building by cooperation with Public, Private sector & Development Partners: JICA, ADB, IFC, GIZ, UN-DESA, UN-ESCAP, UNIDO, ITC, UNICEF, UNDP.

APPENDIX A-3: RESOURCE PERSON (CONT.)



Government Support Policy to MSMEs in response to the Covid-19 Crisis in Lao PDR

Guest Speaker

Mr. Pasitthideth Luangvilay
Director
Digital Data Center
Ministry of Technology and Communications, Lao PDR

December 20, 2021
12:00 PM – 12:20 PM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Pasitthideth Luangvilay

- Director of Digital Data Center Department of Digital Technology Ministry of Technology and Communications, Lao PDR.



Tech tools Supporting MSMEs' digitalization efforts amid COVID-19

Guest Speaker

Mr. Thanousone Phonamat
President
The Lao ICT Commerce Association (LICA), Lao PDR

December 21, 2021
09:30 AM – 10:00 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Thanousone Phonamat

- President of the Lao ICT Commerce Association (LICA), Lao PDR.

He has intensive experience in Strategic Planning, Business Development, ICT Industry, Telecommunications, and Education Projects to create more opportunities and a brighter future for talented young Laotians by partnering with international companies/organizations with proven and successful business concepts in various sectors. His specialties are ICT for Commercial and Development, Telecommunication Services, Financial Modeling, and Project Design and Management.

APPENDIX A-3: RESOURCE PERSON (CONT.)



The poster features a dark blue background with a teal circular graphic on the right. The text is white and light blue. At the top right, 'MEKONG INSTITUTE' is written vertically. The main title is 'GMS Cross-Border E-Commerce Cooperation Platform'. Below it, 'Guest Speaker' is highlighted in a light blue box. The speaker's name and title are listed, followed by the date and time. A circular portrait of Mr. Liu Qixin is on the right. At the bottom, the event details are provided.

GMS Cross-Border E-Commerce Cooperation Platform

MEKONG INSTITUTE

Guest Speaker

Mr. Liu Qixin
*Project Officer
Lancang-Mekong
Environmental Cooperation
Center, P. R. China*

December 21, 2021
10:00 AM – 10:30 AM

Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Liu Qixin

- Project Officer, Lancang-Mekong Environmental Cooperation Center, P.R. China.



The poster features a dark blue background with a teal circular graphic on the right. The text is white and light blue. At the top right, 'MEKONG INSTITUTE' is written vertically. The main title is 'Next Wave of Digital Initiatives for MSMEs in Cambodia'. Below it, 'Guest Speaker' is highlighted in a light blue box. The speaker's name and title are listed, followed by the date and time. A circular portrait of Dr. Preesan Rakwatin is on the right. At the bottom, the event details are provided.

Next Wave of Digital Initiatives for MSMEs in Cambodia

MEKONG INSTITUTE

Guest Speaker

Dr. Preesan Rakwatin
*President
Digital Agriculture Development
DEPA, Thailand*

December 21, 2021
10:45AM – 11:15 AM

Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Dr. Preesan Rakwatin


- President of Digital Agriculture Development and Promotion, DEPA, Thailand

Preesan Rakwatin earned his B.Eng. in electrical engineering from Kasetsart University in Bangkok, Thailand, his M.Eng. from the Asian Institute of Technology in Pathumthani, Thailand, and his Ph.D. in civil engineering from the University of Tokyo in Tokyo, Japan, all in 1998, 2004 and 2007, respectively.

He had been a visiting researcher at the Earth Observation Research Center of the Japan Aerospace Exploration Agency (JAXA), Tsukuba, Japan, since October 2007. In JAXA, he concentrates on developing an approach for regional mapping of the tropical rain forest and its transformation using the Advanced Land Observing Satellite (ALOS) Phased Arrayed L-band SAR (PALSAR).

In 2018, he started at the Digital Economy Promotion Agency (DEPA), where he would later serve as executive vice president in 2022. His primary responsibility is to promote and support investments in or business operations related to digital transformation.

APPENDIX A-3: RESOURCE PERSON (CONT.)




**Entrepreneur Perspective
on Digital Initiative for
Cross Border Trade**

Guest Speaker

Mr. Oudet Souvannavong
*Chairman, GMS-Business Council
and President of Lao National
Chamber of Commerce and
Industry (LNCCI)*

December 21, 2021
11:15 AM – 11:45 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Oudet Souvannavong

- Chairman, GMS-Business Council and President of Lao National Chamber of Commerce and Industry (LNCCI).



**Exploring South-South and
Triangular Cooperation
Innovations: Digital
Initiatives Perspectives**

Guest Speaker

Dr. Denis Nkala
*Regional Coordinator and
Representative
UNOSSC*

December 22, 2021
09:30 AM – 10:00 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Dr. Denis Nkala

- Regional Coordinator for Asia-Pacific in the United Nations Office for South-South Cooperation, UNOSSC

He is the Regional Coordinator for Asia-Pacific in the United Nations Office for South-South Cooperation. He has worked in the Asia-Pacific region (2006-2012 and 2017- present). He has worked extensively with countries in the region including China, India, Indonesia, Malaysia, Republic of Korea and Thailand. In 2009, he co-wrote a publication on South-South and triangular cooperation in the Asia-Pacific region. Denis Nkala studied Economics and Business Administration (B.Sc.), Applied Economics (M.Sc.) and Applied Management and Decision Sciences (Ph.D.). His previous assignments include New York, Iraq and Zimbabwe. Denis is a national of Zimbabwe.

APPENDIX A-3: RESOURCE PERSON (CONT.)



ASEAN Policy and Initiatives for Regional Digital Cooperation

Guest Speaker

Dr. Budi Yuwono
*Senior Officer
The ASEAN Secretariat*

December 22, 2021
10:00 AM – 10:30 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Dr. Budi Yuwono

- Senior Officer, the Information and Communication Technology (ICT) Unit, ASEAN

Mr. Budi Yuwono is a Senior Officer of the Information and Communication Technology (ICT) Unit, ASEAN Economic Community Department, the ASEAN Secretariat. He has been the ASEAN Secretariat coordinator for cooperation in ICT development and regulation, cybersecurity, and digital transformation. Before joining the ASEAN Secretariat in October 2012, he was a senior researcher in ICT strategy, policy and management at the University of Indonesia, Jakarta, Indonesia.



Regional Digital Cooperation in the Lancang-Mekong Region

Discussion

Mr. Rior Santos
*Senior UN Coordination Specialist
International Telecommunication Union*

December 22, 2021
09:30AM – 10:30 AM



Regional Workshop on "Digital Connectivity in the Lancang-Mekong Countries" December 20-22, 2021

Mr. Rior Santos

- Senior UN Coordination Specialist, ITU

Mr. Rior Santos is a seasoned project management and institutional development expert with an unequalled 15 years of long experience in development work, public policy advocacy, innovation, digital transformation, and security sector reform. He is the former Director for Innovation and Digital Transformation Office (IDDO) and ICT Industry Development Bureau (IIDB) of the Department of Information and Communication Technology (DICT) in the Philippines. He is a former Programme Officer of the United Nations Volunteer (UNV) under the United Nations Development Programme in Thailand and the Cluster Coordinator of the Youth and Social Innovation programs of the United Nations Country Team (UNCT) in Thailand.

APPENDIX A-3: RESOURCE PERSON (CONT.)



Mr. Sa-nga Sattnun

- Program Manager, Mekong Institute

Mr. Sa-nga Sattnanun is a Program Manager at Trade and Investment Facilitation (TIF) Department of Mekong Institute (MI). Mr. Sa-nga has been involved in the design and implementation of capacity building programs in the areas of SME development and competitiveness, Entrepreneurship, Business Database Development, Trade Facilitation, Agribusiness, Tourism, Transport and Logistics, which supported by international organizations, such as UNIAP, NZAID, ADB, EDI, TICA, JICA, SDC, JAIF, MKCF and Lancang-Mekong Cooperation Special Fund.

Appendixes: Component 2.2



APPENDIX B-1: PROGRAM AGENDA

Online Regional Workshop on Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang–Mekong Countries
March 28 – April 1, 2021

Time (GMT+7)	Topics/ Event
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Day-1 (March 28, 2022): Introduction and Overviews Digital Innovation and Fintech for MSMEs in the Lancang–Mekong Countries

08:30 – 9.00

Registration

09:00 – 09:15

Welcome Remarks
Mr. Suriyan Vichitlekarn
Executive Director
Mekong Institute

09:15 – 09:30

Opening Remarks
Mr. Ke Yousheng
Permanent Representative of China to UNESCAP
Mekong Institute Steering Committee Member for P. R. China

09:30 – 10:00

Workshop Introduction
Ms. Yupaporn Siribut
Program Officer
Sustainable Energy and Environment Department
Mekong Institute

10:00 – 10:15

Break

10:15 – 10:45

Overviews on Digital Innovation and Fintech for MSMEs in Asia and the Pacific: post Covid-19 Prospect
Mr. Shigehiro Shinozaki
Senior Economist
Office of The Chief Economist and Director General (EROD)
Economic Research and Regional Cooperation Department (ERCD)
Asian Development Bank

APPENDIX D : PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
10:45 – 11:15	Payment Aspects of Financial Inclusion in the Fintech Era Dr. Sothea Oum Executive Director Center for Strategy and Innovation Policy (CSIP) National University of Management Cambodia
11:15 – 11:45	Fintech Inclusion for ASEAN MSMEs in a COVID-19: Perspective and Lessons from ERIA Mr. Tiat Jin Ooi (TJ) Founder & Principal Consultant Curated Connectors Representative from ERIA (Economic Research Institute for ASEAN and East Asia)
11:45 – 12:00	Synthesis and Way Forward Mekong Institute and Experts
Day-2 (March 29, 2022): Fintech Revolution in the 21st Century: Policy and Regulatory Responses Targeting MSMEs in the Lancang-Mekong Countries	
09:30 – 10:00	Cross-Border Payments: Regulator Views on Financing for Technology and Innovation-Driven MSMEs Mr. Pariwat Kanithasen Deputy Director Payment Systems Policy Department Bank of Thailand
10:00 – 10:15	Break

APPENDIX B-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
10:15 – 10:45	Fintech Development Transforming the Financial Landscape in China Prof. Yiping Huang National School of Development and Institute of Digital Finance Peking University Beijing, P. R. China
10:45 – 11:15	Vietnam's Evolving Regulatory Framework for Fintech Ms. Dang Linh Chi Special Counsel Baker McKenzie's Hanoi Office Hanoi, Vietnam
11:15 – 11:45	Fintech Landscape in Thailand Ms. Pongsanipa Kamalanavin Head of Investment Krungsri Finnovate Bank of Ayudhya Public Company Limited
11:45 – 12:00	Synthesis and Way Forward Mekong Institute and Experts
Day-3 (March 30, 2022): Exploring Fintech Solutions for MSMEs Toward Financial Inclusion and Economic Recovery in the Lancang-Mekong Countries	
09:30 – 10:00	Exploring 2C2P: Payment Gateway in Myanmar Expert 2C2P
10:00 – 10:15	Break

APPENDIX B-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
10:15 – 10:45	Digital and Payments Transformation: Robinhood Platform Supporting MSMEs Mr. Srihanath Lamsam CEO Purple Ventures Co.,Ltd., Thailand (Robinhood)
10:45 – 11:15	Exploring Geniusto Payment Platform: Tech Tools Supporting MSMEs’ Digitalization Efforts Amid COVID-19 Mr. Jeremille Raton Geniusto
11:15 – 11:45	Trends in developing Fintech for MSMEs: E-Payment Prospect from Vietnam Mr. Pham Hong Quat General Director National Agency for Technology Entrepreneurship and Commercialization Ministry of Science and Technology Vietnam
11:45 – 12:00	Synthesis and Way Forward Mekong Institute and Experts
Day-4 (March 31, 2022): Sharing Experience and Good Practices for Driving the Fintech Digital Transformation in the Lancang-Mekong Countries	
09:00 – 09:30	Powering Fintech Innovation in MSMEs Across ASEAN for a Sustainable Future Ms. Sirinun Jiradilok SVP Digital Engagement & Fintech Innovation United Overseas Bank Limited (UOB) Thailand

APPENDIX B-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
09:30 – 10:00	<p>The Role of Financial Institution in Providing COVID-19 Relief: Fintech Support Policy from Kasikorn Business Technology Mr. Chetaphan Siridanupath Senior Executive Kasikorn Business Technology (KBTG) Thailand</p>
10:00 – 10:15	Break
10:15 – 10:45	<p>Fintech for MSMEs: Opportunities and Challenges from Thailand Mr. Chonladet Khemarattana President Thai FinTech Association Thailand</p>
10:45 – 11:15	<p>Promoting Fintech Development to Achieve Financial Inclusion in Cambodia Ms. Vanne Khut, Economist Ms. Chunyu Yang, Associate Economist Mr. Sanjay Kalra, Group Head and Lead Economist The ASEAN+3 Macroeconomic Research Office (AMRO)</p>
11:15 – 11:45	<p>InfoCorp: integrated FinTech and AgriTech Technologies for Inclusive Financial Services in Myanmar Mr. Roy Lai Founder & CEO InfoCorp Technologies</p>
11:45 – 12:00	<p>Synthesis and Way Forward Mekong Institute and Experts</p>
<p>Day-5 (April 1, 2022): Lancang-Mekong Countries Collaboration Opportunities in Fintech for MSMEs in Digital Era</p>	

APPENDIX B-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
09:00 – 09:00	<p>The Role of Public-Private Partnership in Promoting Fintech and Digital Payment Inclusion for MSMEs</p> <p>Mr. Paul Luchtenburg Country Technical United Nations Capital Development Fund (UNCDF)</p>
09:30 – 10:00	<p>Trade Digitalization and Financing: New Hope for MSMEs?</p> <p>Mr. Deepesh Patel Editorial Director Trade Finance Global (TFG) United Kingdom</p>
10:00 – 10:15	<p>Break</p>
10:15 – 10:45	<p>Tapping the RCEP Opportunities: Drive ASEAN Economic Recovery for MSMEs</p> <p>Mr. Sithanoxay Suvannaphakdy Lead Researcher ASEAN Studies Centre Institute of Southeast Asian Studies (ISEAS-Yusof Ishak Institute) Singapore</p>
10:45 – 11:15	<p>Facilitating Recovery and Resilience Through Financial Inclusion: Emerging Priorities in the Covid-19 Era</p> <p>Ms. Cyn-Young Park Director Regional Cooperation and Integration Division Economic Research and Regional Cooperation Department (ERCD) Asian Development Bank</p>
11:15 – 11:45	<p>Central Bank Digital Currencies in Southeast Asia: analysis and opportunities</p> <p>Dr. Oriol Caudevilla FinTech Advisor Co-Leader of the CBDC and Financial Inclusion Working Groups The Global Impact FinTech Forum (GIFT)</p>

APPENDIX B-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
11:45 – 12:00	<p>Discussion and recommendation on -How is fintech helping entrepreneurs and MSMEs survive during this COVID-19 crisis? - What policies can governments implement to maximize the benefits of fintech to entrepreneurs and MSMEs? - What are the key challenges and good practices to be considered to facilitate MSMEs access to fintech?</p> <p>Mr. Suriyan Vichitlekarn Executive Director Mekong Institute</p>
12:00– 12:15	<p>Way Forward and Closing Remarks Mr. Suriyan Vichitlekarn Executive Director Mekong Institute</p>

APPENDIX B-2: PARTICIPANTS DIRECTORY

Online Regional Workshop on Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang-Mekong Countries
March 28 – April 1, 2021

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX B-3: RESOURCE PERSON



Overviews on Digital Innovation and Fintech for MSMEs in Asia and the Pacific: Post Covid-19 Prospect

#FintechMI

Guest Speaker

Mr. Shigehiro Shinozaki
ERCD | ADB

28 March | 10:15 – 10:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Shigehiro Shinozaki

- Senior Economist, ADB

He is a Senior Economist, ADB. He supports ADB's developing member countries in improving small and medium-sized enterprise (SME) access to finance through various technical assistance projects. His advisory and research expertise includes policy issues in SME development, inclusive finance, and financial sector development especially in developing Asia. Prior to joining ADB, he held several expert positions at Japan's Ministry of Finance, OECD in France, and as JICA expert in Indonesia. He holds PhD. in International Studies from Waseda University in Japan.



Payment Aspects of Financial Inclusion in the Fintech Era

#FintechMI

Guest Speaker

Dr. Sothea Oum
CSIP | NUM Cambodia

28 March | 10:45 – 11:15 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Dr. Sothea Oum

- CSIP Executive Director

He has extensive International Experience in Economic Development, Regional Integration, Private Sector Development, Small and Medium Enterprises (SMEs), Labour Market, Social Protection, Trade and Finance, Disaster Management, Income Distribution, and Poverty. Recently, he mainly work in area of financial inclusion for SME in Cambodia.

APPENDIX B-3: RESOURCE PERSON (CONT.)

Fintech Inclusion for ASEAN MSMEs in a COVID-19: Perspective and Lessons from ERIA

#FintechMI

Guest Speaker

Mr. Tiat Jin Ooi (TJ)
Curated Connectors

28 March | 11:15 – 11:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Tiat Jin Ooi (TJ)

- Lead Consultant ERIA E-S-I Knowledge Lab

TJ founded Curated Connectors following numerous engagements with MSMEs both locally and globally, with the aim of helping them grow their businesses through strategic and curated connections. His passion to empower MSMEs stemmed from his days with the Singapore Chemical Industry Council (SCIC), where he was the secretariat and managed the industry's Responsible Care programme, being actively involved in helping SMEs adopt and implement. Subsequently as General Manager of Absotech, a local chemical distribution company, his engagement deepened as he chaired the SCIC's SME Committee and represented SME interests at both the SCIC Responsible Care Committee and the National Chemical Management & GHS Taskforce.

Cross-Border Payments: Regulator Views on Financing for Technology and Innovation-Driven MSMEs

#FintechMI

Guest Speaker

Mr. Pariwat Kanithasen
Bank of Thailand

29 March | 09:30 – 10:00 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Pariwat Kanithasen

- Deputy Director of the Payment Systems Department of the Bank of Thailand

He is in charge of policies relating to Thailand's cross-border payment connectivity. He has recently led several projects on payment infrastructure linkages between Thailand and other countries in the region, including Singapore (PromptPay-PayNow), Malaysia, Indonesia and Vietnam. Prior to this, he was Deputy Director of the International Department of the Bank of Thailand, overseeing regional financial integration (ASEAN), as well as regional financial cooperation (ASEAN+3 Chiang Mai Initiative Multilateralisation). Furthermore, he was also Co-Chair of the ASEAN Working Committee on Financial Services Liberalisation and also acted as the Bank of Thailand's chief negotiator of financial services and investment chapters of several regional and bilateral Free Trade Agreements (FTAs), including RCEP. He was also seconded to the International Monetary Fund in Washington D.C., as an Advisor to the Executive Director of the Southeast Asia Voting Group.

APPENDIX B-3: RESOURCE PERSON (CONT.)



**Fintech Development
Transforming the Financial
Landscape in China**

#FintechMI

Guest Speaker

Prof. Yiping Huang
NSD| Peking University

29 March | 10:15 – 10:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Prof. Yiping Huang

He is Sinar Mas Chair Professor of Finance and Economics, Deputy Dean of the National School of Development, and Director of the Institute of Digital Finance, the Peking University. Currently, he is also Deputy Secretary-General of the China Society of Finance and Banking, Chairman of the Special Committee on Fintech Development and Research of the National Internet Finance Association of China, Chairman of the Academic Committee of the China Finance 40 Forum, a member of the Chinese Economists 50 Forum, Editor of China Economic Journal, an Associate Editor of Asian Economic Policy Review, an independent director of the Ant Group and the China Life Insurance.



**Vietnam's Evolving Regulatory
Framework for Fintech**

#FintechMI

Guest Speaker

Ms. Dang Linh Chi
Baker McKenzie's Hanoi office

29 March | 10:45 – 11:15 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Ms. Dang Linh Chi

- Special Counsel based in Baker McKenzie's Hanoi office.

Her focuses and expertise heavily towards the Corporate, and Banking and Financial Services sectors. She has substantial experience in and regularly advises on a broad range of banking and finance regulatory matters, capital market transactions, insurance, securities and funds. With fintech as part of her specialized expertise, she frequently advises fintech companies, bank card organizations, and providers of payment services and intermediary payment services on their products and operation in Vietnam. Her capabilities also extend to advising domestic and international banks and financial institutions on their investment products. Over the past years, she has been actively participating as a contributor to legal reform efforts and as legal advisor on banking and financial services issues to business and professional associations.

APPENDIX B-3: RESOURCE PERSON (CONT.)

Fintech Landscape in Thailand

#FintechMI

Guest Speaker

Ms. Pongsanipa Kamalanavin
Krungsri Finnovate

29 March | 11:15 – 11:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

The graphic features a circular portrait of Ms. Pongsanipa Kamalanavin on the left. To its right, the text identifies her as a guest speaker for the 'Fintech Landscape in Thailand' session. A QR code labeled 'SCAN ME' and an 'Agenda' link are positioned below the speaker's name. The event details, including the date and time, are at the bottom, along with the workshop title.

Ms. Pongsanipa Kamalanavin

- Head of Investment, Krungsri Finnovate

She has experience in investment principal with 5 years of experience in Corporate Venture Capital (CVC) investment, managing the end-to-end VC Investment activities from deal sourcing to deal execution and portfolio monitoring. Her educational background is in Financial Markets and Investments with prior background in Engineering.

Exploring 2C2P: Payment Gateway in Myanmar

#FintechMI

Guest Speaker

Expert
2C2P

30 March | 09:30 – 10:00 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

The graphic features a circular portrait of Mr. Pyay Nyein on the left. To its right, the text identifies him as a guest speaker and expert at 2C2P for the 'Exploring 2C2P: Payment Gateway in Myanmar' session. A QR code labeled 'SCAN ME' and an 'Agenda' link are positioned below the speaker's name. The event details, including the date and time, are at the bottom, along with the workshop title.

Mr. Pyay Nyein

- Operations Director of 2C2P Myanmar

Pyay is from Yangon where he works as a Head of Myanmar Operations at 2C2P (Myanmar). During this 7 years tenure at 2C2P (Myanmar), Pyay oversaw operations, built solid foundation for business and assembled effective teams. Before this role, Pyay was a Business Intelligence consultant with 15 years of experience in Healthcare, Cybersecurity, Marketing, Manufacturing and Education sectors. Pyay holds MSc. In Computer Science from Oxford Brookes University. In his spare time he enjoys playing football and he is a player-manager of amateur football club.

APPENDIX B-3: RESOURCE PERSON (CONT.)



Digital and Payments Transformation: Robinhood Platform Supporting MSMEs

#FintechMI

Guest Speaker

Mr. Srihanath Lamsam
Purple Ventures Co.,Ltd.,
Thailand (Robinhood)

30 March | 10:15 – 10:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Srihanath Lamsam

- Managing Director of Robinhood food delivery platform developed by Purple Ventures Co., Ltd

Experienced Senior Vice President Development with a demonstrated history of working in the banking industry. Skilled in Negotiation, Crowdsourcing, International Business Development, Management, and Mobile Payments. Strong sales professional with a Master of Science (MSc) focused on Mobile and Satellite Communications from the University of Westminster.



Exploring Geniusto Payment Platform: Tech Tools Supporting MSMEs' Digitalization Efforts Amid COVID-19

#FintechMI

Guest Speaker

Mr. Jeremille Raton
Geniusto

30 March | 10:45 – 11:15 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Jeremille Raton

He is presently the Regional Sales Manager of Geniusto International actively promoting digital transformation in the banking and fintech industries using its advanced and matured omni-channel digital banking/financial platform. He is an experienced Business Development professional with more than 20 years demonstrated history of working in the financial institutions and fintech industries.

APPENDIX B-3: RESOURCE PERSON (CONT.)



Trends in developing Fintech for MSMEs: E-Payment Prospect from Vietnam

#FintechMI

Guest Speaker

Mr. Pham Hong Quat
NATEC/ MoST

30 March | 11:15 – 11:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Pham Hong Quat

- General Director, National Agency for Technology Entrepreneurship and Commercialization Ministry of Science and Technology

He got the Bachelor of Laws from Hanoi Law University, Vietnam, From 2014 he is Director General of the National Agency for Technology Entrepreneurship and Commercialization Development – NATEC, a government agency standing for promotion of national innovation system by fostering the relationships among universities, academies and enterprises. As a member of the Committee for Revised Law on Science and Technology 2013, Mr. Quat proposed significant changes into the national legislation supporting the triple helix based innovation systems. He is also a member of the National Startup Ecosystem Project Committee for promoting the innovation entrepreneurship in Vietnam.



Powering Fintech Innovation in MSMEs Across ASEAN for a Sustainable Future

#FintechMI

Guest Speaker

Ms. Sirinun Jiradilok
United Overseas Bank Limited

31 March | 09:00 – 09:30 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Ms. Sirinun Jiradilok

- SVP of Digital Engagement & Fintech Innovation, UOB Thailand

Graduated in Geographic Information System both bachelor and master degree from Chulalongkorn University. Experience in different industries such as IT services, Telecommunication, Transportation and Banking under Information Technology and Digital initiatives and transformation spaces for more than 20 years.

APPENDIX B-3: RESOURCE PERSON (CONT.)



The Role of Financial Institution in Providing COVID-19 Relief: Fintech Support Policy from Kasikorn Business Technology

#FintechMI

Guest Speaker

Mr. Chetaphan Siridanupath
Kasikorn Business Technology

31 March | 09:30 – 10:00 AM

SCAN ME
Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Chetaphan Siridanupath

Managing Director of Kasikorn Labs, an Innovation Arm of KBTG (Kasikorn Business Technology Group) subsidiary of KBank. Overseeing KBTG's innovation end-to-end from ideation, conceptualization, experience design, development, to launch and scale.



Fintech for MSMEs: Opportunities and Challenges from Thailand

#FintechMI

Guest Speaker

Mr. Chonladet Khemarattana
President | Thai FinTech Association

31 March | 10:15 – 10:45 AM

SCAN ME
Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Chonladet Khemarattana

- President, Thai Fintech Association (TFA)

With over 16 years of experience in capital markets and the fintech industry, He can successfully lead his fintech start-ups to provide numerous valuable services in the wealth tech space. The unique solutions include Thailand's first robo-advisory app 'odini', Thailand's first curated mutual funds app 'FinVest', Thailand's first algorithmic trading website 'Finnize', etc. His principle is to create an ecosystem that provides access to efficient investment services at minimum cost and minimum investment amount for retail customers to start with. In addition, he firmly believes that typical Thai needs to start long-term investing properly, not speculating, as Thailand is becoming an aged society. At present, his companies have proved satisfying traction in terms of innovation and growth.

APPENDIX B-3: RESOURCE PERSON (CONT.)



Promoting Fintech Development to Achieve Financial Inclusion in Cambodia

#FintechMI

Guest Speaker

Ms. Vanne Khut
Economist
The ASEAN+3
Macroeconomic
Research Office

31 March | 10:45 - 11:15 AM

SCAN ME
Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Ms. Vanne Khut

- Economist, AMRO

Joining the ASEAN+3 Macroeconomic Research Office (AMRO) in November 2018, Ms. Khut is currently a country economist for Brunei Darussalam and a first back-up economist for Cambodia surveillance. Ms. Khut also contributes her expertise to the production and publication of AMRO's annual flagship economic report, the ASEAN+3 Regional Economic Outlook (AREO), and supports AMRO's relevant researches and surveillance work. Prior to assuming the current position, Ms. Khut joined AMRO as a Secondee (Regional Surveillance) from the Ministry of Economy and Finance (MEF) of Cambodia from January 2017 to October 2018.



Promoting Fintech Development to Achieve Financial Inclusion in Cambodia

#FintechMI

Guest Speaker

Ms. Chunyu Yang
Associate Economist
The ASEAN+3
Macroeconomic
Research Office

31 March | 10:45 - 11:15 AM

SCAN ME
Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Ms. Chunyu Yang

- Associate Economist, AMRO

she has joined the ASEAN+3 Macroeconomic Research Office (AMRO) in July 2020. She provides support for country surveillance on Indonesia, Malaysia and Cambodia. Prior to joining AMRO, she worked in the International Department at the People's Bank of China from July 2016 to June 2020. She diversified her research on a range of issues, such as Asian macroeconomics, China's financial opening, Belt and Road Initiative, and trade policies. She was also involved in regional financial cooperation in Asia, including the Chiang Mai Initiative Multilateralizations (CMIM) and the Executive's Meeting of East Asia-Pacific Central Banks (EMEAP). Ms. Yang holds a Master's Degree and a Bachelor's Degree in Economics from Peking University, China. She is currently pursuing a Ph.D. in Finance at Tsinghua University, China.

APPENDIX B-3: RESOURCE PERSON (CONT.)



Promoting Fintech Development to Achieve Financial Inclusion in Cambodia

#FintechMI

Guest Speaker

Mr. Sanjay Kalra
Group Head and Lead Economist
The ASEAN+3
Macroeconomic
Research Office

31 March | 10:45 - 11:15 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Sanjay Karla

- Group Head and Lead Economist, AMRO

He is Group Head and Lead Economist for Cambodia, Korea and Vietnam at AMRO since January 2022. He worked the International Monetary Fund for 28 years, starting January 1994. Prior to that he was Assistant Professor at Tufts University in Boston, USA during 1991-1994. He holds a Ph. D. in Economics from Columbia University, New York, USA.



InfoCorp: integrated FinTech and AgriTech Technologies for Inclusive Financial Services in Myanmar

#FintechMI

Guest Speaker

Mr. Roy Lai
Founder & CEO
InfoCorp Technologies

31 March | 11:15 - 11:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Roy Lai

- Founder & CEO, Inforcrop Technologies

He is the creator of Chronnet - an inter-blockchain relay network. Chronnet allows the creation of content-aware NFTs that is transferrable across blockchains. Roy is also the CEO of InfoCorp Technologies, a Singapore-based fin-tech/agri-tech company that created FarmTrek and Sentinel Chain. FarmTrek allows smallholder livestock farmers to tokenize their livestock as collateral for financing. Sentinel Chain, is a cross-border B2B blockchain for tokenized livestock-backed loans.

APPENDIX B-3: RESOURCE PERSON (CONT.)

The Role of Public-Private Partnership in Promoting Fintech and Digital Payment Inclusion for MSMEs

#FintechMI

Guest Speaker

Mr. Paul Luchtenburg
Country Technical | UNCDF

01 April | 09:00 – 09:30 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Paul Luchtenburg

- Country Technical Lead, UNCDF, Myanmar

He as the Country Technical Lead for UNCDF Myanmar since 2012. Previously he served as the Senior Operations Officer covering the East Asia and Pacific region for the International Finance Corporation (IFC). Before that he was a microfinance implementer serving as the CEO of AMK in Cambodia. Paul has more than 30 years of development experience; playing a variety of roles from implementer, Technical Assistance provider, funder, board member and equity investor. Paul holds an MBA from Eastern University and has also been a part of the writing of a number of books and articles including the first assessment of the microfinance sector in Myanmar which was published by CGAP.

Trade Digitalization and Financing: New Hope for MSMEs?

#FintechMI

Guest Speaker

Mr. Deepesh Patel
Editorial Director | Trade Finance Global (TFG)

01 April | 09:30 – 10:00 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Deepesh Patel

- Editorial Director at Trade Finance Global

He is Editorial Director at Trade Finance Global (TFG). In this role, Deepesh leads efforts in developing TFG's brand, relationships and strategic direction in key markets, including the UK, US, Singapore, Dubai and Hong Kong. Deepesh regularly chairs and speaks at international industry events with the WTO, BCR, Excred, TXF, The Economist and Reuters, as well as industry associations including ICC, FCI, ITFA and BAFT. Deepesh is the host of the 'Trade Finance Talks' podcast and 'Trade Finance Talks TV'. He is co-author of 'Blockchain for Trade: A Reality Check' with the ICC and the WTO, alongside other industry research.

APPENDIX B-3: RESOURCE PERSON (CONT.)

Tapping the RCEP Opportunities: Drive ASEAN Economic Recovery for MSMEs

#FintechMI

Guest Speaker

Mr. Sithanonxay Suvannaphakdy
Lead Researcher
ISEAS-Yusof Ishak Institute
Singapore

01 April | 10:15 – 10:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Sithanonxay Suvannaphakdy

- Lead Researcher, ISEAS

He is an economist with more than seven years research experience in regional economic integration, economic development, and public administration. His career has focused on research and project management in trade, economic development and sustainable development programs. These cover multiple scales including project, program, national and regional scales. He works extensively with the private sector, public sector, bilateral development agencies and multilateral financial institutions. Since January 2020, he has served as a Lead Researcher at the ASEAN Studies Centre, ISEAS-Yusof Ishak Institute, where he undertakes policy-oriented research on ASEAN's economic integration with particular focus on ASEAN Economic

Facilitating Recovery and Resilience Through Financial Inclusion: Emerging Priorities in the Covid-19 Era

#FintechMI

Guest Speaker

Ms. Cyn-Young Park
Director | ERCD-ADB

01 April | 10:45 – 11:15 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Ms. Cyn-Young Park

- Director, ERCD-ADB

She is Director of the Regional Cooperation and Integration Division in the Economic Research and Regional Cooperation Department of the Asian Development Bank (ADB). In her current capacity, she manages a team of economists to examine economic and policy issues related to regional cooperation and integration (RCI) and develop strategies and approaches to support RCI. During her progressive career within ADB, she has been a main author and contributor to ADB's major publications including Asian Development Outlook (ADB's flagship publication), Asian Economic Integration Report, Asia Capital Markets Monitor, Asia Economic Monitor, Asia Bond Monitor, and ADB Country Diagnostic Study Series.

APPENDIX B-3: RESOURCE PERSON (CONT.)



Central Bank Digital Currencies in Southeast Asia: Analysis and Opportunities

#FintechMI

Guest Speaker

Dr. Oriol Caudevilla
Fintech Advisor
Co-Leader of the CBDC and Financial Inclusion Working Groups at the Global Impact FinTech Forum (GIFT)

01 April | 11:15 - 11:45 AM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Dr. Oriol Caudevilla

- FinTech Advisor

Co-Leader of the CBDC and Financial Inclusion Working Groups at the Global Impact FinTech Forum (GIFT).



Synthesis and Recommendation: Regional Collaboration Opportunities in Fintech for MSMEs in Digital Era

#FintechMI

Featured Speaker

Mr. Suriyan Vichitlekarn
Executive Director
Mekong Institute

01 April | 11:45 AM - 12:15 PM

SCAN ME

Agenda

Online Regional Workshop on "Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries" on March 28-April 1, 2022

Mr. Suriyan Vichitlekarn

- Executive Director, Mekong Institute

As Mekong Institute's Executive Director beginning on September 1, 2020, Mr. Suriyan Vichitlekarn steers the strategic planning and implementation of the intergovernmental organization's human resource development, capacity strengthening, and research efforts to spur the acceleration of sustainable socioeconomic development and poverty alleviation in the Greater Mekong Subregion (GMS). Recognized as a respected development leader and regional integration advocate, Mr. Suriyan holds over 15 years of experience in delivering innovative approaches and sustainable practices across his specialized areas of agriculture and rural development, public-private partnership, and trade facilitation in the GMS and Southeast Asia.

Appendixes: Component 2.3



APPENDIX C-1: PROGRAM AGENDA

Online Regional Workshop on Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries
June 20-22, 2022

Time (GMT+7)	Topics/ Event
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Day-1: A Changing Landscape: The Emergence of New Digital Technologies for Financial Inclusion and MSME Financing in the Lancang-Mekong Countries

08:30 – 09:00

Registration

09:00 – 09:15

Welcome Remarks
Mr. Suriyan Vichitlekarn
Executive Director
Mekong Institute

09:15 – 09:30

Opening Remarks
Mr. Ke Yousheng
Permanent Representative of China to UNESCAP
Mekong Institute Steering Committee Member for P. R. China

09:30 – 10:00

Workshop Introduction
Ms. Yupaporn Siribut
Program Officer
Sustainable Energy and Environment Department
Mekong Institute

10:00 – 10:15

Break

10:15 – 10:45

**Rethinking MSME Finance in Asia and the Pacific:
A Post-Crisis Policy Agenda**
Mr. Alberto Isgut
Acting Section Chief
Financing for Development Section United Nations
Economic and Social Commission for Asia and the Pacific
(ESCAP)

APPENDIX C-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
10:45 – 11:15	Access to Credit, Technology Solutions, and Digital Services Key to MSMEs' Survival Mr. Matin Mohdari Strategy Director Tech For Good Institute
11:15 – 11:45	Solutions on Access to Finance: Policy Responses to boost MSMEs' Resilience in the Post COVID-19 Ms. Izniza Afzan Mustafa Albakri Senior Officer Enterprise Development ASEAN
11:45 – 12:00	Synthesis and Way Forward Mekong Institute and Experts
Day-2: Selected National Financial Inclusion Strategies: Key Benchmark for Enhancing MSME Access to Finance in the Lancang-Mekong Countries	
09:00 – 09:30	Supporting MSMEs' Financial Access Amid COVID19: Public-Private Actions for MSMEs Recovery Mr. Sebastian Cortes Deputy Director Asian Trade Centre
09:30 – 10:00	Policy Effort to Increase Access to Finance and Digital Financial Service for MSMEs in Cambodia Mr. Heng Bomakara Deputy Director General National Bank of Cambodia
10:00 – 10:15	Break

APPENDIX C-1: PROGRAM AGENDA (CONT.)


Time (GMT+7)	Topics/ Event
10:15 – 10:45	Existing Policy Measures to Create an Enabling Fintech Ecosystem in China Ms. Yan Xiao Project Lead of Digital Trade International Trade and Investment World Economic Forum
10:45 – 11:15	Unlocking Access to Finance for MSMEs in Lao PDR: Policy Support amidst COVID-19 Mr. Sa Siriphong Acting Director General Department of Small and Medium Enterprise Promotion Ministry of Industry and Commerce
11:15 – 11:45	Scaling-Up MSMEs Access to Digital Financial Services in The Post COVID-19 Era in Vietnam Mr. Nguyen Duc Binh Director Small & Medium Sized Enterprises Promotion Center (SMEPC) Vietnam Chamber of Commerce & Industry
11:45 – 12:15	MSMEs and Financial Access in Pandemic Era: Insights from Myanmar Mr. Than Aung MaximaxSolution Coporate Advisory Myanmar
12:15 – 12:30	Synthesis and Way Forward Mekong Institute and Experts
Day-3: Accelerating Action Towards Financial Inclusion: Public Private Sector Perspectives on Collaboration Opportunities for MSMEs in Digital Era	
09:00 – 09:30	Action Plan Ms. Yupaporn Siribut Program Officer Sustainable Energy and Environment Department Mekong Institute

APPENDIX C-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
09:30 – 10:00	<p>Fintech and Digital Financial Services: The Key to Unlocking the Growth Potential for ASEAN MSMEs</p> <p>Dr. John Beirne Vice Chair of Research Asian Development Bank Institute (ADBI)</p>
10:00 – 10:15	Break
10:15 – 10:45	<p>A Credit Guarantee Scheme: Unlocking Cambodian Women’s Potential through Fiscal Space Creation</p> <p>Mr. Paul Martin Regional Technical Advisor UN Capital Development Fund (UNCDF)</p>
10:45 – 11:15	<p>PeerPower: Crowdfunding Platform Advancement of Financial Inclusion for MSMEs</p> <p>Mr. Vorapon Ponvanit Co-founder and CEO Peer Power Platform Co., Ltd.</p>
11:15 – 11:45	<p>ASEAN Access: One-Stop SME Information Portal</p> <p>Mr. Veerapong Malai Director General The Office of Small and Medium Enterprise Promotion (OSMEP) Thailand</p>
11:45 – 12:00	<p>Wrap-Up: Key Take-away from the Workshop</p> <p>Mr. Suriyan Vichitlekarn Executive Director Mekong Institute</p>

APPENDIX C-2: PARTICIPANTS DIRECTORY

Online Regional Workshop on Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries
June 20-22, 2022

Name	Organization	Contact
 China (5)		
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Dr. Liu Hongbo Associate Professor	College of Economics Yunnan University	T: - M: (+86) 1582 9277130 E: hongboliu@ynu.edu.cn
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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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Mr. Pros Phan Vice Chief	Department of Horticulture and Subsidiary Crop General Directorate of Agriculture (GDA)	T: – M: (+855) 959 522 81 E: phanpros@gmail.com
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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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Ms. Sengkeo Detlavong Technical Officer	Trade Information Division Department of Trade Promotion Ministry of Industry and Commerce of Lao PDR	T: (+856) 21 417 841 M: (+856) 20 223 233 44 E: noi_sengkeo@yahoo.com
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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

Name	Organization	Contact
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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX C-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX C-3: RESOURCE PERSON



Rethinking MSME Finance in Asia and the Pacific: A Post-Crisis Policy Agenda

#Empower MSMEs

Guest Speaker

Mr. Alberto Isgut
Acting Section Chief
ESCAP

June 20 | 10:15 - 10:45 AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Mr. Alberto Isgut

- Acting Section Chief, ESCAP

He is experienced development economist who has worked in Latin America, Canada, United States and Asia. I have worked in government, academia, think tanks and international organization. My current job is with United Nations' ESCAP, where I have been involved in research, contributed to its flagship publications, edited two books, and prepared policy papers for various international meetings of experts and government officials from countries from the Asia-Pacific region. Since 2017, my work has focused on ways to enhance access to credit by micro, small and medium sized enterprises (MSMEs). Recently, I have been interested in FinTech and Blockchain solutions for financial inclusion and sustainable development. His goal is to contribute to the effectiveness of my organization in providing cutting-edge economic analyzes and evidence-based policy advise to its members.



Access to Credit, Technology Solutions, and Digital Services Key to MSMEs' Survival

#Empower MSMEs

Guest Speaker

Mr. Matin Mohdari
Strategy Director
Tech For Good Institute

June 20 | 10:45 - 11:15 AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Mr. Matin Mohdari

- Strategy Director, Tech For Good Institute

He is currently the Strategy Director at the Tech For Good Institute (www.techforgoodinstitute.org), a non-profit think tank founded by Grab to catalyse new research and collaboration so that the promise of technology and the digital economy may be leveraged to advance inclusive, equitable and sustainable growth in Southeast Asia. As part of the founding team, I work closely with the Institute's Executive Director to drive strategic development, as well as execution for thought-leadership activities and policy engagements with local think tanks, academics, and multilateral organizations whose work are focused at the intersections of public policy and technology.

APPENDIX C-3: RESOURCE PERSON (CONT.)

Solutions on Access to Finance: Policy Responses to boost MSMEs' Resilience in the Post COVID-19

#Empower MSMEs

Guest Speaker

Ms. Izniza Afzan Mustafa Albakri
Senior Officer
ASEAN

June 20 | 11:15 - 11:45 AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

SCAN ME

The graphic features a circular portrait of Ms. Izniza Afzan Mustafa Albakri, a woman wearing a pink hijab and a pink top. The background is light blue with a network of white lines and circles. A QR code is located in the bottom right corner.

Ms. Izniza Afzan Mustafa Albakri

- Senior Officer, ASEAN

Senior Officer from Enterprise and Stakeholder Engagement Division at ASEAN Secretariat.

Supporting MSMEs' Financial Access Amidst COVID-19: Public-Private Actions for MSMEs Recovery

#Empower MSMEs

Guest Speaker

Mr. Sebastian Cortes-Sanchez
Deputy Director
Asian Trade Centre

June 21 | 09:00 - 09:30AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

SCAN ME

The graphic features a circular portrait of Mr. Sebastian Cortes-Sanchez, a man with a beard wearing a dark suit and a white shirt. The background is light blue with a network of white lines and circles. A QR code is located in the bottom right corner.

Mr. Sebastian Cortes-Sanchez

- Deputy Director, Asian Trade Centre

He is an experienced international trade and development adviser with extensive hand-on experience working across business, government and academia in the design and implementation of trade strategies and policies.

APPENDIX C-3: RESOURCE PERSON (CONT.)



Policy Effort to Increase Access to Finance and Digital Financial Service for MSMEs in Cambodia

#Empower MSMEs

Guest Speaker

Mr. Heng Bomakara
Deputy Director General
National Bank of Cambodia

June 21 | 09:30 – 10:00AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

SCAN ME

Mr. Heng Bomakara

- Deputy Director General, National Bank of Cambodia

He is a Deputy Director General of Banking Supervision, at the National Bank of Cambodia (NBC), overseeing the performance of the banks and financial institutions, developing and discussing regulation frameworks, and conducting macro surveillance analysis. Before that, he has held various positions at the NBC, including Director of Off-Site Supervision, Director of Licensing Department, Chief of Macro Surveillance Division, and Chief of Internal Audit Division. Simultaneously, Mr. Heng is a team leader of the Financial Inclusion Working Group of the NBC and member of numerous local/international working groups/committees, such as Advisory Committee for MSME Financing research project in Cambodia, Inter-Ministry on Real Estate working group, and ASEAN working groups etc. Mr. Heng holds a master's degree from the University Utara Malaysia in field of Management and a master's degree from Australian National University in field of International and Development Economics.



Existing Policy Measures to Create an Enabling Fintech Ecosystem in China

#Empower MSMEs

Guest Speaker

Ms. Yan Xiao
Project Lead of Digital Trade
International Trade and Investment, WEF

June 21 | 10:15 – 10:45AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

SCAN ME

Ms. Yan Xiao

- Project Lead of Digital Trade, World Economic Forum

Tech policy expert in digital inclusion, data, Fintech and e-commerce. Force-multiplier with proven track record of building executive-level communities with demonstrated impact. I advise policymakers formulating policies in digital inclusion, particularly around the areas of data, Fintech and e-commerce. I guide tech companies and investors to navigate regulatory complexity and uncertainties. Outside of work, I am an advocate for physical and mental wellness through a holistic and integrative approach.

APPENDIX C-3: RESOURCE PERSON (CONT.)



Unlocking Access to Finance for MSMEs in Lao PDR: Policy Support Amidst COVID-19

#Empower MSMEs

Guest Speaker

Mr. Sa Siriphong
Director General
DOSMEP, Lao PDR

June 21 | 10:45 - 11:15 AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

The speaker card features a circular portrait of Mr. Sa Siriphong on the left. The background is light blue with a network diagram. A QR code labeled 'SCAN ME' is positioned on the right side.

Mr. Sa Siriphong

- Deputy Director General, Department of Small and Medium Enterprise Promotion, Lao National Productivity Organization, Ministry of Industry and Commerce.



Scaling-Up MSMEs Access to Digital Financial Services in the post COVID-19 Era in Vietnam

#Empower MSMEs

Guest Speaker

Mr. Nguyen Duc Binh
Director
SMEPC, VCCI-HCM

June 21 | 11:15-11:45 AM

Agenda

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

The speaker card features a circular portrait of Mr. Nguyen Duc Binh on the left. The background is light blue with a network diagram. A QR code labeled 'SCAN ME' is positioned on the right side.

Mr. Nguyen Duc Binh

- Director of SMALL & MEDIUM SIZED ENTERPRISES PROMOTION CENTER (SMEPC) Vietnam Chamber of Commerce & Industry - Hochiminh City Branch (VCCI-HCM).

APPENDIX C-3: RESOURCE PERSON (CONT.)

SMEs and Financial Access in Pandemic Era: Insights from Myanmar

#Empower MSMEs

Guest Speaker

Mr. Than Aung
CEO & Chief Capability Officer
MaximaxSolution
Myanmar

June 21 | 11:45-12:15AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Mr. Than Aung

- CEO & Chief Capability Officer, MaximaxSolution, Myanmar.

Action Plan: Group Action Plan Design and Implementation

#Empower MSMEs

Facilitator

Ms. Yupaporn
Program Officer
Mekong Institute

June 22 | 09:00 - 09:30AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Ms. Yupaporn Siribut

- Program Officer, Program Officer, Sustainable Energy and Environment Department, Mekong Institute.

APPENDIX C-3: RESOURCE PERSON (CONT.)

**Fintech and Digital Financial Services:
The Key to Unlocking the Growth Potential
for ASEAN MSMEs**

#Empower MSMEs

Guest Speaker

Dr. John Beirne
Vice Chair of Research
Asian Development
Bank Institute

June 22 | 09:30-10:00AM

Agenda
SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Dr. John Beirne

- Vice-Chair of Research, ADBI

He was appointed Vice-Chair of Research and Senior Research Fellow at the Asian Development Bank Institute (ADBI) in April 2022. He joined ADBI as a Research Fellow in March 2019. He has over 20 years of experience as an economist in the public and private sectors. In his current role, he co-heads ADBI's Research Department, leading research workstreams on macroeconomics, finance, and infrastructure. He is also co-managing editor of the ADBI Working Paper Series.

**A Credit Guarantee Scheme: Unlocking
Cambodian Women's Potential through
Fiscal Space Creation**

#Empower MSMEs

Guest Speaker

Mr. Paul Martin
Regional Technical Advisor
UN Capital Development
Fund (UNCDF)

June 22 | 10:15-10:45AM

Agenda
SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Mr. Paul Martin

- Regional Technical Advisor, UNCDF

the Regional Team Leader for UNCDF's Local Development Finance Practice based in Bangkok, Thailand. He transitioned from the private sector to UNCDF in 2015 after 20 years of global consultancy work, with an especial focus on Asia and emerging economies. Pauls began his career as a UK civil servant tasked with supporting the privation of UK nationalized industries in the 1990s and later joined the UK governments' international energy consultancy. He undertook assignments in Russia, regenerating mono-activity towns viz-a-viz EBRD investments and World Bank sectorial loans, in the Middle East managing large energy and transport investments and India disposing of UK ODA assets.

APPENDIX C-3: RESOURCE PERSON (CONT.)

**PeerPower: Crowdfunding Platform
Advancement of Financial Inclusion
for MSMEs**

#Empower MSMEs

Guest Speaker

Mr. Vorapon Ponvanit
Co-founder and CEO
Peer Power
Platform Co., Ltd.

June 22 | 10:45-11:15AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

The graphic features a circular portrait of Mr. Vorapon Ponvanit on the left. The background is light blue with a network of white lines and nodes. A QR code is located in the bottom right corner.

Mr. Vorapon Ponvanit

- Co-founder & CEO, PeerPower, Thailand.

**ASEAN Access: One-Stop SME
Information Portal**

#Empower MSMEs

Guest Speaker

Mr. Veerapong Malai
Director General
OSMEP, Thailand

June 22 | 11:15-11:45 AM

Agenda

SCAN ME

Online Regional Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

The graphic features a circular portrait of Mr. Veerapong Malai on the left. The background is light blue with a network of white lines and nodes. A QR code is located in the bottom right corner.

Mr. Veerapong Malai

- Director General of the Office of Small and Medium Enterprises Promotion (OSMEP), Thailand.

Appendixes: Component 2.4



APPENDIX D-1: PROGRAM AGENDA

**Online Synthesis and Evaluation Workshop
Advancing Financial Access and Support Policy to Empowering MSMEs
for Digitalization Inclusive Growth in Lancang-Mekong Countries
September 30, 2022**

Time (GMT+7)	Topics/ Event
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Action Plan Presentation

08:30 – 09:00

Registration

09:00 – 09:15

Welcome Remarks

Mr. Suriyan Vichitlekarn
Executive Director
Mekong Institute

09:15 – 09:30

Workshop Overview

Ms. Yupaporn Siribut
Program Officer
Sustainable Energy and Environment Department
Mekong Institute

09:30 – 10:00

**Action Plan: Enhancing Cambodia’s MSME and E-commerce
through Financial Access and Support Policies**

Ms. Sophorn Meng
Government Officer
Department of Policy Monitoring Inspection and Evaluation
Ministry of Industry, Science, Technology & Innovation (MISTI)

10:00 – 10:30

**Action Plan: Financial Access and Support Policy to Empower
MSMEs’ Digitalization in Lao PDR**

Mr. Khounekham Inthasane
Head of Division
Institute for Industry and Commerce
Ministry of Industry and Commerce
Lao PDR

APPENDIX D-1: PROGRAM AGENDA (CONT.)

Time (GMT+7)	Topics/ Event
10:30 – 11:00	<p>Action Plan: Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar Dr. Aye Thanda Soe Professor Commerce Department Yangon University of Economics</p>
11:00 – 11:30	<p>Action Plan: Fintech – Fund Opportunity for MSMEs in Thailand Mr. Subin Pongpanmeesuk Marketing and Sales Manager Marketing and Sales Department B.P. Supakij Co., Ltd.</p>
11:30 – 12:00	<p>Action Plan: Advancing Financial Access and Support Policy to Empower MSMEs’ Digitalization in Vietnam Ms. Dang Thi Huyen Director Principal Researcher Research Center of Skills Development and Vocational Training Standards National Institute for Vocational Education Training Vietnam</p>
12:00 – 12:20	<p>Progress and Way Forward of GMS Cross Border E-Commerce Cooperation Platform Mr. Liu Qixin Project Official Lancang-Mekong Environmental Cooperation Center (LMEC) Department of Commerce of Yunnan Province Lancang-Mekong Sub-regional Economic and Trade Development Center</p>
12:20 – 12:30	<p>Synthesis and Way Forward Mekong Institute</p>

APPENDIX D-2: PARTICIPANTS DIRECTORY

**Online Synthesis and Evaluation Workshop
Advancing Financial Access and Support Policy to Empowering MSMEs
for Digitalization Inclusive Growth in Lancang-Mekong Countries
September 30, 2022**

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APPENDIX D-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX D-2: PARTICIPANTS DIRECTORY (CONT.)

Name	Organization	Contact
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APPENDIX D-2: PARTICIPANTS DIRECTORY (CONT.)

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APPENDIX D-3: PARTICIPANTS ACTION PLANS

COMPONENT 2: ACTION PLANS



6 Events Led by
Direct Participants



447 Indirect
Participants

Action Plan-1: Cambodia



Ministry of Industry, Science, Technology & Innovation (MISTI)



Two-day workshop
Online
August 23-24, 2022



MSMEs -15
Government -15
Private sector -5
Academic -5



- To enhance awareness of local MSMEs, e-commerce operators, and government officers through applicable financial access from state and private banks, logistic applications, e-commerce situation, and relevant supporting policies.
- To create a network between public and private sectors working relevant to MSMEs.



- The participants will enhance their awareness and share experiences of financial access, logistic development, e-commerce, and policies to support MSMEs in Cambodia.
- Participants will foster cooperation and increase network among key players in MSME development.

Enhancing Cambodia's MSME and E-commerce through Financial Access and Support Policies

Background:

Along with Industry 4.0, the RGC's vision is to transform and modernize Cambodia's industrial structure from a labor-intensive industry to a skill-driven industry by 2025 through connecting to regional and global value chains, integrating into regional production networks, and developing interconnected production clusters, strengthening domestic industry competitiveness and productivity, and developing a technology-driven industry.

The RGC has four strategies to achieve its vision and goals: mobilizing and attracting foreign and private domestic investments by focusing on large industries, expanding markets, and enhancing technology transfer; developing and modernizing small and medium enterprises (SMEs) by expanding and strengthening the manufacturing base, modernizing enterprise registration, and ensuring technology transfer; and Third, revisiting the regulatory environment to strengthen country competitiveness (investment climate and trade facilitation, market information dissemination and informal fees reduction); Fourth, coordinating supporting policies (development of a human resource, technical training, improvement of industrial relations, development of support infrastructure like transportation or logistics and information and communication system (ICT), supply of electricity (IDP 2015-2025).

With aims to contribute to national economic development, sustainable and inclusive high economic growth, employment creation, increased value added to the economy, and increased income for the Cambodian people (IDP 2015-2025). In addition, it will be critical to promote and sustain incubation and acceleration facilities, technological platforms open to private sector, and innovative clusters fostering collaboration to support innovation in small and medium-sized enterprises (SMEs) and enhance their absorptive capacities (Cambodia's STI roadmap 2030).

Action Plan-2: P.R. China



Department of Commerce of Yunnan province and Business Alliance of GMS Cross-border E-commerce Platform



Training/Dialogue (Hybrid)
October 26-27, 2022



50 MSMEs Owners/ Managers



- To enhance awareness of more local SMEs and trade promotion officers on Promoting Digital Connectivity through E-commerce Development.
- To create a network between the public and private sectors and between e-commerce players.
- To provide marketing opportunities for SMEs.
- To facilitate an enabling environment for e-commerce development.



- Knowledge transfer to at least 20 local entrepreneurs and four trade promotion officers of government and business associations on Entrepreneurship Development through E-Commerce.
- Enhanced awareness of the importance and opportunities of export through E-Commerce and initiated activities.
- Promote cooperation between SMEs with key e-commerce players and service providers along E-commerce supply chain.

Dialogue/Training on GMS Cross-border E-Commerce

Background:

In 2015 the Ministry of Commerce of the P. R. China initiated a program to “support development of GMS Cross-Border E-Commerce Cooperation Platform.” Since the consensus reached by the GMS member countries in 2014, the business alliance cooperated on specific projects, and the liaison center dealt with the day-to-day work of the vehicle. The GMS Cross-Border E-Commerce Cooperation, Platform Dialogue Conference, held ongoing talks and discussions, and the Governors Forum included the Cross-Border E-Commerce Cooperation Platform in its agenda. A complete operation system was formed to provide a reliable organizational texture and a solid growth foundation for in-depth collaboration in the future. As a part of Action Plan support from MI, the China Team Group proposed to organize Dialogue/Training on GMS Cross-border E-commerce on Oct 26-27, 2022, as another engine for fostering connectivity and building on support MSMEs digitalization in the region.

Action Plan-3: Lao PDR



Institute for Industry and Commerce (IIC),
Ministry of Industry and Commerce



Workshop
Online
August 10-11, 2022



MSMEs -20
Government -10
Private sector -5
Academic -5



- To enable the participants to prepare and plan for Financial Access and MSMEs' Digitalization according to correct, appropriate, and efficient.
- To allow participants to exchange knowledge and experience in Financial Access and MSMEs' Digitalization.
- To enhance awareness of more local MSMEs and Government officers on Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR.
- To create a network between public and private sectors and Financial Access Officers.



- Participants to apply and share the above knowledge with their organizations and public.
- Enhance awareness of the importance and opportunities of Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR.
- Foster cooperation between MSMEs and Financial providers.

Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR

Background:

Technological change has been the primary driving force for increasing productivity and promoting digitalization development in all Lancang Mekong Countries. The COVID-19 pandemic has caused an extraordinary socio-economic crisis throughout the world. As a result of social distancing policies, lockdowns, and travel bans, people worldwide have lost their jobs, and millions of micro-, small and medium-sized enterprises (MSMEs) are facing bankruptcy. Amid the crisis, some positive developments have been taking place. Digital payments can enable a fast expansion of financial inclusion and MSMEs' use of e-commerce platforms. They can facilitate more efficient integration of their businesses into value chains. Digital payments are also playing an essential role in supporting emergency government responses to the crisis, such as the delivery of emergency cash transfers to vulnerable workers who lost their jobs, and they can also reduce the transaction cost of international remittances, a critical source of income to millions of families in developing countries. Digitalization has become a determining factor of whether a company survives while COVID-19 restrictions are in effect. MSMEs in Lao PDR risk being left behind in the digital marketplace due to low levels of digital literacy. Strengthening MSMEs' digital skills and facilitating their active participation in the digital economy will improve Laos' competitiveness and ensure sustainable and inclusive economic growth.

With this goal in mind, although digital technological innovation exists, the significant challenge for MSMEs' adoption of a set of technologies to become more efficient, inclusive, and sustainable still needs to be addressed. Against this backdrop, in order to support digital transformation of MSMEs, the Laos representatives' team, with support from the Government of the People's Republic of China and Mekong Institute going to launch an event that will organize both in-person and online workshop on "Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR" on August 10-11, 2022 with the aims to provide a learning platform to exchange knowledge and experience in Financial Access and MSMEs' Digitalization in Lao PDR.

Action Plan-4: Myanmar



- Ministry of Planning and Finance
- Yangon University of Economics
- Department of Small and Medium Enterprises
- Development, Ministry of Industry
- MSME Association Myanmar Women Entrepreneurs Association



Workshop
Online
September 15 -16, 2022



50 MSMEs Owners/ Managers



- To promote the holistic development of MSMEs in Myanmar by empowering their knowledge and skills.
- To understand the importance of finance to start a business.
- To choose suitable digital systems, upgrade digital skills, and develop the proper protections and security in digital financial services in MSMEs.
- To create a local, regional, and international network through the ASEAN ACCESS MSME web portal.



- Improvement of inappropriate knowledge, skills, and capacity of finding opportunities and managing business strategically among MSMEs owners/ managers in Myanmar.
- Improvement of the knowledge of finances and financing in MSMEs of Myanmar.
- Development of digital literacy in MSMEs.
- Increase market share in local market and accessing international market.

Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar

Background:

Technological MSMEs play as an engine of economic growth and a source of employment, particularly in developing countries. With the increasing pace of globalization, MSMEs are in danger of greater competition, requiring sound strategic planning, innovative capability, entrepreneurship orientation, and, more importantly, networks. Recent environmental threats such as the Covid-19 pandemic and ever-increasing natural disasters require firms to equip with the necessary skills for survival and sustainability.

MSMEs in Myanmar are particularly striving for survival at this time. They require entrepreneurial knowledge and skills, accessibility to the market, accessibility to financing, and better supply chain management. Again, Covid-19 has pushed all businesses to a more cashless society and created more online business opportunities. Digital payment has been accelerated, and financial technology is becoming a survival skill for businesses today. However, MSMEs in Myanmar need to catch up in fintech and have few chances to participate in a digital platform. Financial institutions, business associations, and others have been trying to reach out to more.

MSMEs to promote better use of fintech. However, each has its challenges and issues. Current efforts that different institutions may conduct must be wider to cover and reach the targeted beneficiaries. Online Regional Workshop on Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries held on June 20-22, 2022, gave Myanmar participants such an idea to develop MSMEs in Myanmar holistically, particularly in the introduction of fintech and access to digital platforms.

As a part of Action Plan implementation, the Myanmar Team proposed to organize Capacity Building for Financial Inclusion and Holistic Development of MSMEs in Myanmar on Oct 26-27, 2022, as another engine for fostering connectivity and building on support MSMEs digitalization in the region.

Action Plan-5: Thailand



- The Federation of Thai SME
- B.P.Supakij Co., Ltd.
- Pracharat Raksamakki Prachinburi (Social Enterprise) Co., Ltd.



Workshop
Online
August 9, 2022



20 MSMEs Owners/ Managers



- To enhance awareness of the digital transformation of MSMEs.
- Exchange environment and financial system to accelerate the digital transformation of MSMEs.
- Sharing insight from financial experts to enable Fitech digital transform solutions for MSMEs.



- Enhance participant awareness and sharing on the importance and opportunities of digital transformation of MSMEs

Fintech – Fund opportunity for MSMEs

Background:

With the world going digital, the industry primarily impacted was the Micro, Small, and Medium Enterprises (MSMEs). The financial crisis led to multiple businesses shutting down and impacted the credit buying capacity of many MSMEs. FinTech has emerged over the last few years as a leading innovation in delivering financial services. Using innovation to improve access to finance is one of the concerns for MSMEs' access to financial support. With the support from the Government of the People's Republic of China and Mekong Institute (MI), a total of four representatives from Thailand participated in the Online Regional Workshop on Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization for Inclusive Growth in the Lancang-Mekong Countries on June 20-22, 2022. Learned that Fintech will improve the MSMEs' access to financial services, providing access to credit to micro-entrepreneurs, inclusive payment services, and end products. Also, FinTech companies have played as pioneers in introducing effective financial products for the MSMEs, which include the following – Market lending or peer-to-peer lending, which fills the funding gap for small businesses. Marketplace lending requires no collateral and makes it more accessible during a financial crisis like the COVID-19 pandemic.

Recognizing this background, access to digital financial services remains an important task. Through this strategy, a representative from Thailand continues to work by organizing an Online National Workshop on "Fintech – Fund opportunity for MSMEs" on August 9, 2022, in collaboration with B.P. Supakij Co., Ltd., The federation of Thai SME and Pracharat Raksamakki Prachinburi (Social Enterprise) Co., Ltd. in order to transfer knowledge, we have obtained from MI to local stakeholders. A minimum of 20 Participants will invite to the localized event. The targeted participants are representatives from MSMEs in Thailand, Thai government officers, non-governmental organizations, experts in the digital economy, Etc., This workshop aims to ensure all participants are aware of the importance of the digitalization economy, ensure the short-term survivability of MSMEs as well as strengthen their digital ability in the long term as well.

Action Plan-6: Vietnam



National Institute for Vocational Training



Workshop
Hybrid
September 16, 2022



35 MSMEs Owners



- To ensure short-term survivability of MSMEs in COVID time.
- To strengthen MSMEs' digital ability in the longer term.



- Exchange knowledge and information to all the related partners and stakeholders.

Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization in Vietnam

Background:

The development of the digital economy and the COVID-19 crisis has highlighted the need for governments and market stakeholders to support MSMEs to ensure their short-term survivability and strengthen their digital capabilities in the long run. To support the development of MSMEs in Vietnam, it is crucial to advance financial access and support policies that empower their digitalization. Such policies will enable MSMEs to leverage digital tools and platforms to expand their market reach, reduce costs, and improve their competitiveness. In order to accompany in promoting financial inclusion and provided targeted support to MSMEs, Vietnam can create a more vibrant and inclusive digital economy, driving economic growth and sustainable development.

Vietnam team proposed to organized workshop to transfer knowledge gained from MI together with invited policy expert from finance sector to shape more view regarding digital financing for MSMEs.



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