

APPENDIX B: CONTRIBUTORS

We would like to thank the following survey respondents and contributors for their contributions to this publication.

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Emmanuelle Ganne is Senior Analyst in the Economic Research and Statistics Division of the World Trade Organization (WTO) where she leads WTO work on blockchain. She is the author of a 2018 book entitled “Can blockchain Revolutionize International Trade?” and is a regular speaker at blockchain events. Ms. Ganne is a member of the governing board of the ICC Digital Standards Initiative and of the government advisory board of the International Association of Trusted Blockchain Applications (INATBA). Ms. Ganne also leads WTO work on micro, small and medium-sized enterprises (MSMEs).

Prior to this, she held various positions at the WTO, including as Counselor to former Director-General Pascal Lamy, and in the Accessions Division, where she assessed the trade policies of governments wishing to join the WTO and advised them on how to improve their business environment. From 2015 to 2017, she held the position of Vice-President and Managing Director for Europe at the Allam Advisory Group (AAG), a team of former C-level executives and senior diplomats that specializes in helping businesses expand their operations globally. Ms. Ganne is a 2009 Yale World Fellow.

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Prior to TFG, Deepesh worked at Travelex where he was responsible for the cards business and the Travelex Money app in Europe, NAM, UK and Brazil. Deepesh is Chair of Governors and co-opted LA Governor of the Wyvern Federation, which has responsibility for 5 primary schools in South London.

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For many micro, small and medium-sized enterprises (MSMEs) around the world today, access to financing can mean the difference between prosperity and bankruptcy. Working to identify, understand, and ultimately overcome the challenges that MSMEs face in their quest for acquiring financing will help to ensure that the next great technological idea does not cease to exist before it has a chance to change the world.

This publication seeks to identify some of the most pressing of these challenges, understand them, and explore the potential application of digital technologies to mitigating their impact. To that end, the authors conducted interviews and surveys with experts in the field of MSME financing, including, in some cases, trade financing, to shed light on these issues and explore the ways in which technology can be used.

This publication begins by examining some of the challenges that have been identified as impacting MSME financing, as well as the role that the COVID-19 pandemic has had in moulding the landscape. Next, it moves on to examining key digital technologies, their potential benefit to the industry - in particular to MSME financing - a selection of case studies and of companies utilizing these technologies, the adoption challenges they face, and recommendations for overcoming these challenges. The technologies in question include cloud computing, optical character recognition, the Internet of Things, big data analytics, artificial intelligence, quantum computing, distributed ledger technology and application programming interfaces.