

# Biographies

AECM Annual Event

Berlin Marriott Hotel, Germany

18 – 20 June 2015

## Astrid Bartels

Policy Officer  
Unit COSME Financial Instruments,  
Directorate-General Internal Market,  
Industry, Entrepreneurship and SMEs  
(DG Growth), European Commission



Astrid Bartels works in the Directorate General for the Internal Market, Industry, Entrepreneurship and SMEs of the European Commission. She has been with the COSME Financial Instruments unit for the past three years where she is responsible for the co-ordination of the implementation of the COSME Financial Instruments. Prior to this position, she worked in the area of chemicals legislation where she was instrumental to the setting up of the European Chemicals Agency in Helsinki.

Before joining the European Commission she was a corporate relationship manager with Deutsche Bank for ten years and spent two years as a Management Consultant with Bain & Company. She holds an MBA from the Kenan-Flagler Business School of the University of North Carolina in Chapel Hill.

## Goran Becker

Member of the Managing Board  
HAMAG-BICRO, Croatia



Executive manager with more than 15 years of experience in private financial sector and government investment institutions in various roles ranging from the management board member, supervisory board member, project manager and software architect. Gained Master of Science in Strategic Management degree from the Indiana University Kelley School of Business. Experienced in creation and implementation of government policies for financial instruments designed for SMEs, such as guarantees, microloans and grant schemes execution funded from ESIF and state budget.

Interested in the most adequate financial instruments for innovative entrepreneurs in various industries, in partnership with the banking sector, development banks and multilateral institutions, optimization of business processes and procedures, creation, negotiations with domestic and foreign financial and multilateral institutions. Has participated in the creation of Croatian new equity products: co-investment seed fund, Venture Capital Fund in cooperation with the World Bank and equity guarantees for VCs and Business Angels.

## Alessandro Bozzo Toselli

Deputy Manager  
State Guarantee SME Fund (FOGAPE),  
Chile



General Manager of FOGAPE (Chilean Guarantee fund for SMEs) for the last 12 years.

25 years of experience in the Chilean banking and real sector (treasure, real estate, construction, infrastructure, concessions and SMEs financing).

During the last ten years conducted extensive consultancy for different Multilaterals and Development Organisations and in different countries. Among them: World Bank Group from 2008 (and group of Donors in Haiti earthquake 2010-2012; WB, IMF, IDB and American Treasury), IDB, Andean Development Corporation (CAF), UNDP, SELA and others, in several countries. Since 2003 is an active participant in the Ibero-American guarantee system network and ALIGA (Latinoamerican Guarantee Association).

In 2010 founded BozzoConsulting, focused on International Advice & Financial Consulting.

Industrial Civil Engineer (Universidad de Chile). MBA in management (IEDE, Spanish Business School). Diploma in real estate management (Universidad Catholic de Chile). Studies of solar, wind energy and EE (Renac-Tree Project, German Ministry of the Environment).

## Liane Buchholz

Managing Director  
Association of German Public Banks /  
Bundesverband Öffentlicher Banken  
Deutschlands (VÖB) and Member of the  
Administrative Board of the European  
Association of Public Banks (EAPB)



Prof. Dr. Liane Buchholz serves as executive managing director of the Association of German Public Banks (VÖB) and, in that role, is a member of the administrative board of the European Association of Public Banks (EAPB). VÖB represents 64 member banks or 35% of the German banking market, among them the Landesbanken and the promotional and development banks that are owned by the German federal or state governments.

Prior to joining VÖB in January 2014, Ms. Buchholz led the German Savings Banks Group's Management Academy, served as member of the supervisory board of the Investitionsbank Berlin (IBB), and led her own advisory firm for bank and risk management. She holds a doctorate degree in financial mathematics from the Berlin School of Economics and is a lecturer at the Berlin School of Economics and Law

## Pietro Calice

Senior Financial Sector Specialist Finance  
& Markets  
World Bank Group



Pietro Calice is a Senior Financial Sector Specialist with the Finance & Markets Global Practice of the World Bank Group. In his capacity, Pietro manages the financial sector development work program in Libya, Palestinian Territories and Saudi Arabia. He also manages regional and global engagements. In particular, Pietro specializes on SME finance, state-owned financial institutions, including credit guarantee schemes, and bank competition policy.

He has written extensively on financial stability issues and financial inclusion. Prior to joining the World Bank Group, Pietro served in different capacities at the African Development Bank, including as coordinator for the operational work with African development finance institutions, and worked at rating agencies and investment banks as a bank credit analyst. He has an MSc in Banking and Finance, an MPhil in Development Studies and is a PhD candidate in Economics.

## Alessandro Carano

Adviser to the Deputy Director General Directorate-General for Economic and Financial Affairs, European Commission



Alessandro Carano is Adviser to the deputy Director General of the European Commission Directorate for Economic and Financial Affairs. He works on the Investment Plan for the Europe and the European Fund for Strategic Investment.

He was previously Managerial Adviser and Head of Unit at European Investment Bank, responsible for the institutional relationship with EU Institutions and other IFIs on policies and activities outside the EU. He led the negotiations on the new EIB External Lending Mandate for the period 2014–2020, allowing up to EUR 30bn in EIB financing in support of EU external action. He contributed to the establishment of the Western Balkans Investment Framework and other blending mechanisms. He worked on the Mid Term review of EIB external mandate including support to the steering committee of wise persons chaired by M. Camdessus, and subsequent codecision procedure.

He has also worked in the projects directorate of the EIB. Previously he worked for Procter & Gamble. He holds an MBA from Vlerick management school and engineering MSc degree from Turin Politechnic University

## Michel Cottet

General Director  
SIAGI, France



Michel Cottet graduated from the Institut Supérieur de Gestion (ISG) and is CEO since 1993 of SIAGI (Société interprofessionnelle artisanale de garantie d'investissements). SIAGI is a financial services provider created by the Chambers of Crafts, specializing in performance guarantee investment credits granted by banks to small businesses.

He has held several positions in the network of BNP PARIBAS France (1981–1988) and then at Banque de Neuflyze (1988–1993).

He is also Member of the Board and Chairman of the Commission guarantees to ASF (French Association of Financial Companies); Member of the Board of Hauts-de-Seine-Initiatives (HDSI, Local Initiatives platform); Board Member and Treasurer of the National Confederation of Chocolatiers and Confectioners in France.

A graduate of the HEC Executive MBA in 1999 (CPA) and Auditor CHEDE since 2008 (Cycle of Advanced Studies for Economic Development), the institute's program in public management and economic development.

## Lucia Cusmano

Organisation for Economic Co-operation and Development (OECD) – Centre for Entrepreneurship, Small and Medium-sized Enterprises (SMEs) and Local Development

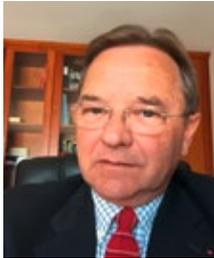


Lucia Cusmano is Senior Economist at the OECD Centre for Entrepreneurship, Small and Medium-sized Enterprises (SMEs) & Local Development (CFE) and Executive Secretary for the OECD Working Party on SMEs and Entrepreneurship (WPSMEE).

Ms Cusmano has a PhD in Economics from the University of Pavia (Italy) and has completed a Master of Science in Economics at Warwick University (UK). She has published extensively in international journals on SMEs, entrepreneurship, innovation, structural change, institutions and economic development in advanced and developing regions.

## Jean-Claude Depoisier

Vice-President  
Fédération Nationale des SOCAMA,  
France

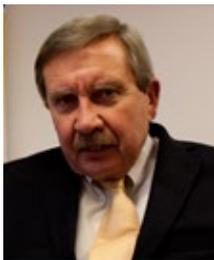


Plumbing and heating professional in Mende, Jean-Claude Depoisier is Administrator of SOCAMA for the Midi region. Born in 1949, he entered the Board of the National Federation of Socama in 1996 and became its Secretary in 2000. Assistant Treasurer in 2007, he is part of the council secretariat in 2008 and becomes Vice-President in 2012.

He is Chairman of the Social Security Fund of the Municipality of Lozère (CPAM + CAF + URSSAF) and of CAP Employment.

## Peter Faross

Secretary General  
European Association of Craft and Small  
and Medium-Sized Enterprises (UEAPME)



Peter Faross was appointed as UEAPME Secretary General by the General Assembly on 29 November 2013, to take office as from January 2014. He studied law and political science and worked for the European Commission for about 30 years. In 1991, he was promoted Head of Sector (Energy and Environment) before becoming Head of Unit in 1993 responsible for the "Functioning of the Internal Market".

Subsequent posts until 2008 as Head of Unit included the areas on "General Policy", "General policy and inter-institutional relations", "Economic regulation in air transport", "Services of general economic interest, users' rights and infringements". Since 2008, Mr. Faross was Director of the "Nuclear Safety and Fuel Cycle" Directorate in Luxemburg and acting Deputy Director General for "Nuclear Energy" since 2010.

## José Manuel Fernandes

Member of the European Parliament



MEP since 2009, member of the European People's Party (EPP). Was elected in June 2009 by the PSD and re-elected in May 2014 by the Portugal Alliance. He's the EPP coordinator in the Committee on Budgets (BUDG). In 2015 was assigned the EU budget rapporteur for 2016, and EPP chief negotiator and rapporteur for the European Fund for Strategic Investments (EFSI), also known as "The Juncker Plan".

He is also a substitute member in the Committee on Economic and Monetary Affairs (ECON). He is a full member of the Delegation for relations with the Maghreb countries and the Arab Maghreb Union (DMAG), and the Delegation to the Parliamentary Assembly of the Union for the Mediterranean (DMED), and is also part of the Delegation to the ACP-EU Joint Parliamentary Assembly (DACP).

## Jésus Fernández Sánchez

Vice-President  
Confederación Española de Sociedades de  
Garantía Recíproca (CESGAR)



Jesus Fernandez Sanchez was born in Mallorca (Balears) on December 24 1964 and holds a degree in economics from the University of Barcelona. He worked five years at Ernst & Young, SL as auditor, then joined the Guarantee Institutions Sector in 1994 as Administrative Director and in 2000 he was appointed Director General of ISBA, SGR.

During these years the company has been mainly focusing on supporting entrepreneurs and Small and medium enterprises in the Balearic Islands.

Currently, in addition to directing the Sociedad de Garantía de Baleares, he is Vice-President of the Confederación de Sociedades de Garantía Recíproca (CESGAR) and Director of the Compañía Española de Reafianzamiento, S.A. (CERSA) representing the S.G.Rs.

Additionally he teaches analysis and viability of business projects (MASTER MBA) at the University of the Balearic Islands.

## José Fernando Figueiredo

Special Honorary Chairman of AECM,  
President of IFD and of SPGM



José Fernando Figueiredo (48) has been the Executive President of IFD – Instituição Financeira de Desenvolvimento, the Portuguese SME financing tool – since January 1st 2015.

He has been the Chairman/President of AECM from 2007 to 2015 and was co-founder of REGAR, the Ibero American Network of SME Credit Guarantee Organisations, and Invited Member of the Consulting Council of ALIGA, the Latin American Guarantee Institutions Association. He is also Chairman of SPGM – Holding of the Portuguese Mutual Guarantee Scheme that manages the public counterguarantee mechanism.

Until the end of 2014 and since foundation, he was Chairman and Executive President of Norgarante, Lisgarante, Garval and Agrogarante – the four Mutual Guarantee Societies (MGS) in Portugal. Alongside with guarantee activities José was also involved in the VC business as Chairman and partner of 2BPartner SCR, a small Venture Capital firm running a startup fund in partnership with local university and some private companies. He's also member of Invicta Angles – the Oporto Business Angels Network. José started his career at Inter-Risco, at the time a joint venture between the British VC 3i and BPI – one of the leading investment banks in Portugal, later he became member of the Board of IAPMEI – Portuguese Small and Medium Sized Enterprises Agency and Chairman and Executive President of PME Investimentos – one of the major Portuguese Venture Capital and Private Equity Companies.

## Enrico Gaia

Vice-President of AECM  
Assoconfidi



Founding Member and former Board Member of Assoconfidi, Enrico Gaia is Chairman of the Board of Consorzio Sardafidi.

In addition, he is Member of the Board of Directors of FINCREDIT CONFAPI, Member of the Territorial Committee Centre of Unicredit-Banca di Roma and member of audit committees/auditor for CONFAPI, CCAA Cagliari, ARPAS, Sardafactoring S.p.A., Sotacarbo S.p.A., Ente Parco Moletargius Saline, Consorzio Industriale Provincia Carbonia Iglesias, SOGAER S.p.A., Az. Ospedaliera-Universitaria di Cagliari, Az. Gov. Reg. Sardegna Promozione (Chairman), Sar-Med S.p.r.l., ARST Spa (single auditor).

## Pier Luigi Gilibert

CEO  
European Investment Fund (EIF)



Mr. Pier Luigi Gilibert is the Chief Executive Officer at European Investment Fund since March 17, 2014 and has been working for the EIB since 1984.

He has been Director General of the Directorate for Operations in the EU and EU candidate countries at European Investment Bank from 2010 to 2014. He was Director General-Risk Management Directorate at European Investment Bank from 2003 to 2010. Mr. Gilibert was the Head of Division and Director of the Credit Risk Department from 1996 to 2003; Head of Division in Financial Research Department from 1987 to 1996; and Economist in Financial Research Department from 1984 to 1987.. He was also an Economist in Research and International Departments at Banca Commerciale Italiana from 1977 to 1984. From 1970 to 1977, Mr. Gilibert earned degrees in Economics from the University of Turin in Italy and University of Rochester (NY).

## Giuseppe Gramigna

Chief Economist  
Small Business Administration (SBA)  
United States



Giuseppe's academic research focused on how changes in the financial markets affect small business lending, and labor migration during periods of economic transition. He later worked for a major investment bank, where he focused on natural resource industries.

At the SBA, Giuseppe advises the Agency on trends affecting small businesses, and leads research on economic impact evaluations and strategic planning. He serves as the Chair of the interagency Subcommittee on Evaluating Business Technical Assistance Programs, a group responsible for developing best practices for implementing economic impact evaluations within the U.S. Federal government. He also serves as the U.S. Delegate to the OECD Working Party on SMEs and Entrepreneurship, and works with international organizations such as APEC and ASEAN. He serves on the scientific committees of several academic institutions and publications. Giuseppe earned a graduate degree in economics from The New School For Social Research.

## Motohide Hashimoto

Executive Director  
Japan Finance Corporation (JFC), Japan



Motohide Hashimoto takes office as Executive Director, Small and Medium Enterprise (SME) Unit of Japan Finance Corporation (JFC) as from 2014. He graduated from Kyoto University (B.A., Economics) and joined the Ministry of Finance (MOF) in 1983.

In 2001, he was Director for Policy and Legal Division of Financial Services Agencies. In 2010, he was promoted as Regional-Commissioner of Sapporo Regional Taxation Bureau of MOF. Since 2012, Mr. Hashimoto has been Managing Executive Officer, Micro Business and Individual (Micro) Unit of JFC.

## Bernard Jehin

Member executive committee  
SOWALFIN



Since 2001, Bernard Jehin has been member of the executive committee of Sowalfin, a financial company owned by the Walloon Region (Belgium).

The Group Sowalfin aims at developing a comprehensive set of financial tools and services to meet the needs of Walloon SMEs during their creation, development and transfer & takeover, but also during innovation and export projects. In 2014, the Group has granted loans for € 200 M and has issued guarantees for € 80 M, through 1630 interventions.

Bernard Jehin is also member of the board of Transeo, the European Association for SME Transfer. Previously, he held key positions in Belgian private and public financial institutions. He holds a Master degree in Economics from the University of Namur.

## Matthias Kopka

Partner, Financial Services  
Ebner Stolz GmbH



Since 1990 Matthias Kopka is in charge of bank audits, especially in guarantee banks. After his apprenticeship at Deutsche Bank AG he studied business economics and business administration in Mannheim and then joined Ebner Stolz as an audit and tax consultant assistant. He was appointed to partnership in 1998. His work and team is focused on assurance and consulting projects in the financial services industry, especially for small and mid-size institutions. Within Ebner Stolz, he is partner in charge for financial services.

He took professional examinations as Steuerberater [licensed tax advisor in public practice] in 1994 and Wirtschaftsprüfer [German public auditor] in 1996. As a member of the Institut der Wirtschaftsprüfer in Deutschland e.V. (Institute of Public Auditors in Germany) he was appointed to Technical Committee for Security Services in 2008, Bank Technical Committee in 2012 and the Investment Technical Committee in 2014. Since 2013 he has been member of the technical working group in respect of the audit of risk management systems.

## Jörg Lackenbauer

Policy Analyst, Financial Instruments and International Financial Institutions Relations

DG REGIO — Regional and Urban Policy, European Commission



Joerg Lackenbauer was born in Stuttgart (Germany) in 1975.

From 1995–2001, he studied economics at the University of Bamberg (Germany) and the University of Rome "Tor Vergata" (Italy). He graduated as "Diplom-Volkswirt" in spring 2001.

In 2001–2002, Joerg Lackenbauer studied at the College of Europe in Bruges (Belgium), graduating as Master of Arts (in European Economic Studies).

From 2002–2006, he was doing his PhD ("Dr.") in Economics at the University of Bamberg, with a thesis focusing on the relation between equity and efficiency objectives in EU Cohesion Policy. At the same time, he was working as research and teaching assistant.

He went on to work as Policy Analyst at the Centre for European Policy (CEP), Freiburg (Germany) from 2006–2008, before joining the European Commission (Directorate-General for Regional and Urban Policy) in Brussels (Belgium) in 2008 as Programme Manager – EU policies. Until 2014, he was in charge of economic competitiveness-related interventions (SME support, R&D/innovation support, financial instruments...) under EU Cohesion Policy in Hungary. He left the Hungary Unit in 2014 and moved as Policy Analyst to the Unit "Financial Instruments and relations with International Financial Institutions" within the same DG, being in charge of the SME Initiative and SME access to finance more generally. Since 2007 he has been a visiting lecturer at the University of Bamberg, teaching about economic and budgetary policy in the EU.

## Kurt Leutgeb

Head of Guarantees and Subsidies Austria Wirtschaftsservice (aws), Austria



Kurt Leutgeb holds a degree at the University of Business Administration of Vienna. After his studies he joined the Austrian guarantee bank BÜRGENS Förderungsbank where he started his professional career in the internationalization department in 1991. In 1996 he became head of the start-up-department in the same institution, where he designed and implemented various guarantee and subsidy-programmes for young entrepreneurs.

When in 2002 the four Austrian promotion institutions on the federal level were merged into Austria Wirtschaftsservice (aws) he was appointed head of business unit „SMEs and Start-up-companies“ with a special focus on guarantees. In aws Kurt Leutgeb in addition to the guarantee activity of aws is also in charge of a venture capital initiative (fund in fund model), the Austrian Business Angel Network I2 and the Austrian Business Angel Fund in cooperation with EIF as well as a specific microloan programme for start-up companies.

## Matthias Machnig

Secretary of State  
German Federal Ministry for Economy  
and Energy



Matthias Machnig was born in Wimbern in 1960, obtained his Abitur (University entrance qualification) at Walram-Gymnasium in Menden (Sauerland) in 1979 and then proceeded to study Sociology in Münster.

Starting his career in 1989 as Deputy Head of Division for research, technology and technology assessment until 1991, he then was Deputy Head of division at the SPD parliamentary group until 1992.

From 1992 to 1995 he was Head of Office to the Minister for Employment, Healthcare and Social Affairs in North-Rhine Westphalia, head of the political planning group, then from 1995 to 1998 he was Head of the SPD Federal Manager and coordinator of the SPD election campaign headquarters.

From 1998 to 1999 he was State Secretary in the Federal Ministry of Transport, Building and Housing and from 1999 to 2002 he was SPD's Federal Manager.

After a period as management consultant from 2002 to 2005, he has been State Secretary in the Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety from 2005 to 2009, from 2009 to 2013 Minister for Economics, Labour and Technology in the Free State of Thuringia and in 2014 he was campaign manager for the SPD for the European Elections.

Since Oktober 2014 he has been State Secretary at the Federal Ministry for Economic Affairs and Energy.

## Gunnar Mai

Head of EU Guarantee Facilities  
Guarantees & Securitisation  
European Investment Fund (EIF)



Gunnar Mai is heading the EU Guarantee Facilities division at the European Investment Fund and is responsible for managing the COSME Loan Guarantee Facility and Erasmus Master Loan Guarantee Facility. His areas of expertise include financial guarantees, securitization and structured credit products.

Gunnar started his career at Deutsche Bank London providing financing solutions to investors in commercial real estate throughout Europe. After five years at Deutsche Bank, he joined Swiss Reinsurance to work mainly on financial guarantee transactions.

He studied Business Administration at WHU Otto Beisheim School of Management in Germany and Chile and participated in the MBA programme of Cranfield School of Management, England. Gunnar is a CFA Charter holder.

## Giedrius Martusevičius

Entrepreneur – Director/Partner  
ProBioSanus



CEO/Partner/Member of the Board at Probiosan Laboratory for the last 3 years.

22 years of experience in sales and marketing at Royal Dutch company Philips (opening new markets such as Central Asia and Caucasus, responsibility for Israel and Baltic countries).

During the last 4 years has been acting as business angel for opening new businesses in Probiotic (cleaning and personal care categories) and Cannabis Sativa (focuses on research and production of nutritional supplements from Cannabis Sativa plants).

Member of Rotary and Vilnius Management club I.

## Eva-Maria Meyer

Deputy Director General European Policy  
German Federal Ministry of Finance



Since April 2014 Deputy Director General in the German Federal Ministry of Finance's Directorate General for European Policy. Responsible for the European Budget and Financial relations of the EU, European law and the proceedings with European Courts.

Eva-Maria Meyer obtained her German law degree after studying at the University of the Saarland in Saarbruecken. She draws on over 20 years of professional experience within the Federal Ministry of Finance where she held several positions as a senior officer until 2001 and as Head of Unit since 2005. From 2005 she was Head of the Legal Service within the Federal Ministry of Finance, from end 2010 to March 2014 she served as the Head of the European Law Unit and was also in charge with the German national legislation on the parliamentary participation rights in European Affairs and especially related to the European Financial Stability Facility EFSF and the European Stability Mechanism ESM before being appointed Director in April 2014.

From 2002 until 2005 she has worked four years at the European Commission in the European Anti-Fraud Office as a National Expert.

## Leonardo Nafissi

Head of Secretariat  
Assoconfidir



Leonardo Nafissi has gained an experience of over 25 years about Confidi and works both in regional and national contexts. He's member of the Technical Committee of Assoconfidi and since 2013 he has been head of Assoconfidi's Secretariat. Assoconfidi is the Association of the National Federations of Confidi of all economic sectors and operates as a unanimous representative of Confidi towards national public Institutions.

At the same time Leonardo Nafissi is the Director of Fedart Fidi, the national Federation representative of Confidi operating in the craftsmanship sector, which he has been collaborating with since its constitution more than 20 years ago. He's responsible for lobbying towards public institutions and banks, for several national projects aimed to elaborate a strategic address for associated Confidi on the main subjects of their interest. He is also responsible for the Annual Survey on handcraft Confidi, which for more than 20 years has been describing the main characteristics and trends of the system and has been identified as an important instrument of knowledge of handcraft Confidi for the different representatives.

## Pedro Pisonero Pérez

Director General  
Iberaval



Pedro Pisonero holds a degree in Economics from the University of Valladolid and a Master Degree in Financial Management from the CESEM, current Institute of Company Directors in Madrid.

He started his professional career in 1985 in the field of Mutual Guarantee Institutions at SOTECA SGR, the forerunner of Iberaval, where he remained for four years.

Later he focused his professional activity in the area of investment in company capital in the region of Castilla y Leon working for SCR Sodical for 17 years. In this phase, where he then became investment manager, he carried out multiple projects implemented in the Community.

He later developed for a period of three years the implementation of the public financing institution of Castilla y Leon region, ADE Financing SA, under the regional government. He was director of investments and took part in the financing of small, medium and large businesses and also represented the company in the boards of parent companies such as Iberaval SGR.

In March 2010 he took over the Directorate General of Institutional Relations and Risk Management Iberaval, which has allowed him to get involved in the daily management of the team, studying the financial needs of small and medium enterprises in the region of Castilla y Leon and La Rioja. Since September 2011 he is the Director General and is carrying out an ambitious growth plan.

## Pablo Pombo González

Founding President of AECM  
Secretary General of the Iberoamerican  
Network of Guarantees (REGAR)



Pablo Pombo González has a PhD in economic and business sciences, is Professor at University of Cordoba (Spain) and a Diploma of studies advanced of the PhD program "Planning, direction, and economic and social environment of the company" of ETEA, University of Cordoba. Profesor asociado de la Universidad de Córdoba. Premio investigación económica 2007

He has more than 34 years of experience in the sector of credit guarantees for SMEs and has been President founder of AECM since 1996 and President of its first Board of Directors (1992-96).

Technical Secretary of the Ibero-American network of guarantees (water), since 1998, and international guarantees systems consultant, he has advised and directed legislative and operational implementation projects in systems of mutual guarantee companies to Governments and institutions in Latin America, Europe and Africa, and promptly attended Latin American guarantee programs. He has been organizing the American guarantee systems forums annually since 1998.

He has been President of the Spanish Confederation of SGR's (CESGAR), from 1991 to 1996, at the stage of enactment of the new law 1/94 of the SGR Spanish sector and Member of the Council of administration of the company Spanish counter guarantee (CERSA) (1994-96). →

Pablo Pombo works as international consultant on systems of guarantees for several multilateral organizations: Spanish Agency of international cooperation for development AECID, Switzerland Agency for development and cooperation COSUDE, International German GTZ cooperation, United Nations Program for Development PNUD, Social Studies Foundation FUNDES, inter-American Bank for development IDB and World Bank.

## Virginie Poncet

Head of International Consulting Activities, Development and International Affairs Department  
Bpifrance, France



Virginie Poncet joined Bpifrance in 2002 after 15 years as a business consultant (CSC, Accenture, among others). She managed the development team covering the entire scope of IT projects of the bank, then moved on to manage the business analyst team for 5 years, before joining the international consulting activity in 2013.

This consulting activity created within Bpifrance aims to help the organizations in charge of SME development to acquire best practices in order to create a fertile economic environment. We share Bpifrance's experience and knowledge regarding SME financing with our worldwide clients.

She is also member of the EPF (engineering college) research council, defining the research policy of the laboratory.

## Bernhard Sagmeister

CEO  
Austria Wirtschaftsservice (aws)



Since July 2009 Bernhard Sagmeister serves as Managing Director of Austria's Federal Promotional Bank "Austria Wirtschaftsservice GmbH" (aws) and the ERP-Funds (European Recovery Program). Furthermore, he chairs the "aws Venture Funds" and Austria's "National Foundation for Research, Technology and Development" (NFTE).

Bernhard Sagmeister draws on over 20 years of professional experience in the financial and banking industry. From 1994 to 2003 Bernhard Sagmeister held various management positions at Kommunalkredit, until he became CEO of Kommunalkredit Public Consulting (KPC) in 2003. Likewise, he has been Executive Director of Austria's "Environmental and Water Management Fund" for over 6 years. In addition, he gained 3 years of international experience during his posting as CEO at Kommunalkredit Public Consulting in Russia. Being a graduate of Vienna's University of Natural Resources and Life Sciences (MSc. – Environmental Engineering and Water Management) Bernhard Sagmeister was assigned at different consulting firms, responsible for projects related to structural engineering and urban water management.

In addition to his current appointment at AWS Bernhard Sagmeister is affiliated to the supervisory board of the Austrian Bank for Tourism Development (ÖHT), Board member of the European Mutual Guarantee Association (A.E.C.M.), member to "Austria's External Economic Relations Advisory Board" (Federal Chamber of Commerce, Austria) and board member of Austria's "Water and Waste Management Association".

## Kristin Schreiber

Director  
Directorate-General Internal Market,  
Industry, Entrepreneurship and SMEs (DG  
Growth), European Commission



Kristin Schreiber was born in Berlin; she is married and has three children. After Studies of International Relations, Economics and European Law at the Institut d'Etudes Politiques in Paris ("avec mention lauréat"), the University of Kent at Canterbury and the College of Europe in Bruges, she worked as a Graduate Lecturer in Kent and a researcher on the Single Market in Bonn, before joining the European Commission in 1990 where she held a variety of positions.

She was appointed Director in charge of COSME Programme and SME policy on 1 June 2015 after having served as Director for Governance of the Single Market and International Affairs, first in DG MARKT and then in DG GROW since February 2014. Previously, she was Head of Cabinet of Employment Commissioner Vladimir Špidla, Deputy Head of Cabinet of Internal Market Commissioner Michel Barnier and member of the Cabinets of Enlargement Commissioner Günter Verheugen, in charge i.a. of the accession negotiations with Slovakia, the Czech Republic, Cyprus and Malta and Competition Commissioner Karel Van Miert. She also served as Head of Unit for International Affairs in DG Employment and administrator in different DG's.

Kristin speaks German, French, English and Spanish, some Italian and has notions of Czech and Slovak.

## Alexander Schumann

Chief Economist  
Association of German Chambers of  
Commerce and Industry (DIHK)



Since October 2011 Alexander Schumann is Chief Economist and Head of Economic Policy Department at the Association of German Chambers of Industry and Commerce.

Previously, from 2006 to 2011, he was Head of Strategic Unit at the Federal Labour Agency, from 2005 to 2006 Project Manager at the Department of Economic and Social Policy Affairs of the Bertelsmann Foundation, from 2004 to 2005 Economist at the Banco Espírito Santo in Lisbon.

Alexander Schumann started his career as an editor at a newspaper and worked later also in the area of public relations. He studied Economics and made his PhD at the universities of Leipzig and Lisbon and worked as research associate.

## Sabine Seeger

Correspondent Europe  
VDI-nachrichten



Sabine Seeger is European Correspondent for the German weekly VDI-Nachrichten covering economic and financial affairs. From 2008 to 2009 she was reporter for the Rheinische Merkur in Singapore, reporting on economic developments in South-East-Asia. From 1986 she served the Neue-Züricher-Zeitungs-Group as correspondent for Italy and the Mediterranean. She is author of several books on Rome – a city which has become her second home.

Sabine Seeger is a member of the Board at the German-Italian-Centre for European Excellence Villa Vigoni at Lake Como. She is founder of the annual Vigoni-Euro-Workshop.

Mrs. Seeger studied Literature, History and Jewish Studies in Heidelberg, Toronto and Rome.

## Guy Selbherr

President  
Association of German Guarantee Banks  
/ Verband Deutscher Bürgschaftsbanken  
(VDB)



Guy Selbherr is Member of the board of directors of the guarantee bank of the federal state of Baden-Wuerttemberg, Bürgschaftsbank Baden-Württemberg GmbH and CEO of the SME-oriented investment company MBG Mittelständische Beteiligungsgesellschaft Baden-Württemberg GmbH.

Guy Selbherr was born in 1965. He trained as lending officer at a co-operative bank. Later he studied business and administration. In 1992 he started working at the guarantee bank of the federal state of Baden-Württemberg, the Bürgschaftsbank Baden-Württemberg. He then became executive assistant. In 2004 he was elected member of the board of directors. At the same time he became CEO of the SME-oriented investment company MBG Mittelständische Beteiligungsgesellschaft Baden-Württemberg.

Mr Selbherr is Vice-President of the European guarantee association AECM. In June 2014 he was elected President of the association of German guarantee banks VDB, Verband Deutscher Bürgschaftsbanken, in Berlin.

## Jacek Szugajew

Vice-President  
Bank Gospodarstwa Krajowego (BGK),  
Poland



Vice-President of the Management Board, Bank Gospodarstwa Krajowego (State Development Bank), responsible for Corporate Banking Division, including relationship management, structured finance, export finance, product development and guarantee programs for SMEs.

Responsible for client base including both mid-caps and large corporates as well as public sector and financial institutions. Vice Chairman of bank's Credit Committee, Member of Operational Risk Committee.

He has previously been Executive Director at bank PKO BP S.A. , General Manager and President of the Management Board of Rabobank Polska S.A., Senior Corporate and Investment Banker, Member of the Management Board of ABN AMRO Bank (Polska S.A.), Sales and Product Head for CEE Region Global Transaction Services (ABN AMRO Bank N.V. Head Office, the Netherlands), Deputy Director Corporate Banking (Citibank Poland S.A.) and Division Head (National Bank of Poland, Foreign Department).

Mr Szugajew participates in enhancement of corporate and investment banking operations, building local (Poland) and regional (CEE) corporate banking franchise, while working for leading international and Polish banks.

## László Tóth

Deputy CEO  
Rural Credit Guarantee Foundation,  
Hungary



László Tóth (47) has been the deputy CEO and member of the board of the Hungarian Rural Credit Guarantee Foundation (AVHA) overseeing the company's accounting, IT, credit control and workout activities. AVHA is a guarantee organization which specializes in agriculture and has an existing guarantee portfolio of appr. 400 mio EUR. He has 22 years of experience at various foreign-owned commercial banks in Hungary, primarily in the field of corporate banking and structured trade finance.

He received his M.Sc. degree from the Corvinus University (Budapest) in Economics in 1992 and his MBA from MIB School of Management (Trieste) in 1993. He is member of the board of AECM representing Hungary and chairman of the working group for agriculture.

## Vincent Van Steensel

Head of Portfolio Guarantees  
EIF (European Investment Fund)



Vincent started his career in 2000 at ING in Brussels where he held several positions in the Securitization and Active Credit Portfolio Management departments of the bank. He has gained significant experience in structuring Trade Receivable transactions, RMBS and SME securitization transactions for both Corporate Clients and ING. He joined the Securitization division of the European Investment Fund (EIF) in 2007 and became alternate to the Head of the division in 2011. In 2012, he was appointed Head of Risk Sharing Instruments (RSI) of the Guarantees, Securitization and Microfinance department where he managed the deployment of the RSI Pilot Guarantee Scheme which supports the financing of SMEs and Small Mid-caps that have innovation potential or a focus on R&D and innovation.

He is now Head of Portfolio Guarantees and is in charge, among others, of the deployment of the InnovFin SME guarantee – the successor of the RSI – which aims at building a EUR 10 bn portfolio to innovative SMEs and Small Mid-caps by 2020.

Vincent holds a Master Degree in Economics from Université Libre de Bruxelles ("ULB") and an Executive Master in Management from Solvay Brussels School of Economics and Management.

## Ana Vizcaíno

Managing Director  
Compañía Española de Reafianzamiento  
(CERSA), Spain



Since 2012 Ana Vizcaíno is Chief Executive Officer CERSA. CERSA is the Spanish counterguarantee company supporting at present 21 Guarantee Companies and 35,000 SME for a total outstanding risk of € 2 bn.

CERSA has been an intermediary for CIP and the predecessor EC guarantee programs since 2000.

Previously Ana Vizcaíno developed its professional career in investment management and baking holding different positions in companies such as Morgan Stanley in Spain and London.

Ana Vizcaíno holds a degree in Economy and Finance by CUNEF and the Universidad Complutense de Madrid.

## Hans Peter Wollseifer

President  
German Confederation of Skilled Crafts  
and Small Businesses / Zentralverband  
des Deutschen Handwerks (ZDH)



Since 1st of January 2014, Hans Peter Wollseifer is President of the Confederation of Skilled Crafts and Small Businesses (ZDH) in Germany. The ZDH – as an umbrella organization – not only represents the interests of about 1.000,000 companies that employ nearly 13 % of Germany's total workforce, but also represents the small business and crafts sector as a whole, with an annual turnover of about 500 billion Euro.

Hans Peter Wollseifer is also President of the Chamber of Skilled Crafts Cologne and holds also numerous honorary positions. Furthermore, he is a self-employed craftsman.

## Audrius Zobotka

Director General  
Invega, Lithuania



CEO and Member of the Board of INVEGA, AECM Board member. Expert of 'fi-compass' expert group to the EC – technical advisory platform for ESIF financial instruments and EaSI microfinance.

Before joining INVEGA in 2002, he worked as the Sales Manager, CFO, Deputy CEO, CEO and Member of the board in several private companies operating in food, wood processing and logistic sectors; was a member of the Credit Committee and responsible for business development in DNB Leasing (former Lietuvos zemes ukio banko lizingas). Also worked as consultant for business development and growth financing, was in charge and successfully completed several business acquisitions.

Designated national expert to the EC's working groups which were preparing reports on: Microcredits (2002–2003), Best practice on guarantees and Early-Stage Finance in MS (2004), "Removing obstacles for cross-border investments" (2006). Member of the EC's Technical WG on the combination of the Financial engineering instruments with Grants.