

**NEW TECHNOLOGIES:
The impact of digitization on guarantee business –
opportunities and challenges**

13 and 14 June 2019

Hotel Hilton Groenplaats 32

2000 Antwerp

Belgium

PROGRAM

Thursday, 13 June 2019

- Public Session of the General Assembly -

Interpretation: DE, EN, ES, FR, IT

14h00 Opening

- **Bernhard Sagmeister**, Chairman of AECM
- **NN**, PMV/z-Waarborgen nv
- **NN**, Secretary of State, Flemish Region

14h30 Key note address

- **NN**

15h00 “Taking stock of SME policy of the outgoing EU Commission”

- **Kristin Schreiber**, Director, COSME Program, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW), European Commission

15h30 Presentation of the activities of AECM 2018 - 2019

- **Bernhard Sagmeister**, Chairman of AECM

15h45 Networking break

16h00 Business transfers: results of a study from Germany

- **Holger Wassermann**, Professor for Controlling and Accounting, FOM University of Applied Science, Berlin
- **Sascha Frohwerk**, Professor for IT-Management, FOM University of Applied Science, Berlin

16h15 Panel on policy drivers of guarantee institutions: Best possible support of SMEs' access to finance

- **Moderator: Guy Selbherr**, Chairman of the AECM working group state aid
- **Pedro Pisonero Pérez**, Chairman of the AECM working group digitisation
- **Astrid Bartels**, Deputy Head of Unit, COSME Financial Instruments, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW), European Commission
Stéphane Ouaki, Head of Unit, Investments and SMEs, Directorate-General for Research and Innovation (DG RTD), European Commission and
Karine Desroses, Chairwoman of the AECM working group financial instruments and structural funds
- **Michael Pielke**, Head of Unit, Bulgaria, Croatia, Poland, Slovenia; Financial instruments, Directorate-General for Agriculture and Rural Development (DG AGRI), European Commission and
László Tóth, Chairman of the AECM working group agriculture
- **Helmut Kraemer-Eis**, Head of Research & Market Analysis, Chief Economist, European Investment Fund (EIF) and
Peter Sleeckx, Chairman of the AECM working group statistics and evaluation / impact
- **Enrico Gaia**, Chairman of the AECM working group law and regulation

18h00 Concluding remarks and closing of the meeting

- **Bernhard Sagmeister**, Chairman of AECM

20.00 Gala Dinner

Friday, 14 June 2019

Seminar “The impact of digitization on guarantee business – opportunities and challenges”

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8h30 – 9h00 Arrival / registration

9h00 **Opening statements:**

- **Bernhard Sagmeister**, Chairman of AECM
- **NN**, PMV/z-Waarborgen nv
- **NN**, Flemish government / ministry

9h15 **Key note addresses**

- **Peteris Zilgalvis**, Head of Unit, Digital Innovation and Blockchain, Directorate-General for Communications Networks, Content and Technology (DG CNECT), European Commission
- **Eva Kaili**, Member of the European Parliament – tbc.
- **Pier Luigi Gilibert**, Chief Executive European Investment Fund (EIF) – (confirmation of high-level speaker received)

10h00 **Impulse statement: Insights in the FinTech evolution**

- **Jurgen Ingels**, IT-entrepreneur and specialist in FinTechs

10h20 **Networking break**

10h45 **Panel 1: How digitization and especially FinTechs change the financial world (pros and cons): Specific challenges for SMEs**

- **Moderator and introductory speaker: Lucia Cusmano**, Acting Head of Division SME and Entrepreneurship, Centre for Entrepreneurship, SMEs, Regions and Cities and Executive Secretary for the OECD Working Party on SMEs and Entrepreneurship (WPSMEE), OECD, Paris
- **Jakub Boratynski**, Head of the Unit “Cybersecurity and Digital Privacy Policy”, Directorate-General for Communications Networks, Content and Technology (DG CNECT) – tbc.
- **Cecilia Bonefeld-Dahl**, Director General DIGITALEUROPE – tbc.
- **Noémie Papp**, Head of Digital & Retail, European Banking Federation – tbc.
- **Luc Hendrickx**, Enterprise Policy Director, SMEunited – tbc.

11h45 **Panel 2: How will the partnership with FinTechs change the business of guarantee institutions: Management, infrastructure and mining of big data**

- **Moderator and introductory speaker: Matthew Gamsler**, CEO, The SME Finance Forum
- **Dirk Muehlenweg**, Head of Sales Global Watson IoT Headquarter IBM – tbc.
- **Giuseppe Gramigna**, Chief Economist, U.S. Small Business Administration (SBA)
- **Ana García Robles**, Secretary General of the Big Data Value Association (BDVA)
- **Lex van Teeffelen**, Professor of Finance and Firm Acquisition, Research Center Innovation and Business, HU Business School, Utrecht / The Netherlands

12h45 *Group photo*

13h00 *Networking lunch*

14h30 **Panel 3: How will digitisation change and impact on the processes of guarantee institutions**

- **Moderator and introductory speaker: Marie-Claude Taillandier-Thomas**, Directorate International Affairs and University, Bpifrance, France
- **NN**, SOCAMA, France “guarantee procedure via an app” (confirmation to speak received)
- **NN**, VDB, Germany “cooperation with digital enablers” (confirmation to speak received)
- **NN**, Assoconfidi, Italy “guarantees for crowdlending platforms” (confirmation to speak received)
- **NN**, Altum (confirmation to speak received)
- **Antonio Couceiro**, President of CESGAR, Spain “Digitisation and technological platform for guarantees”

16h00 **Closing Remarks**

- **Bernhard Sagmeister**, Chairman of AECM
- **NN**, PMV/z-Waarborgen nv

16h15 **AECM annual event 2020 presentation**

16h30 **End of Seminar**