

**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**

- **Othmar Karas**, Member of the European Parliament – video message

**14h50            “Taking stock of SME policy of the outgoing EU Commission and looking at the challenges ahead”**

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

**15h15            Presentation of the activities of AECM 2018 – 2019**

- **Bernhard Sagmeister**, Chairman of AECM

**15h30            Networking break**

**15h45 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
- **Barbara Cattrysse**, Senior Legal Counsel, European Investment Bank (EIB) – tbc.
- **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 Sleenckx**, Chairman of the AECM working group statistics and 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”**

---

*Interpretation: DE, EN, ES, FR, IT*

**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.
- **Alessandro Tappi**, Chief Investment Officer at the European Investment Fund (EIF)
- **Leo Van de Loock**, Transition Manager Industry 4.0 at Agentschap Innoveren & Ondernemen

**10h15**            **Impulse statement: Insights in the FinTech evolution**

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

**10h30**            **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
- **Burçak Inel**, Head of Financing Growth, European Banking Federation (EBF)
- **Benjamin Ledwon**, Head of Brussels Office, BITKOM e.V.. German Association for Information Technology, Telecommunications and New Media
- **Luc Hendrickx**, Enterprise Policy Director, SMEUnited – tbc.
- **NN**, Entrepreneur promoted by SOWALFIN, Belgium – tbd.
- **Carlo Vanzetti**, Entrepreneur promoted by ISMEA, Italy

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

- **Moderator and introductory speaker: Matthew Gamser**, CEO, The SME Finance Forum
- **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
- **Giuseppe Gramigna**, Chief Economist, U.S. Small Business Administration (SBA) – tbc.
- **NN**, FinTech – tbd.

**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**, Development Manager at The International and European Affairs Department, Bpifrance, France
- **Daniel Goupillard**, President of the National Federation of the SOCAMA, France “guarantee procedure via an app”
- **NN**, VDB, Germany “cooperation with digital enablers” (confirmation to speak received)
- **NN**, Assoconfidi, Italy “guarantees for crowdlending platforms” (confirmation to speak received)
- **Jēkabs Krieviņš**, Member of the Board of Directors of Altum, Latvia “The digital journey of Altum” (tbc.)
- **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**