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## ***Operational Training Sessions (OTS) on Financing Digital Innovation***

*Malta, 27-28 February 2025*

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### **27 February 2025 – FIRST SESSION**

**12:30 – Light lunch**

**13:30 – Welcome addresses and introduction to the topic**

- [Guy Selbherr](#), President, AECM
- [Leo Brincat](#), Chairman, Malta Development Bank (MDB)

**13:45 – Tour de Table: Introduction of participants and expectations**

**14:00 – Insights into a Digital Financing Project Case Study in Malta**

- [Maria Xuereb](#), Malta Development Bank (MDB), and [Matthew Bezzina](#), eCabs Technologies, Malta
- Questions and answers

**14:30 – BGK's role in supporting Digital Transformation: exploring the Product Component and Case Studies of digital transformation investments**

- [Piotr Natkański](#) and [Bartosz Jaroszko](#), [BGK](#), Poland
- Questions and answers

**15:00 – Coffee Break**

**15:15 – Supporting SMEs through Digitalization & Innovation Loans: The Finnvera Experience**

- [Elias Jokinen](#), [Sanni Helppolainen](#), and [Esa Kankainen](#), Finnvera, Finland
- Questions and answers

**15:45 – First feedback from participants & Closing of the first session**

**17:45 – Transfer to the Farsons Brewery**

**18:00 – Visit to the [Farsons Brewery Experience](#) to discover the rich story behind Malta's favourite beers**

**19:15 – Dinner at [The Chapels](#)**

## 28 February 2025 – SECOND SESSION

**09:00 – Registration and light breakfast**

**09:30 – Welcome by [Paul V. Azzopardi](#), CEO MDB, followed by a panel discussion on the role of Maltese banks in financing digital innovation**

- [Melissa Grima](#), APS Bank, [Mark Scicluna Bartoli](#), Bank of Valletta, and **XX**, HSBC Bank
- Questions and answers

**11:00 – Unlocking Innovative Financing for Digital Transformation: Romania's Innovation Program**

- [Denis Bolat](#), Romanian Counter-Guarantee Fund, Romania
- Questions and answers

**11:30 – Coffee Break**

**11:45 – SME Financing through Digital Transformation: WE's Approach**

- [Viviane Mol](#), Wallonie Entrepreneurs, Belgium
- Questions and answers

**12:15 – The Future of Digital Financing: Open Banking and AI**

- [José Manuel Aguirre](#), AECM
- Questions and answers

**12:45 – Brainstorming round table and closing of the second session**

- [Katrin Sturm](#), Secretary General, AECM
- [Paul V. Azzopardi](#), CEO, Malta Development Bank (MDB)

**13:00 – Buffet Lunch**

**14:00 – End of the OTS**