



AECM Annual Event:

NEW TECHNOLOGIES:

The impact of digitization on guarantee business

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Opportunities and challenges

BIOGRAPHIES OF THE SPEAKERS

13 and 14 June 2019

Antwerp

Belgium



Astrid Bartels, Deputy Head of Unit, COSME Financial Instruments, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW), European Commission

Astrid Bartels is the Deputy Head of Unit for the COSME financial instruments at the European Commission, in the Directorate General for Internal Market, Industry, Entrepreneurship and SMEs. Prior to joining the Commission in 2002, she worked for more than 10 years in the private sector where she was a consultant for Bain & Company and also a corporate client relationship manager with Deutsche Bank. In the Commission she worked on the setting up of the European Chemicals Agency in Helsinki before moving into the area of SME policy, more specifically into the development of financial instruments for SMEs. She has strong competencies in business strategy, holds a Vordiplom in economics from the University of Hagen and obtained an MBA from the University of North Carolina, Kenan Flager Business School, USA.

Michel Casselman, General Manager PMV

Michel Casselman is general manager of PMV. Before taking over the helm at PMV, Michel Casselman was a Partner at AeroManS, which manages private equity investments in aviation equipment. Michel Casselman also worked thirteen years at Petercam nv, where he started in 1998 as a financial analyst and held various positions. During his last position as a director of Petercam Services, he was responsible for private equity investments. In this role, he managed or invested directly in aviation and renewable energy, as well as in listed private equity funds in Asia (China, India and Vietnam). Michel Casselman has more than twenty years of experience, five of which at a technology company now part of Oracle, where he started as a consultant and retired as director of Consulting Services.

He holds two master's degrees from the KU Leuven, one as a mechanical engineer and one in applied economics. Michel Casselman also completed further studies at Kellogg's University in the United States and Insead in France.

Barbara Cattrysse, Senior Legal Counsel, European Investment Bank (EIB)

Barbara Cattrysse is senior legal counsel at the European Investment Bank, where she is advising as State aid and financial instruments expert on project finance, the design of financial instruments, and related policy developments. Previously, Barbara worked for 9 years at Directorate General Competition of the European Commission, as well as law firms. She regularly speaks at events on State aid for financial instruments, access to finance, developments banks, and has published on these subjects.

Michel Cottet, *Managing Director SIAGI, France*



Michel Cottet is Managing Director of SIAGI since 1993. SIAGI, established in 1966 by the “Chambres de métiers et de l’artisanat” which are public institutions in charge of the interests of craftsmanship and small firms of up to 50 employees, is the only multi-bank mutual guarantee company in France. Due to its pivotal position and its place as a leader, it is especially competent to solve the difficult question of financing a target which is both attractive and complicated for banks: very small businesses. Its shareholders are CMA France, Bpifrance, Crédit Agricole, LCL, Groupe BPCE, BNP Paribas, Crédit Mutuel, Société Générale and La Banque Postale. The SIAGI network is made up of 27 regional branches. It has 90 employees.

He has created in 2005 a concept store dedicated to chocolate and, at the same time, is Treasurer of the “Confédération des Chocolatiers et Confiseurs de France”.

Michel Cottet is also President of the Social Commission of the ASF (French Association of Financial Companies).

Antonio Couceiro Méndez, *President of CESGAR, Spain*



Antonio Couceiro has a degree in Civil Engineering from the Polytechnic University of Madrid, a Diploma in General Business Management from the International Centre for Business Administration (CINDE), in Business Planning and Administration from the Polytechnic University of Madrid and in Advanced Studies in Applied Economics from the University of La Coruña.

He was Counselor of Industry and Commerce of the Xunta de Galicia between 1994 and 1999 and, later, President of the Port Authority of a Coruña until 2002.

He has been the General Director of Begano, SA (Bebidas Gaseosas del Noroeste, SA), the Coca-Cola bottler for Galicia. Currently holds different positions both public and private, being Senior Advisor in Norgestion, President of the Technological Institute of Galicia and President of the Chamber of Commerce of A Coruña. In June 2016, he was appointed President of AFIGAL SGR.

He is a Director of Nueva Pescanova SL since his appointment in February 2016 and a member of the Board's Corporate Responsibility and Governance Committee.

Lucia Cusmano, *Acting Head, SME and Entrepreneurship Division
OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE)*

Lucia Cusmano is Acting Head of the SME and Entrepreneurship Division at the OECD Centre for Entrepreneurship, Small and Medium-sized Enterprises, Regions and Cities (CFE), and Executive Secretary to 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 authored OECD works on SME financing, SME innovation, SME eco-innovation and green entrepreneurship, and benchmarking of SME and entrepreneurship policy. She has also published extensively in international journals on SMEs, entrepreneurship, innovation, structural change, institutions and economic development in advanced and developing regions.

Wim De Waele, *General Managre at The Beacon*



Wim De Waele is General Manager at The Beacon (www.thebeacon.eu), an Antwerp based organization focused on internet of things and artificial intelligence. Wim De Waele was a co-founder of B-Hive, a Brussels based organization connecting the dots in Fintech. He was named one of the 100 leaders of top tech accelerators based on his previous work at Minds, the main Belgian IT research institute and incubator. Building upon his experience in growing software companies both in US and Europe, he now sits on the board of several start-ups and is an active angel investor.

He was named one of the 100 leaders of top tech accelerators based on his previous work at iMinds, a Belgian IT research institute and incubator, now merged with IMEC (www.imec.be). Building upon his experience in growing software companies both in US and Europe, he now sits on the board of several start-ups and is an active angel investor.

Seán Farrell, *Head of Product Development*



Seán Farrell is the Head of Product Development with the Strategic Banking Corporation of Ireland. Sean joined the SBCI in early 2019 from Bank of Ireland where he worked in roles including Regional Business Banking Manager and as the Bank's Head of Agriculture. Sean has particular experience in the area of proposition and product design for the Agri. banking sector in Ireland and now works with all of the SBCI's stakeholders to

deliver lending products for Irish SME's, and to support economic development in Ireland.

Beatriz Freitas, *Chairwoman and CEO SPGM, Portugal*



Sociedade de Investimento, SA since May 2017. She is also member of the board of Norgarante – Sociedade de Garantia Mutua, SA., IFD – Instituicao de Desenvolvimento, SA and President of the Asociacion Red Iberoamericana de Garantias – REGAR.

As Economic Advisor to the Minister of Economy, Portuguese Ministry of Economy Beatriz was responsible for the coordination of economic analysis and policy advice in the areas of responsibility of the Minister of Economy, coordination of the elaboration of the main public policy documents regarding public finances and economic growth (namely State budget, National Reform Programme, Stability Programme) and coordination of public policies of access of companies to financial instruments under the European structural and investment funds.

Beatriz was designated by the Minister to participate in the Task Force for the Capitalization of Companies aimed to designs and implements instruments to leverage private capital and financing, diversification of funding sources, reduced administrative burden, improve neutrality in the tax treatment of equity and debt financing and create a more friendly framework at the level of debt and companies' restructuring procedures.

Sascha Frohwerk

Prof. Dr. Sascha Frohwerk works in the field of regional economics. He studied economics at the Christian-Albrechts-University of Kiel. After his Ph.D. in Potsdam he worked in a consulting company specialized in public transport where he conducted strategy projects and led a team for spatial data analysis.

In 2017 he was appointed as a professor for IT-management at the FOM University of applied sciences in Berlin. He recently also joined the Hasso-Plattner-Institut in Potsdam for a research program on regional retail markets.

Enrico Gaia, *Chairman of the AECM working group law and regulation, Vice-President of AECM, President of the Board of Sardafidi*

He is born and currently lives in Cagliari.

Chartered Accountant and Auditor, sole director, founder and reference shareholder of Audere Servizi Integrati Srl, a company specialized in company check-up, management control, financial planning and access to ordinary and subsidized credit.

Founding partner of The Net Value Srl Company, specialized in developing, assisting, coordinating investment activities in the field of innovative technologies, ICT. In Italy, a company that has created one of the first business incubators certified for start-ups.

Some of the positions currently held are:

Vice-president of the Board of AECM European Credit Consortia Association; Founder and member of the board of Assoconfidi; President of the Board of Directors of Sardafidi Cooperative Society/Garanzia Etica; Member of the Board of Directors of Unione Sarda SpA since 01/25/2017; member of the Territorial Council of the Central Italy - Responsible of Sardinia of Unicredit S.p.A

Matthew Gamser, *CEO, The SME Finance Forum*

Matthew Gamser is CEO of the SME Finance Forum, the world's leading center for knowledge exchange, good practice promotion and networking for the finance industry in this field. The SME Finance Forum is managed by the International Finance Corporation (IFC), the private sector arm of the World Bank Group, for the G-20 countries' Global Partnership for Financial Inclusion. The SME Finance Forum has over 150 banks, fintech companies and development banks from more than 66 countries as its members and industry partners.

Dr. Gamser has over 35 years' experience in private enterprise and financial sector development. He has worked for IFC, the private sector arm of the World Bank Group, for 14 years in various positions from Washington, DC, and Hong Kong, where he has focused on SME finance and on financial sector development.

Prior to that he spent 25 years in management consulting and in senior leadership in an international NGO. He holds A.B. and A.M. degrees from Harvard University, and M.Sc. and D.Phil degrees from Sussex University (UK), where his work focused on the management of technological change.

Daniel Goupillat, *President of the National Federation of the SOCAMA, France*

Mr. Daniel Goupillat serves as Chairman of the Board of Directors SOCAMA Rives de Paris. Mr. Goupillat serves as Second Vice-President of the National Federation of SOCAMA. He serves as Joint Secretary of the Regional Chamber of Trades and Crafts of Île-de-France.

He serves as Manager of Bio Bat and also as President of the Finance Commission of the Permanent Assembly of Chambers of Trades and Crafts (APCMA). He serves as President of the Chamber of Trades and Crafts of Hauts de Seine region. Mr. Goupillat serves as Non-Voting Director at Banque Populaire Rives de Paris. He serves as Member of the Board of Directors of the Confederation of Artisans and Small Businesses of Grand Paris.

Luc Hendrickx, *Enterprise Policy Director, SME united*

Luc Hendrickx has been the Director of Enterprise Policy and External Relations at UEAPME since 2000. He is responsible for SME policy, better regulation, legal affairs, internal market issues, accounting, retail, tourism, trade, corporate social responsibility, among others.

Luc was a member of the cabinet of the Flemish Minister of the Environment and Employment from 1997 until 2000. In 1989, he joined UNIZO (a Belgian SME organisation) as Legal Counsellor. Between 1992 and 1998, Luc also lectured at VLEKHO (Flemish School of Economics) in Brussels. He started his career in 1986 as a salesman in his sister's do-it-yourself shop.

Luc Hendrickx holds a law degree from the Katholieke Universiteit Leuven in Belgium, a diploma from the Institut Européen des Hautes Etudes Internationales of Nice in France and a masters in European studies from the Universitat Autònoma de Barcelona in Spain.

Burçak Inel, *Head of Financing Growth, European Banking Federation (EBF)*



With over 15 years of experience in the field of European financial sector policy, Burçak joined the European Banking Federation, which represents the European banking industry, in 2017 to create a new unit focusing on financing growth, including business finance, financial markets and sustainable finance. Prior to this post, she was the Deputy Secretary General of the Federation of European Securities Exchanges, for which she worked for nine years. Her work in Brussels has covered many different aspects of financial markets law and policy.

In her last years at FESE, she progressively focused on economic growth, spearheading the European IPO Task Force and the Small and Mid-cap Awards of the Year. She was also a member of the EU Commission's Steering Committee on SME Growth and Crowdfunding Stakeholder Group. Her first post in Brussels was as the Financial Markets Advisor of the EBF. In 2003, Burçak received the "Lobbyist of the Year" award in a global competition organized by Euromoney for a campaign she led on primary markets. Before moving to Europe, she worked for five years for the World Bank in Washington, D.C. on developing financial markets in transition economies. A Belgian and Turkish national, Burçak holds a Political Science B.A. from Mount Holyoke College and a master's degree in public policy from Harvard University, both in Massachusetts. Prior to moving to the US, she completed her secondary school studies at the American Robert College of Istanbul. She speaks English, French, German and Turkish.

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

Jürgen Ingels is the Founder of Clear2Pay, a leading payments technology company. Under his leadership, he grew the company to one of the world leaders in payment software with more than 1,200 employees in 14 countries and successfully sold the business to FIS in October 2014. Following the sale of Clear2Pay, Jürgen co-founded Smartfin Capital (private equity fund targeting late growth and scaling up tech companies), B-Hive (European Fintech Hub based out of Brussels) and Scale-Ups.eu. In 2015, Jürgen also co-founded The Glue, a provider of infrastructure solutions for financial institutions.

He currently holds Board positions at several technology companies such as Materialise (NASDAQ:MTLS), MariaDB, Itiviti, NGData, Guardsquare and Itineris among others.

Othmar Karas, *Member of the European Parliament*

Mr Othmar Karas is Member of the European Parliament and Head of Delegation of the Austrian People's Party in the European Parliament. Mr. Karas is Chairman of the Delegation to the EU-Russia Parliamentary Cooperation Committee and an active Member of the Committees for Economic and Monetary Affairs, on Internal Market and Consumer Protection, on Agriculture and Rural Development, for Foreign Affairs as well as for Security and Defence. Mr Karas has been a Member of the Special Committees on Tax Rulings, on Financial Crimes, Tax Evasion and Tax Avoidance as well of the Committee of Inquiry on Money Laundering, Tax avoidance and Tax Evasion. Mr Karas is also a Member of the Financial Assistance Working Group in the European Parliament. Furthermore, he is Professor/ Lector at the Vienna University for Economics and Business and served as Vice-President of the European Parliament from 2012 to 2014. Since 1998 Othmar Karas has been President of the Hilfswerk Österreich.

**Helen Köpman, Deputy Head of Unit Digital Innovation and Blockchain,
European Commission**



Helen Köpman is Deputy Head of Unit for Digital Innovation & Blockchain, at DG Communications Networks, Content and Technology at the European Commission in Brussels. The unit elaborates policy initiatives under the Digital single Market to support digital innovation, blockchain and growth of startups and include Startup Europe, ICT standardisation and Innovation Procurement. The unit leads along with DG FISMA, the European Commission Task Force on Financial Technology. Previously, Ms Köpman held the position of Deputy Head of Unit, managing Community supported research and innovation in the area of ICT applied to mobility. She also worked

as program officer in the area of International Scientific Cooperation. She has a M.Sc. in Applied Physics and Electrical Engineering, from the University of Linköping, Sweden. Ms Köpman joined the European Commission in 2003 after a thorough industrial experience in the management of ICT service development in international companies that include Infonet, AT&T Unisource and Cap Gemini.

**Helmut Kraemer-Eis, Head of Research & Market Analysis, Chief Economist,
European Investment Fund (EIF)**

Dr Helmut Kraemer-Eis (European Investment Fund, EIF) is Head of EIF's Research & Market Analysis (RMA) and EIF's Chief Economist. The EIF is the EIB Group's specialist provider of risk finance to benefit Small and Medium sized Enterprises (SMEs) across Europe. By developing and offering targeted financial products to its intermediaries, the EIF – as part of the EIB Group – enhances SMEs' access to finance and fosters EU objectives, notably in the field of entrepreneurship, growth, innovation, research and development, employment and regional development. RMA supports EIF's business development and strategic decision-making processes through applied research, market analyses, and impact assessments. Prior to this, Helmut developed and headed EIF's Guarantees and Securitisation Risk Management. He also worked as Senior Manager at KfW (Germany) in the field of Business Policy / Securitisation and in KfW's Economic Research Department. Helmut holds a M.A. in Economics from the University of Bonn (Germany) and a PhD from the University of Jena (Germany), where he also worked as researcher and teaching associate. He often speaks in international fora and has authored or co-authored numerous research publications on economic topics, i.e. related to SME finance.

Bernhard Krautschneider, *Deputy CIO of aws, Austria*



Bernhard Krautschneider is Deputy CIO (Organisation & IT department) of Austria Wirtschaftsservice since 2018. He worked in the IT industry for more than 15 years in several roles including management positions at ÖBB (Austrian Federal Railways) as Head of Digital Travel Services and at Red Bull as Head of IT Service Operation.

In his current role he focuses on digital transformation projects, digitalizing business- and internal processes as well as improving the digital customer experience and platforms.

Jēkabs Krieviņš, *Member of the Management Board, JSC Development Finance Institution Altum, Latvia*

Jēkabs Krieviņš is a Member of the Management Board at the Altum. He joined Altum (until 1 January 2014 – JSC Mortgage and Land Bank of Latvia) in 1998 and held variety of corporate positions during his career with the bank, including Loans Director, Member of the Management Board, Deputy Chairman of the Board. He is an expert in the financial industry with more than 20 years of experience in organizing and managing business credit processes. He has gained broad and long-time experience working both in the private banking and public finance institution sectors.

He has an executive MBA degree in business and institution management, certificate of bank's specialist and bachelor's degree in economics.

Jēkabs Krieviņš is responsible for the information technology scope, Altum's customer and regional service centres, and overseeing the Land Fund of Latvia.

When off duty, Jēkabs is keen on travelling, sports and spending time with his family.

Filip Lacquet, *Group Manager Corporate Finance*

Filip Lacquet has been with PMV since 2009. He is currently responsible for the financing of Flemish companies, both indirect financing via fund investments and guarantee schemes, and direct financing of the self-employed, start-ups and growth companies. Filip started his career as a consultant at McKinsey & Company and later at The Boston Consulting Group. Afterwards, he was active as finance and business development manager at a chain of frozen specialty stores. From 2007 to 2009 he worked as a senior consultant and financial manager at an SME in the sales training and consulting sector. Filip Lacquet holds a law degree (KU Leuven), a degree in Post-

University Business Administration from the Vlerick Business School and a master's degree in business administration (MBA) from the Sloan School of Management of the Massachusetts Institute of Technology (MIT) in Boston, MA.

Benjamin Ledwon, *Head of Brussels Office, BITKOM e.V. German Association for Information Technology, Telecommunications and New Media*

Benjamin Ledwon is heading Bitkom's Brussels Office since August 2017 representing the association's 1.900 members on digital single market issues as well as taking part in the work of Bitkom's umbrella association Digitaleurope. Previously, he worked as a policy advisor in the European Parliament. He completed his master's in political sciences at the London School of Economics (LSE) focusing in the governance of the European Union. Previously, he studied history and international relations at the University of Exeter and the Institut d'Études Politiques in Aix-en-Provence. Mr Ledwon is alumni of Germany's academic foundation (Studienstiftung des deutschen Volkes).

Dr. Nico Peters, *Founder of COMPEON*

Nico Peters was born on November 29, 1978 in Münster. He completed an apprenticeship as a banker at WGZ BANK AG Westdeutsche Genossenschafts-Zentralbank and studied business administration at the University of Münster and San Diego State University afterwards. In 2007 he graduated as Diplomkaufmann. After completing his studies, he began working in the consulting firm zeb / rolfes.schierenbeck.associates. His focus was on activities in the areas of strategy, marketing, sales optimization and credit process optimization.

2014 he received his doctorate as an external doctoral candidate at the Schumpeter School of Business and Economics, the Department of Economics of the University of Wuppertal on "Banking relationships of medium-sized enterprises - determinants and impact relationships in the decision-making behavior of commercial bank customers". Since September 2012 Nico Peters is founder of the financial portal COMPEON. He is responsible for Business Development, Marketing and Human Resources.

Michael Pielke, *Head of Unit, Bulgaria, Croatia, Poland, Slovenia; Financial instruments, Directorate-General for Agriculture and Rural Development (DG AGRI), European Commission*

Since 2000, Michael Pielke has worked for the European Commission, first in a geographical unit dealing with German and Austrian rural development programmes in DG Agriculture and Rural Development. Between 2004 and 2006 he changed to the market policy and was in charge of subjects related to meat markets and direct payments.

Mr Pielke returned to the Rural Development directorate as Deputy Head of Unit of the unit Consistency of Rural Development in March 2007. This unit dealt with the

development and negotiation of the 2014 – 2020 legal framework for rural development. On 1 March 2014 he became Head of Unit F 3: Rural Development Programmes I: Bulgaria, Croatia, Denmark and Poland. After the reorganisation of DG Agriculture in January 2017 this unit is in charge of the rural development programmes of Bulgaria, Croatia, Poland and Slovenia as well as Financial Instruments.

Pedro Pisonero Perez, *Chairman of the AECM working group digitisation, Managing Director of Iberaval SGR, Vice-President of CESGAR, Vice-President of AECM*

Pedro Pisonero holds a degree in Economics from the University of Valladolid and a master's Degree in financial management from the CESEM, Institute of Company Directors in Madrid. He started his career in 1985 in the field of Mutual Guarantee Institutions at SOTECA SGR, the forerunner of Iberaval. Later he focused on investment in the company capital in the region of Castilla y Leon, SCR Sodical, for 17 years, where he carried out multiple projects implemented in the Region, as investment manager. He later developed the start-up of the public financing institution of Castilla y Leon, ADE Financing SA, under the regional government. He was director of investments for a period of three years and took part in the financing of small, medium and large businesses. He 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 at Iberaval and since September 2011 he is the Managing Director, what has allowed him to lead the company in a continuous process of change and growth. He is also Vice-President of AECM through SGR-CESGAR, of which he is also Vice-President.

Ana García Robles, *Secretary General of the Big Data Value Association (BDVA)*

Ana Garcia Robles, Project Manager at ENoLL, holds a master's degree in Telecommunications Engineering (Polytechnic University of Madrid) and an



International Executive MBA (EOI Madrid in collaboration with Manchester Business School). Ana has a strong ICT industry background with over 10 years' experience in the design, implementation and configuration of large-scale ICT networks and services, and, in the research and techno-economical assessment of new technologies and solutions for large-scale implementation. Ana has gained extensive experience in innovation management in different contexts (from the private/large ICT company level and to the open innovation and user-driven innovation ecosystems in different thematic domains such as health,

education, culture, creativity and smart cities). Passionate about new technologies and their economical and societal impact, she moved into the area of Living Labs where she has been involved in multiple European projects and initiatives for over 5 years (in particular in the areas of Future Internet, Smart cities, social innovation, education and creativity) designing and developing innovation actions, monitoring project delivery, engaging ENoLL Living Lab community and facilitating the ENoLL board of directors and General Assembly.

Bernhard Sagmeister, *Chairman of AECM, Managing Director of 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 25 years of professional experience in the financial and banking industry. In addition to his current appointment at AWS Bernhard Sagmeister is affiliated to the supervisory board of the Austrian Bank for Tourism Development (ÖHT), member of "Austria's External Economic Relations Advisory Board" (Federal Chamber of Commerce, Austria) and board member of Austria's "Water and Waste Management Association". Since June 2015 he also serves as Chairman and President of European Association of Guarantee Institutions (AECM).

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

Kristin Schreiber is the Director in charge of the COSME Programme (fostering the competitiveness of European SME's) as well as SME, start-up and scale up policy in DG GROW, the DG for Internal Market, Industry, Entrepreneurship and SME's of the European Commission.

After obtaining the Diplôme de l'Institut d'Etudes Politiques de Paris (with a special focus on International Relations, Economics and European Law), a Master's degree from the University of Kent at Canterbury and the Diplôme des Etudes Approfondies of the College of Europe in Bruges, she worked as a Graduate Lecturer at the University of Kent in Canterbury and a researcher on the Single Market in Bonn, before joining the European Commission in 1990 where she held a large variety of positions. Kristin was appointed to her current position in 2015 after serving as Director for Governance of the Single Market and International Affairs in DG MARKT.

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 and Competition Commissioner Karel Van Miert. She also served as Head of Unit for International Affairs in the DG for Employment and Social Affairs and was a member of the Merger Task Force of DG Competition. Kristin speaks German, French, English and Spanish, some Italian and has notions of Czech and Slovak.

Guy Selbherr, *Chairman of the AECM working group state aid*

Guy Selbherr is member of the board 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 cooperative bank. Later he studied business and administration. In 1992 he started working at the guarantee bank of the federal state of Baden- Wuerttemberg, 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, mandate that has been renewed in 2017.

Peter Sleenckx, *Chairman of the AECM working group statistics and evaluation / impact, Head of Guarantees at PMV/Z*

Peter Sleenckx has been Head of Loan Guarantees PMV/z-Waarborgen nv, a subsidiary of PMV, in charge of standard loan guarantees on behalf of the Flemish Region in Belgium for 6 years. PMV has a growing production of 273 million EUR of guarantees in 2018 and manages an outstanding portfolio of 700 million EUR. He is member of the Board of Directors, Treasurer and chairman of the working group impact and evaluation of AECM.

Before joining PMV he held, for 17 years, several functions within credit department of a Belgian commercial bank.

Marie-Claude Taillandier-Thomas, Development Manager at The International and European Affairs Department, Bpifrance, France



Marie-Claude Taillandier-Thomas joined Bpifrance (formerly Oséo) in 1991. Her profile is Credit Analyst and Corporate Relationship Manager in Financial Institutions. She is development manager in the International and European Affairs Department.

Before she was Head of Credit and Guarantee Department in the regional branch West Ile de France, Deputy Manager of the training department and relationship manager.

She previously was at Société Générale bank as negotiator in the department of the euro-credits and euro-bonds and relationship manager at the International Agency.

She is graduated of Reims School of Management and Post graduated in Economy and international Finance of Paris Dauphine University.

Alessandro Tappi, Chief Investment Officer at the European Investment Fund (EIF)

Alessandro Tappi is the Chief Investment Officer at the European Investment Fund (EIF), responsible for the investments in venture capital and private equity funds, as well as structured finance solutions for SME credit portfolios. He has a long track record in SME securitisation.

From 2006 to 2008, Alessandro was Member of the Board of Directors of EFSE, the largest microfinance investment fund worldwide.

Prior to joining EIF, Alessandro worked for several years in project financing at San Paolo Bank, Italy.

Alessandro holds an MBA in Business Administration and a Diploma in Economics from the University of Turin. He has been a university lecturer and has led training courses on Structured Finance products and Financial Modelling.

László Tóth, Chairman of the AECM working group agriculture, Deputy CEO of AVHGA

László Tóth is the deputy CEO of the Hungarian Rural Credit Guarantee Foundation (AVHGA) overseeing the company's accounting, IT, credit control and workout activities. AVHGA is a guarantee organization which specializes in agriculture and has an existing guarantee portfolio of appr. 700 mio EUR. He has over 20 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 a member of the board of AECM and chairman of the working group for agriculture.

Leo Van de Loock, *Transition manager Industry 4.0, Flanders Innovation and Entrepreneurship*



Leo Van de Loock (°Antwerp, 1960) acquired a master's degree in construction engineering from the Ghent University, a PhD in applied sciences at the University of Leuven and an MBA at the Vlerick Gent Leuven Management School.

He started his career at the Belgian agency supporting scientific and technological research (Institute for the Promotion of Scientific Research in Industry and Agriculture - IWONL). After the regionalization of their competences, he joined the agency IWT supporting technological research in Flanders as an advisor and coordinator of large support programmes on different engineering topics. Since 1998 he is a member of the direction committee of IWT and its successor,

Flanders Innovation and Entrepreneurship (VLAIO).

As a representative of the Government of Flanders, he was involved in the start-up of many initiatives such as the Strategic Research Centres iMinds and Flanders MAKE, Eureka clusters and the initiatives of the European Commission AAL and ENIAC/ARTEMIS/ECSEL.

In July 2016 he was appointed transition manager supporting the transition towards Industry 4.0 in Flanders in the context of the long term Vision2050 plan of the Government of Flanders.

Lex van Teeffelen, *Professor and Chair of Finance and Firm Acquisition, Research Center Innovation and Business, HU Business School, Utrecht / The Netherlands and Guest Professor of Finance, Antwerp University/Belgium*

Combining his experience in entrepreneurship, management consultancy, education and research, he engages in (inter)national projects and research programs on SME financing, fintech solutions for SMEs, improving SME governance, (international) growth and SME business transfers and take-overs. He is Chair of the Academic Committee of Transeo, the European Association of SME Business Transfers and Executive Chairman of the Dutch Platform for Applied Research on Entrepreneurship. Together with his researchers he evaluates the social and economic impact of SME (micro)funds, crowdfunding and fintech regulations, innovation programs, the added value of (financial) advisors and matchings platforms for business transfers. The outcomes help to improve education on SME financing, support growth and internationalisation and education of family succession and firm acquirers.

Marco Vanzetti, *Entrepreneur, Vanzetti Holstein, Italy*

Marco Vanzetti was born in Pinerolo in the province of Turin in 1984 and graduated in Animal Production at the University of Turin, after an experience of three years as Export Manager in the field of Bovine Genetics. With his brothers Davide (28), Serena (25) and the parents Carlo (63) and Mirella (61) they run a farm for milk production (production of 2018 2.8 million lt) with around 220 Frisian cows (Holstein) in lactation. In 1974 with other 8 families of the district they founded the Cooperative Speranza initially for the slaughtering and for direct sale of the meat, in 2008 the Cooperative Speranza has also entered the field of production of Energy with the construction of 2 Biogas from biomass plants for a total electric power of 2 Mw, whose thermal energy is transferred to a nearby hospital. At the moment a third plant is being built for the production of LNG (liquid methane for transport).

In recent years we have used ISMEA facilities on two occasions, a purchase of a fund with a retention of title agreement for the family company and a loan with ISMEA guarantee for the construction of the second Biogas plant of the Cooperativa Speranza.

Prof. Dr. Holger Wassermann

Prof. Dr. Holger Wassermann works in the area of succession, both in research and in consulting. He is scientific director of the KCE competence centrum for entrepreneurship and SME of FOM University of applied sciences and managing partner of INTAGUS GmbH in Berlin.

He completed his studies and doctorate at the Technical University of Berlin, where he also worked as a research associate and in 2013/14 took over the representation of the chair for accounting and auditing.