



José Fernando Figueiredo, is the Founding President of GNGI – Global Network of Guarantee Institutions and the Special Honorary Chairman of the European Association of Guarantee Institutions – AECM, responsible for international relations. Senior Consultant to the World Bank and other international organizations, especially in credit guarantees and green and sustainable financing, and Member of the Advisory Committee of the European Innovation Council Equity Fund (EIC Fund), José Fernando also chairs Agrogarante SGM, a Mutual Credit Guarantee company dedicated to agriculture, forestry, fishery, agribusiness, agrotech and minerals with about one billion euros of outstanding guarantees in its portfolio. He is also a member

of the General Council of AEP – Portuguese Entrepreneurs Association and the OECD SME and Entrepreneurship Working Party.

He was the founding CEO of IFD and one of the founders, Chairman and CEO of SPGM, Norgarante, Lisgarante, Garval and Agrogarante (the credit guarantee and counter-guarantee institutions of the Portuguese Mutual Guarantee Scheme, with a total portfolio of several billion euros). He was also President and CEO of PME Investimentos (VC and Private Equity GP and lately fund of funds), and executive member of the Board of Directors of IAPMEI, the Portuguese SME and Innovation Agency. SPGM, IFD and PME Investimentos merged to create the Banco Português de Fomento (Portuguese Promotional Bank).

As an entrepreneur, José Fernando is the founding partner of Knowledge Factory, an international consultancy company in the areas of strategy and business finance, green and sustainable financing, promotional banking and mergers and acquisition of SMEs, and partner of Quadrantis Capital VC, having interests in biometrics and wines, sitting also at the board of directors or advisory board of biotech and insurance brokerage companies.

He holds a 5-year degree in Economics and was a guest lecturer at Fernando Pessoa University and in the master's degree of the Porto Business Academy. He is the author of several articles on guarantees and co-author of the book "Conceptual Framework for information on the outreach, additionality, and financial Sustainability of Public Credit Guarantee Schemes". He was a member of the Working Group on the Design, Implementation and Evaluation of Public Credit Guarantee Schemes (CGS) for Small and Medium-sized Enterprises, set up by the World Bank and First Initiative, and subsequently of the task force set up by the same World Bank to work on a definition of Additionality of CGS, and the one that developed the recently published Guidelines for Greening CGS.

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