


Thursday	
15 May 2025	
08:30 – 09:00	Registration
09:00 – 12:30	Meeting of the Board of Directors and of the ordinary General Assembly
09:00 – 10:45	Board of Directors meeting (<i>interpretation: EN, FR, DE</i>) – for AECM members of the Board only – registration and documents via member area of AECM's website
10:45 – 11:00	Networking Break
11:00 – 12:30	Meeting of the internal ordinary General Assembly (<i>interpretation: EN, FR, DE</i>) – for AECM members only – documents via member area of AECM's website
12:30 – 14:00	Networking Lunch
15 May 2025	
14:00 – 17:00	Public session of the General Assembly “Building a more competitive and sustainable Europe” <i>Interpretation: EN, FR, DE</i> Presented by the Master of Ceremony Kama Kępczyńska
14:00 – 14:05	Welcome & Opening: <ul style="list-style-type: none"> • Guy Selbherr, President of AECM
14:05 – 14:10	Video message of Ioannis Tsakiris, Vice-President of the European Investment Bank (EIB)

14:10 – 14:45	Keynote Speeches: <ul style="list-style-type: none"> • Marta Postuła, First Vice President of the Management Board, Bank Gospodarstwa Krajowego (BGK), Poland • Ismeni Papakirillou, Chief Executive Officer, Hellenic Development Bank (HDB), Greece on the “Innovative financial instruments with social dimension”
14:45 – 15:45	Breakout Session: 2 to 3 introductory statements followed by a discussion (EN) <p>Topic 1: “EU funding opportunities: supporting the growth of SMEs”</p> <ul style="list-style-type: none"> • Astrid Bartels, Head of Unit, Access to Finance, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW), European Commission • Jonathan Denness, Head of Unit, Financial Instruments and International Financial Institutions Relations, Directorate-General for Regional and Urban Policy (DG REGIO), European Commission • Andrea Bomhoff, Head of Unit, State aid: case support and policy – Policy and Strategy (COMP.A.3), Directorate-General for Competition (DG COMP), European Commission <p>Topic 2: “How to enable affordable and sustainable housing”</p> <ul style="list-style-type: none"> • Philipp Krieg, Product Design and State Aid Law, NRW.BANK, Germany • Dan Sellman, Senior Structurer, British Business Bank (BBB), UK <p>Topic 3: “Providing solutions to address natural disasters”</p> <ul style="list-style-type: none"> • Pietro Calice, Senior Financial Economist, The World Bank • Zenón Vázquez Irizar, CESGAR / Sociedades de Garantía Recíproca, Spain <p>Topic 4: “Best ways to support agriculture and to foster rural development”</p> <ul style="list-style-type: none"> • Kerstin Rosenow, Head of Unit, Economic Sustainability, Directorate-General for Agriculture and Rural Development (DG AGRI), European Commission • Kirsten Müller, Director of Programme Loans, Landwirtschaftliche Rentenbank, Germany • László Tóth, Chairman of the AECM working group agriculture and Deputy CEO, Rural Credit Guarantee Foundation (AVHGA), Hungary
15:45 – 16:00	Networking Break
16:00 – 16:10	Highlights from the Breakout Session
16:10 – 16:30	Keynote Speeches: <ul style="list-style-type: none"> • István Attila Szabó, CEO & Chairman of the Board of Directors, Garantiqa Hitelgarancia Zrt., Hungary on the “Latest developments at Garantiqa: implementation of the InvestEU product”

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- **Gonçalo Regalado**, CEO and Vice-President of the Board of Directors, Banco Português de Fomento (BPF), Portugal

16:30 – 16:50	Fireside chat: <ul style="list-style-type: none"> • Merete Clausen, Deputy Chief Executive, European Investment Fund (EIF) • Giorgio Chiarion Casoni, Director, Investment, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG GROW), European Commission
16:50 – 16:55	Signing event: Bürgschaftsbank NRW and the European Investment Fund (EIF) sign agreement under the InvestEU programme for the agricultural sector
16:55 – 17:00	Concluding remarks Tomáš Nidetzký , Chairman of the Board of Directors, Národní rozvojové banky (NRB), Czechia, and Vice President of AECM and end of the public session
18:30	Bus transfer from ESMT to Spindler & Klatt
19:00	Evening event "Roaring Twenties" at Spindler & Klatt <i>Dress code: 1920s style or smart casual</i>

Friday 16 May 2025	
08:30 – 09:30	Registration
09:30 – 16:30	Annual Seminar on “Future readiness of SMEs: what needs to be done” <i>Interpretation: EN, FR, DE</i> Presented by the Master of Ceremony Kama Kępczyńska
09:30 – 09:35	Welcome & Opening: <ul style="list-style-type: none"> • Guy Selbherr, President of AECM

09:35 – 10:45	<p>Topic: “How to unlock a more social economy”</p> <p>Keynote Speech: Andriana Sukova, Deputy Director-General, Directorate-General for Employment, Social Affairs, and Inclusion (DG EMPL), European Commission</p> <p>Panel 1:</p> <p>Moderator: Christa Karis, Head Corporate Relations, European Investment Fund (EIF)</p> <ul style="list-style-type: none"> • Andriana Sukova, Deputy Director-General, Directorate-General for Employment, Social Affairs, and Inclusion (DG EMPL), European Commission • Milena Angelova, Member of the European Economic and Social Committee (EESC) and SME Envoy of Bulgaria • Harald Schmitz, CEO, SozialBank, Germany • Yesil Rusconi, Head of International Relations, France Active, France • Nancy Frehse, Managing Director and Founder of Oktopulli Ltd., Germany
10:45 – 11:00	<p>Keynote Speech:</p> <ul style="list-style-type: none"> • Claus Ruhe-Madsen, Minister for Economics, Transport, Labour, Technology and Tourism, State government, Schleswig-Holstein, Germany
11:00 – 11:15	<p>Keynote Speech:</p> <ul style="list-style-type: none"> • Hideaki Hashimoto, Deputy group chief of the Credit Insurance Research Group and the Credit Insurance Information Office, Japan Finance Corporation (JFC), Japan
11:15 – 11:30	Networking Break
11:30 – 11:45	<p>Keynote Speech:</p> <p>Holger Schwannecke, Secretary General of the German Confederation of Skilled Crafts (ZDH), Germany</p>
11:45 – 13:00	<p>Topic: “Addressing the challenges of demographic change”</p> <p>Keynote Speech: Mauri Kotamäki, Chief Economist, Finnvera, Finland</p> <p>Panel 2:</p> <p>Moderator: Lucia Cusmano, Acting Head SMEs and Entrepreneurship Division, Centre for Entrepreneurship, SMEs, Regions and Cities, OECD</p> <ul style="list-style-type: none"> • Mauri Kotamäki, Chief Economist, Finnvera, Finland • Corinna Pape, CEO / Owner ETTLI Kaffee GmbH, Germany • Koen Dierckx, Head of Unit, Budgetary guarantees and risk analysis, Directorate-General for Budget (DG BUDG), European Commission • Ralf Peter Kronberger, Head of the Department Fiscal Policies and Taxation, Wirtschaftskammer Österreich (WKÖ) – the Austrian Federal Chamber of Economy, and Member of the Supervisory Board of aws, Austria • Gerhard Huemer, Director Economic and Fiscal Policy, SMEunited

13:00 – 14:30	Group Photo and Networking Lunch
14:30 – 14:45	Keynote Speech: <ul style="list-style-type: none"> • Sabine Hepperle, Head of the SME Policy department at the Federal Ministry for Economic Affairs and Climate Action and SME Envoy, Germany
14:45 – 15:45	Breakout Session: 2 introductory statements followed by a discussion (EN) <p>Topic 1: “The importance of advisory services”</p> <ul style="list-style-type: none"> • Nagla Bahr, Executive Board Member of the Credit Guarantee Company of Egypt, Lead Representative of the EMGN, and African Continental Coordinator of the GNGI • Nicolas Pirotte, Wallonie Entreprendre, Belgium <p>Topic 2: “Capabilities to strengthen the defence sector”</p> <ul style="list-style-type: none"> • Inga Beiliūnienė, Member of the Executive Board and Chief Business Development Officer at ILTE, a National Development Bank, Lithuania • Virginie Poncet, Senior Advisor EUROPE, Bpifrance, France <p>Topic 3: “Think impact - boosting development impact through guarantees”</p> <ul style="list-style-type: none"> • Fernando Libano, Technical Specialist, Social Finance, International Labour Organization, (ILO), Switzerland jointly with • Senita Galijatovic, The Swedish International Development Cooperation Agency (Sida), Sweden and • Agan Azemi, Chairperson of the Board of Directors, Kosovo Credit Guarantee Fund (KCGF), Kosovo <p>Topic 4: “Facilitate SMEs’ use of intellectual property rights”</p> <ul style="list-style-type: none"> • Inge Buffolo, Director of the Business Development Department, The European Union Intellectual Property Office (EUIPO) • Sungmin Bae, Deputy Director at the Venture Investment & Finance Center of the Korea Technology Finance Corporation (KOTEC), Korea
15:45 – 16:00	Networking Break
16:00 – 16:15	Highlights from the Breakout Session
16:15 – 16:25	Presentation of and invite to the annual event of AECM in 2026
16:25 – 16:30	Concluding remarks: Guy Selbherr , President of AECM

16:30	End of seminar
16:45 – 18:00	<p>Annual Meeting of the Global Network of Guarantee Institutions (GNGI) (EN)</p> <p>– for GNGI members only – registration via Registration Link</p>