

# BUILDING BRIDGES BETWEEN FINANCE AND SMES

**CHAIR: Stéphanie YON-COURTIN**

Member of the European Parliament  
Vice-Chair of the ECON Committee

## PROGRAM

**09:00**

### KEYNOTE SPEECH

**Stéphanie YON-COURTIN**, Member of the European Parliament, Vice-chair of the Economic and Monetary affairs committee (ECON)

### WELCOME ADDRESS

**Françoise PALLE-GUILLABERT**, Chair of the EUF, the European Federation for the factoring and commercial finance industry

**Patrick de VILLEPIN**, Chair of FCI

**09:15**

### ROUNDTABLE: “SMEs’ ACCESS TO FINANCE: A NEW “FINANCING MIX” TO BE SET UP WITHIN THE EU”

**Stéphanie YON-COURTIN**, Member of the European Parliament, Vice-chair of the ECON Committee

**Andrea BELTRAMELLO**, Member of Cabinet of **Valdis DOMBROVSKIS**, Executive Vice President, Commissioner for Financial Services, European Commission

**Alban MAGGIAR**, President of SMEunited

**09:45**

### ROUNDTABLE: “SMEs’ ACCESS TO FINANCE: TESTIMONIES FROM THE GROUND”

**Sebastien CELERI**, Architect - France

**Paulus KORSTE**, CEO of Crombeen – Germany

**Paolo LUALDI**, CFO of Cremonini Spa - Italy

*Moderated by* **Fausto GALMARINI**, Vice-chairman of the EUF

**10:15 – 10:30** QUESTIONS FROM THE PUBLIC

## REGISTRATION

## “SMEs’ ACCESS TO FINANCE: A NEW “FINANCING MIX” TO BE SET UP WITHIN THE EU”

The 2020 ECB lending [survey](#) showed that the demands for loans or drawing of credit lines from firms have surged during the second quarter 2020 and reached the highest net balance since the survey was launched in 2003. The COVID-19 outbreak has highlighted an existing problem faced by European SMEs: the need for larger and more diversified funding opportunities.

As economic reality and funding access are different among EU Member States, this online workshop will gather SMEs from all the EU. They will testify and discuss their day to day funding issues and needs in front of representatives from the European Parliament, the European Commission and the financial industry. EU representatives will develop the ongoing European initiatives to bring closer SMEs and financial players, such as the Capital Markets Union.

By providing € 275 billion of working capital financing to 280,000 businesses (of which 87% are SMEs) in 2019, factoring can symbolize the bridgehead of a “*finance serving the economy*”. In direct link with the day-to-day business, factoring has become a key financing tool for SMEs, and was described in the 2020 European Commission’s [study](#) “*as an effective solution to combat cash flow issues and improve working capital, also in the context of a credit crunch and persistent late payment*” and in the 2018 European Parliament INI [report](#) as an “*innovative type of payment*” and a means to avoid SMEs bankruptcy due to late payment.

**To register, please click [here](#)**

(A link will be sent to the registered participants)

## MEET THE SPEAKERS

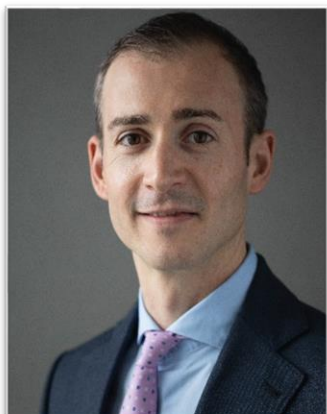


### **Stéphanie Yon-Courtin, Member of the European Parliament**

Stéphanie is a MEP since 2019. She is Vice-Chair of the Committee on Economic and Monetary Affairs (ECON), and a substitute member of the Committee on the Internal Market and Consumer Protection (IMCO), the Committee on Fisheries (PECH) and the sub-committee on taxation (FISC). She is shadow rapporteur on the MiFID quick fix, and has been rapporteur for the 2019 annual competition policy report, and shadow rapporteur on the European Parliament's position on the Capital Markets Union (CMU).

Stéphanie became a lawyer at the Paris Bar in 2004, specialising in competition law, and worked in international law firms. She then joined the private office of Bruno Lasserre, then President of the French Competition Authority, as an advisor on international affairs. Prior to that, she worked as a legal expert for the European Commission.

Stéphanie holds a Master's degree in law from the Universities of Caen and Bristol, and a Master's degree in European Business Law from the Institute of European Studies.



### **Andrea Beltramello, Member of Cabinet of European Commission Executive Vice-President Valdis Dombrovskis.**

Andrea Beltramello was already a member of Cabinet of Vice-President Dombrovskis in the previous Commission mandate since 2018. Previously he was Deputy Head of the Communication Unit in the Commission's Directorate General for Financial Stability, Financial Services and Capital Markets Union (DG FISMA).

Between 2015 and 2017 he was a Policy Officer in the unit responsible for Capital Markets Union in DG FISMA. Between 2012 and 2015 he was Policy Analyst in the Free Movement of Capital and Application of EU Law unit in DG FISMA (formerly DG Internal Market and Services). Between 2007 and 2012, he worked as Economist/Policy Analyst in the Organisation for Economic Cooperation and Development (OECD) in Paris, first in the Directorate for Financial and Enterprise Affairs and then in the Directorate for Science, Technology and Industry. In 2006-07 he worked in the international trade and European affairs office of a major European technology company. He holds degrees from the University of Trieste in Italy and the College of Europe in Bruges, Belgium.



**Françoise Palle-Guillabert, Chair of EUF, Director-General of the ASF**

Since March 2018, Françoise Palle Guillabert, is the Chair of the **EU Federation – European association of factoring**. She has been re-elected as Chair of the EU Federation for a second term on March 30<sup>th</sup> 2020.

Since October 2008, Françoise Palle Guillabert is the Director General of the French Association of Specialised Finance Companies (**ASF – Association Française des Sociétés Financières**).

Françoise Palle Guillabert is an active member of two other European associations: she serves as vice-chair of **Eurofinas** (consumer credit) and she is a member of **Leaseurope** (leasing).

Françoise Palle Guillabert holds a master’s degree in French law and a Master in Public Affairs from the Institut d’Études Politiques in Paris (Sciences Po). She began her career at the Banque de France as an Assistant Manager. In 1989, she was assigned to the French Banking Commission. She was then appointed to the Treasury department of the French Ministry of the Economy and Finance in 1994, where she served as Deputy to the Head of the Financial Markets Office before being named General Secretary of the French Privatisation Committee in 1996. In 1999, she became Head of the Banque de France’s Professional Regulations Department and Head of the French Banking and Financial Regulations Committee (CRBF). In 2003, she moved to the French Banking Federation as Head of the Retail Banking and Remote Banking department.



**Fausto Galmarini, vice Chairman of EUF**

Besides his mandate at EUF, Fausto Galmarini is the head of Institutional Relations of Banca Sistema SpA, based in Milan. He is a board member for Creval SpA and Hypo Alpe Adria Bank SpA. He is the Chairman of ASSIFACT (Italian Association for Factoring), where he also sits on the credit and risk management committee as chairman.

Fausto Galmarini started his professional career in 1971 as employee at Banca Alto Milanese - Busto Arsizio (merged with Banco Lariano - Como in 1975). He worked in Banco Lariano (San Paolo Group) for almost 20 years, reaching the positions of Branch Manager, Regional Manager and Senior Executive - Head of

Credit Department in 1987.

Fausto Galmarini has extensive experience in credit and banking institutions. He worked at Unicredit, Group, initially as Head of Large Corporate Department/member of the Management Committee and then as Head of Credit and Risk Management Department.

As regards factoring, he was appointed Chief Executive Officer of Unicredit Factoring Spa, a position he held until 2010. He was Deputy Chairman of FactorBank–Austria and Supervisory Board Member of Bank Pekao (Poland), Board Member of Locat/UniCredit Leasing, Serfactoring and UnicreditCreditManagement Bank. Between 2010 and 2016 he was C.E.O. of Beta Skye (Beta Stepstone) SpA., a Company specialised in Factoring, owned by Fortress Group.



### **Alban Maggiar, President of SMEUnited**

Alban Maggiar is president of SMEUnited, the European federation of craft industries and SMEs since January 2020. In 2005 he became a member of the executive committee of CPME (French Confederation of Crafts and SMEs) where he sits as chairman of the working group on Brexit and chair of the financial committee.

Beside his mandate with SMEs, he was member of the board of EHP (European Health Products Manufacturers) and director of Natexbio (Federation of food supplement manufacturers. He wrote a book called “*La levure de bière*”.

Alban holds a Master of arts from Paris Institute of Political Studies, a Master’s degree in business law, an advanced master in tax law and the French national diploma in accounting (DECS).



### **Patrick de Villepin, Chairman of FCI and Factoring Global Head within BNP Paribas Group**

Patrick de Villepin is Chairman of FCI since June 2019 and Head of Factoring Global within BNP Paribas Group, fully invested in the Industry since 2003. Leader in Europe, BNP Paribas Factoring is the umbrella name for the Competence Centre (located in Brussels) and its 15 Factoring entities (13 in Europe, 2 out of Europe).

As Global Head, Patrick de Villepin is chairman of BNP Paribas Factor in France, Germany, the Netherlands and Portugal, of BNP Paribas Commercial Finance in the UK, vice-chairman of Ifitalia and Board member of other entities.

Patrick holds a PHD in History (Sorbonne University), a diploma of Sciences Po. Paris and of École Nationale d’Administration (ENA). Auditor at the French “Cour des comptes”, he has been working within BNP Paribas Group for the last 30 years. Today, he is chairman of the French Factoring Association (Commission affacturage de l’Association française des Sociétés Financières, ASF) since 2014 and member of the Board of ASF since 2015.