

5th FECMA Pan - European Credit Congress

# Credit Management in Challenging Times

Hybrid Edition | Divani Caravel Hotel | Athens, Greece



14-15  
June  
2023

HOSTED BY



**H.A.  
RI.  
MA.**

HELLENIC ASSOCIATION  
OF RISK MANAGERS

Hybrid Edition

# European Credit Congress

14th -15th June 2023 | Athens | Greece

We invite you to participate in the

## 5th FECMA Pan - European Credit Congress

### Attendees are involved in:

Credit Risk B2B - B2C/Analysis/ Research/  
Control/ Models/ Review/ Model Strategy/  
Systems, Financial Management,  
Capital Management, Financial Counterpart,  
Model Validation, Funds Transfer, Financial  
Institution, IFRS9 Regulations, Portfolio Strategy,  
Regulatory Strategy, Risk Portfolio Models.

The **Hellenic Association of Risk Managers (H.A.R.I.M.A.)** and the **Federation of European Credit Management Associations (FECMA)** invites you to attend the 5th Pan-European Congress “**Credit Management in Challenging Times**”. The **FECMA Congress** is the main event for **Credit Risk Officers in Europe** whereas for two days, institutional representatives, global solutions’ providers and top-level market practitioners will present and share with the audience best practices and going forward strategies. The event will be conducted in English and we will be honored with the presence of relevant European institutional bodies and representatives from the Greek State.

### Key Topics

- **Key risks for companies operating in European markets, including Greece**
- **Practices worth to adopt or avoid**
- **The most effective metrics and tools for securing trade credit risk**
- **Credit risk main parameters, exposure, default and recovery**
- **Sustainable Finance and ESG criteria - Relation with credit risk**
- **How AI-Powered tech is transforming the credit risk process**
- **How big data analytics can make credit risk assessment more efficient and accurate**

# WELCOME



**Ludo Theunissen**

President of FECMA – Federation of European Credit Management Association,  
President of the Instituut Voor Kredietmanagement (Ivkm), Belgium

Ludo Theunissen holds degrees in engineering (Ghent University) and Management (Vlerick Business School). In his career he combined academic and business assignments. He has worked for large multinational organizations (Volkswagen, Unisys) as well as for SME's in Belgium and abroad. He is founder and president of the Instituut voor Kredietmanagement, the Belgian association for Credit managers, and an active member of the FECMA council. He is professor at Ghent University and has also been active as a professor at Vlerick Business School, Antwerp Management School and the Belgian Royal Military Academy. He is active as a consultant and lecturer in different countries on topics such as Financial Statement Analysis, Credit Management, Investment analysis.



**Nicolas Gouzelos**

Chairman of the Hellenic Association of Risk Managers

Nicolas Gouzelos holds a BSc in Business Administration from Trinity and an MBA with a major in Marketing from Kingston University. He has held managerial positions in large Greek and multinational companies such as Kosmocar, Ford Motor Hellas, Citibank, Societe Generale, AON and Groupama.

At the beginning of 2017, he assumed duties as President & CEO of Infobank Hellastat S.A. and since January 2020 is the Director of the ICAP CRIF Training Institute. He is also a founding member and the chairman of the Hellenic Association of Risk Managers (H.A.RI.MA.).



**Penny Daouti**

Congress Hostess

# AGENDA

## DAY 1 | Wednesday, 14th June 2023

13:00 – 14:00	<b>Registration</b>
14:00 – 14:15	<b>Welcome speech – Credit management in Europe</b> <b>Ludo Theunissen</b> , President of FECMA – Federation of European Credit Management Association   President of the Instituut Voor Kredietmanagement (Ivkm), Belgium
14:15 – 14:25	<b>Welcome speech – program</b> <b>Nicolas Gouzelos</b> , Chairman of Hellenic Association of Risk Managers (H.A.RI.MA)
14:25 – 14:45	<b>“It is all about inflation”</b> <b>Dr. Lorié John</b> , Chief Economist, Atradius
14:45 – 15:00	<b>“The Credit Insurance Market in times of ESG, Artificial Intelligence and Web3”</b> <b>Wittgen Burkhard</b> , Global Head of Innovation & Developing Markets – Credit Solutions, AON
15:00 – 15:10	<b>“International Trade Risk Analysis   New Challenges - New Risks”</b> <b>Dimitris Karavasilis</b> , Managing Director, DK Consultants
15:10 – 15:20	<b>“Flexible Underwriting - a key factor to success”</b> <b>Haris Panagiotopoulos</b> , Manager - Risk Services, Atradius Greece
15:30 – 15:40	<b>“Managing risks in international business”</b> <b>Panagiotis Hassapis</b> , Executive Vice President, SEVE - Greek Exporters Association
15:40 – 15:50	<b>“Factoring Market: Global and National Market Size, Forecast, Insights, and methods for Assessing Credit Risk”</b> <b>Kontopoulos Alexandros</b> , CEO, NBG FACTORS S.A - Vice Chairman Of The Board, Hellenic Factors Association
15:50 – 16:00	<b>“The Mechanics of Sustainable Finance &amp; the role of HDBI”</b> <b>Dr. Haris Lambropoulos</b> , President, Hellenic Development Bank of Investments S.A.
15:50 – 16:00	<b>“European project on Late payments”</b> <b>Armodios Yannidis</b> , CEO, VITEX S.A., President HACI, Hellenic Association of Chemical Industries, Vice President, EENE Hellenic Entrepreneurs Association, Member of the Board of Essentially Greek
15:50 – 16:00	<b>Coffee Break</b>
16:30 – 17:45	<b>“Lessons Learned and going forward Strategies”- FECMA Panel</b> <b>Moderator: Ludo Theunissen</b> , President of FECMA – Federation of European Credit Management Association   President of the Instituut Voor Kredietmanagement (Ivkm), Belgium <b>Alberto Cotti</b> , President, Acmi - Associazione Credit Manager Italia <b>Péter Szentirmay</b> , Chairman of the Hungarian Credit Management Association <b>Michael Samonas</b> , General Manager & Group CFO, SIDMA S.A., Board Member, H.A.RI.MA. <b>Vincent-Bruno Larger</b> , Secrétaire General, AFDCC
17:45 – 18:15	<b>H.A.R.I.M.A. Certificate Granting Ceremony</b>
19:00	<b>Evening cocktail &amp; Gala dinner</b>

# EVENING COCKTAIL & GALA DINNER



**Networking at the congress is not only about meetings in the hotel's foyer. Evening cocktail and gala dinner will take place at the DIVANI CARAVEL Hotel at HORIZON Rm (Roof Garden). We invite you to participate in the evening cocktail party and gala dinner! Traditional Greek dancers performing (Syrtaki and many other traditional Greek Dance) and making a show for 1 hour with people participate & learning to dance or Greek Mythology Themed Dancers Show.**

**We invite you!**

# AGENDA

## DAY 2 | Thursday, 15th June 2023

- 08:30 – 09:00** Registration
- 09:00 – 09:30** **“Here We Go Again - We Must Do Better”**  
Glen Bullivant, Owner, Glen S Bullivant Partnership
- 09:30 – 09:50** **“The nature of Credit Risk for Athex Group as the local Capital Market Operator”**  
Manos Koufopoulos, Group Chief Risk Officer at Athens Exchange Group
- 09:50 – 10:00** **“Aon Credit Solutions: Grow Trade, Unlock Capital, Secure Receivables”**  
Yiannis Gionis, Manager / Trade Credit and Surety, AON Greece
- 10:00 – 11:00** **Panel Discussion : “Overcoming credit & other contemporary challenges for better Access to Finance”**  
Moderator: Konstantinos Lefkaditis, Head of Banking Sector, Mazars in Greece  
Kitty Iosifidou, Head of Risk Management, HDBI  
George Kouroumalos, Chief Risk Officer, Attica Bank  
George Oikonomou, Senior Manager Analytics, Senior Manager Analytics, CRIF  
Katerina Koniari, Chief Risk Officer (CRO) - Head of Risk Management General Division, Export Credit Greece S.A.
- 11:00 – 11:20** Coffee Break
- 11:20 – 11:40** **“Financial Modelling & Forecasting and B2C challenges”**  
Dimitris Karlis, Professor of Statistics AUEB/Calculus Analytics
- 11:40 – 12:40** **Panel Discussion : “Effective Credit Policies for better Financial Results”**  
Moderator: Epameinondas Chandros, Director Transformation & Risk, Attica Group  
George Roussos, CFO, Dixons South East Europe  
Aristodimos Antonopoulos, Credit Control Manager, Athenian Brewery S.A.  
Antonis Yassarlis, Finance Director, Leisure & Hospitality Perimeter, ADMO UAE.  
Themistoklis D. Koudounis, CFO, CETRACORE - JETOIL SA
- 12:40 – 13:55** **Panel Discussion : “Public Data, ESG & Credit Risk - Global”**  
Moderator: Ingrid Riehl, BIIA (Business Information Industry Association Asia Pacific - Middle East Ltd.)  
Giorgio Baldassarri, S&P Global Market Intelligence  
Gianluca D’Angelo, Worldbox Business Intelligence  
Gertjan Kaart, CEO BE/NL/DE, Creditsafe  
Antoun Massaad, CEO and Co-Founder, Cedar Rose International Service Ltd., (in person)  
Kaushal Sampat, Founder, Rubix Data Sciences Pvt. Ltd. (virtual)
- 13:55 – 14:55** Lunch
- 14:55 – 15:10** **“The path from Data to Decision”**  
Nicolaidis Socratis, CFO & Enterprise Value Lead, Accenture Strategy & Consulting
- 15:10 – 15:25** **“Working Capital Management: Receivables Discounting Dashboards”**  
Dimitrios Drangiotis, Trade Finance and Lending - Assistant Vice President, Deutsche Bank AG Corporate Bank
- 15:25 – 16:25** **Panel Discussion : “Debt Collection trends”**  
Moderator: Nicos Ioannou, General Manager, Infocredit Group  
Mateusz Sobolewski, MBA, Head of Client Relations RK Legal, Euro Collect Net Member  
Edouard Beauvois, Co-Founder & CEO, AiVidens  
Irimi Houda, EMEA Credit & Collection Manager, Calderys  
Emmanouil Lekakis, Director, ESEDA HELLENIC ASSOCIATION OF DEBT MANAGEMENT COMPANIES
- 16:25 – 16:40** **Closing speech - Ludo Theunissen**

# ORGANIZERS

We are honoured to invite you to participate in the **FECMA 5th Pan-European Credit Management Congress**, which will be held on **15th and 16th June 2023 at DIVANI CARAVEL Hotel, Athens, Greece**. The vent will address “**Managing Credit in Europe**”, which is the diversity in the approach to managing trade credit in major European economies. The Congress will be an excellent opportunity to learn about the specifics of receivables management in Germany, France, Great Britain, Italy and many other countries throughout Europe.



## FEDERATION OF EUROPEAN CREDIT MANAGEMENT ASSOCIATIONS

FECMA was established in 1986 on the initiative of the late Sir Roger Cork, one time Lord Mayor of London and President of the UK Institute of Credit Management as a not-for-profit organization to promote best practice in credit management across Europe and beyond. Membership of FECMA is made up of national credit management associations, who share the vision of promoting best practice by sharing their knowledge and expertise across national borders.

FECMA aims to:

- **exchange credit management knowledge, best practice and ethical standards between associations;**
- **share and promote research and pool the knowledge gained with each associations' own members;**
- **represent the credit management profession at a European level;**
- **provide support and guidance for members of all associations;**
- **support and collaborate with existing associations as appropriate and encourage the creation of credit management associations where none exist.**



## Hellenic Association of Risk Managers (H.A.RI.MA.)

With 1/12/2019 as the date of signing the articles of association by the founding members, 12/12/2019 of filing them with the First Instance Court of Athens under Reg. No. 489461, and 16/12/2019 of commencement of business with the Tax Office of Kallithea, with TIN 997001960, the “Hellenic Association of Risk Managers” (H.A.RI.MA.) Nonprofit Company Under Civil Law was founded; an initiative by a group of senior managers who are involved in the broader field of risk management. The Association aspires to become the collective body of all Risk Management executives, irrespective of industry and employment specialty in Risk Management. The role of Risk Managers is extremely important for the business world and even more important for the Capital market, financial institutions, and insurance companies. The Association will come to the aid of their efforts, highlighting and upgrading their role by providing information, training and links to international organizations, as well as holding discussion with government and also with other relevant organizations. At the same time, the Association will contribute to more effective risk management by the market, by conducting research on the level of preparedness and response of organizations, to risk issues. The founding members have significant previous experience and technical expertise in Risk Management, in areas such as Financial, Credit, Insurance, Compliance, Market, Commercial, Procurement, Facility, Logistics, Governance, and Data & Cyber risks. The participation of renowned Risk Management academics – teachers completes the spectrum of representation of expert professionals in the Association. The Association, at least in the beginning, will not have any resources other than the subscription fees paid by its members. This means that everything relies on volunteering and the willingness of the members to offer to society.

# 15 European Member Associations in 17 countries



Bundesverband  
Creditmanagement  
Österreich (BvCM)



Instituut voor  
Kredietmanagement  
(IvKM)



Dansk Kredit Råd (Danish  
Credit Management  
Association)



Association of Credit  
Management Switzerland  
(ACMS)



Association Francaise  
des Credit Managers et  
Conseils (AFDCC)



Bundesverband Credit  
Management e.V.



The Hungarian Credit  
Management Association  
(HMCA)



Svenska Kreditforeninge  
The Swedish Credit  
Association



ACMI - Association of  
Credit Managers (Italy)



Malta Association of  
Credit Management  
(MACM)



Nederlandse Vereniging  
voor Credit Management  
(VvCM)



Polish Institute of Credit  
Management (PICM)



Chartered Institute of  
Credit Management  
(CICM)



Hellenic Association  
of Risk Managers  
(H.A.RI.MA)



Asociación de Gerentes  
de Crédito AGC



# Featured Speakers - Panelists



**Antonopoulos Aristodimos,**  
Credit Control Manager,  
Athenian Brewery S.A.



**Baldassarri Giorgio,**  
S&P  
Global Market Intelligence



**Bullivant Glen,**  
Owner, Glen S Bullivant  
Partnership



**Beauvois Edouard,**  
Co-Founder & CEO  
AiVidens



**Cotti Alberto,**  
President, Acmi - Associazione  
Credit Manager Italia



**Epameinondas Chandros,**  
Director Transformation  
& Risk, Attica Group



**D'Angelo Gianluca,**  
Worldbox  
Business Intelligence



**Drangiotis Dimitrios,**  
Trade Finance and  
Lending - Assistant Vice  
President, Deutsche Bank  
AG Corporate Bank



**Yiannis Gionis,**  
Manager, Trade Credit and  
Surety, AON Greece



**Hassapis Panagiotis,**  
Executive Vice  
President, SEVE -  
Greek Exporters  
Association



**Houda Irini, EMEA Credit &  
Collection Manager,  
Calderys**



**Nicos Ioannou,**  
FCICM- General Manager,  
Infocredit Group



**Iosifidou Kitty,**  
Head of Risk Management,  
HDBI



**Kaart Gertjan,**  
CEO BE/NL/DE, Creditsafe



**Karavasilis Dimitris,**  
CEO DK  
CONSULTANTS GROUP



**Karlis Dimitris,**  
Professor of Statistics  
AUEB/Calculus Analytics



**Kaushal Sampat,**  
Founder,  
Rubix Data Sciences  
Pvt. Ltd.



**Koniari Katerina,**  
Chief Risk Officer  
(CRO) - Head of Risk  
Management General  
Division, Export Credit  
Greece S.A.

# Featured Speakers - Panelists



**Kontopoulos Alexandros,**  
CEO, NBG FACTORS S.A -  
Vice Chairman Of The  
Board, Hellenic Factors  
Association



**Koudounis Themistoklis D.,**  
CFO, CETRACORE -  
JETOIL SA



**Koufopoulos Manos,**  
Group Chief Risk  
Officer, Athens  
Exchange Group



**Kouroumalos George,**  
Chief Risk Officer,  
Attica Bank



**Dr. Lambropoulos Haris,**  
President, Hellenic  
Development Bank of  
Investments S.A.



**Lefcaditis Constantinos,**  
Director, Head of Banking  
Sector, Mazars in Greece



**Larger  
Vincent - Bruno,**  
Secrétaire General,  
AFDC



**Lekakis Emmanouil,**  
Director, ESEDA HELLENIC  
ASSOCIATION OF DEBT  
MANAGEMENT COMPANIES



**Dr. Lorié John,** Chief  
Economist, Atradius



**Massaad Antoun,**  
CEO and Co-Founder,  
Cedar Rose International  
Service Ltd



**Nicolaides Socratis,** CFO &  
Enterprise Value Lead,  
Accenture Strategy &  
Consulting



**Oikonomou George,**  
Senior Manager  
Analytics, CRIF



**Panagiotopoulos Haris,**  
Risk Manager Atradius  
Greece, Cyprus, Malta



**Riehl Ingrid,**  
BIIA (Business Information  
Industry Association Asia  
Pacific - Middle East Ltd.)



**Roussos George,**  
CFO, Dixons South  
East Europe



**Samonas Michael,**  
General Manager &  
Group CFO, SIDMA  
S.A.



**Mateusz Sobolewski,**  
MBA, Head of Client Relations  
RK Legal, Euro Collect Net  
Member



**Szentirmay Péter,**  
Chairman of the  
Hungarian Credit  
Management  
Association



**Wittgen Burkhard,**  
Global Head of Innovation  
& Developing Markets –  
Credit Solutions, AON



**Yassaris Antonis,**  
Finance Director, Leisure  
& Hospitality Perimeter  
ADMO UAE.



**Armodios Yannidis,**  
CEO, VITEX S.A., President HACI,  
Hellenic Association of  
Chemical Industries, Vice President,  
EENE Hellenic Entrepreneurs  
Association, Member of the Board of  
Essentially Greek

# CONFERENCE VENUE

## TRANSFER OPTIONS

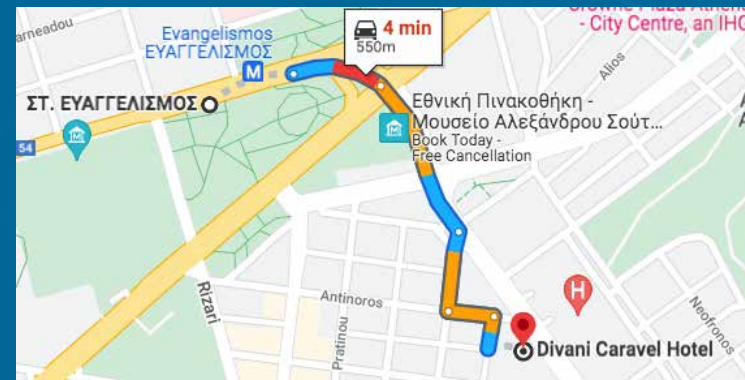
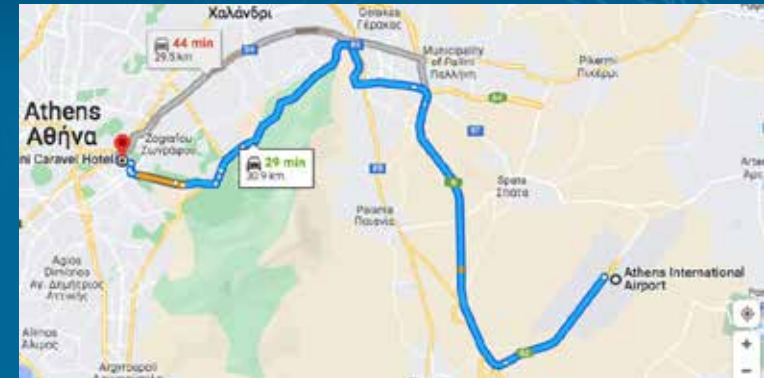
The 5th FECMA European Credit Management Congress will be held at **DIVANI CARAVEL HOTEL**, located in the **Center of Athens**



**DIVANI CARAVEL HOTEL**  
Leof. Vasileos Alexandrou 2,  
Athina 161 21



From  
Divani Caravel  
Hotel  
To  
**Airport**



From  
Divani Caravel  
Hotel  
To  
**Subway**

From  
Divani Caravel  
Hotel  
To  
**Piraeus Port**



# LEISURE ACTIVITIES



**Artemis tours**  
Your Guide in Athens

Use code 'fecma' for 5% discount.  
Bookings will be accepted until the 31st of June  
2023.



Use the code "5FECMA" for extra 15% off on  
discount packages until 18/06/23



# ABOUT ATHENS



**Athens (Athina)**, is emerging as **one of the most exciting and popular city break destinations** in Europe. The number of city break visitors to Athens increased by 600 percent between 2013 and 2018. These stats and facts about the city of Athens, and the surrounding Attica region, tell their own success story.

**Athens** is both the capital and largest city of Greece. With a **population** close to **four million**, it is also the **seventh largest city in the European Union**. Athens dominates and is the capital of the Attica region and is **one of the world's oldest cities**, with its recorded **history spanning over 3,400 years** and its earliest human presence beginning somewhere between the **11th and 7th millennia BC**.

**In modern times, Athens is a large cosmopolitan metropolis** and central to economic, financial, industrial, maritime, political and cultural life in Greece. In 2021, Athens' urban area hosted more than three and a half million people, which is around 35% of the entire population of Greece.

**Creative and intellectual** interchange are thriving in the city which combines the power of two ancient deities: Poseidon, who rules the sea, and Athena, whose knowledge is symbolized by the olive tree, which gives life. The city boasts a 70-kilometer coastline. **Athens Riviera's** secluded beaches, just 40 minutes from the Acropolis.

**Visit here for more info about Athens:**

<https://www.thisisathens.org/acvb/athens-stats-and-facts>

**We could give you 100 reasons to choose Athens:**

<https://www.thisisathens.org/acvb/top-reasons-to-choose-athens>

## Others Features

**The Weather:** One of the most favorable and sunny corners of Europe, where for more than two thirds of the year, Greece basks under clear and sunny skies

**Location:** Short haul from most European countries / International Airports

**The Greeks:** Nice people, friendly, helpful and welcoming

**Culture:** Mediterranean culture, old customs. A unique combination of the old and the new in a spectacular Mediterranean setting

**History & Art:** From Stone Age to the Present, Unique archaeological sites, World Class and one-of-a-kind museums

**Gastronomy:** Traditional Greek to Nouveau Fusion Cuisine.

**Shopping:** Top designers, exquisite jewellery, fine antiques, high quality leather goods

**Nightlife & Entertainment:** Unbeatable night life including beachside bars, exceptional night clubs, traditional bouzoukia.

# SPONSORS & PARTNERS

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# CONFERENCE REGISTRATION

## Credit Management in Challenging Times

5th FECMA Pan-European Credit Congress

14th -15th June 2023 | Athens | Greece

### Physical Registration

Participations for  
FECMA ASSOCIATION'S MEMBERS are  
**FREE OF CHARGE**

### Physical Registration

Participations for  
NON FECMA ASSOCIATION'S MEMBERS  
**295 € + VAT 24%**

### Digital Registration

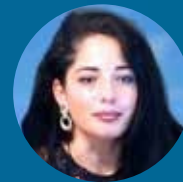
For FECMA members  
and non members  
**295 € + VAT 24%**

CONTACT FOR PARTNERS - SPONSORS - ATTENDEES



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**DETAILS & REGISTRATION: <https://congree.fecma.eu/>**