

5<sup>th</sup> FECMA Congress



Hosted by



HELLENIC ASSOCIATION  
OF RISK MANAGERS

# Credit Management in Challenging Times

5th FECMA Pan - European Credit Congress

14th -15th June 2023

Divani Caravel Hotel | Athens, Greece

Hybrid Edition

Program

[www.fecma.eu](http://www.fecma.eu)

# 5<sup>th</sup> FECMA Congress

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# Program

## DAY 1 | Wednesday, 14th June 2023

- 13:00 – 14:00** **Registration**
- 14:00 – 14:15** **Welcome speech – Credit management in Europe**  
**Ludo Theunissen**, President of FECMA – Federation of European Credit Management Association | President of the Instituut Voor Kredietmanagement (Ivkm), Belgium
- 14:15 – 14:25** **Welcome speech – program**  
**Nicolas Gouzelos**, Chairman of Hellenic Association of Risk Managers (H.A.RI.MA)
- 14:25 – 14:45** **“It is all about inflation”**  
**Dr. Lorie John**, Chief Economist, Atradius
- 14:45 – 15:00** **“The Credit Insurance Market in times of ESG, Artificial Intelligence and Web3”**  
**Wittgen Burkhard**, Global Head of Innovation & Developing Markets – Credit Solutions, AON
- 15:00 – 15:10** **“International Trade Risk Analysis | New Challenges - New Risks”**  
**Dimitris Karavasilis**, Managing Director, DK Consultants
- 15:10 – 15:20** **“Flexible Underwriting - a key factor to success”**  
**Haris Panagiotopoulos**, Manager - Risk Services, Atradius Greece
- 15:20 – 15:30** **“Managing risks in international business”**  
**Panagiotis Hassapis**, Executive Vice President, SEVE - Greek Exporters Association
- 15:30 – 15:40** **“Factoring Market: Global and National Market Size, Forecast, Insights, and methods for Assessing Credit Risk”**  
**Kontopoulos Alexandros**, CEO, NBG FACTORS S.A - Vice Chairman Of The Board, Hellenic Factors Association
- 15:40 – 15:50** **“The Mechanics of Sustainable Finance & the role of HDBI”**  
**Dr. Haris Lambropoulos** - President, Hellenic Development Bank of Investments S.A.
- 15:50 – 16:00** **“European project on Late payments”**  
**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
- 16:00 – 16:30** **Coffee Break**
- 16:35 – 17:35** **“Lessons Learned and going forward Strategies”- FECMA Panel**  
**Moderator:** Ludo Theunissen, President of FECMA – Federation of European Credit Management Association | President of the Instituut Voor Kredietmanagement (Ivkm), Belgium  
**Alberto Cotti**, President, Acmi - Associazione Credit Manager Italia  
**Péter Szentirmay**, Chairman of the Hungarian Credit Management Association  
**Michael Samonas**, General Manager & Group CFO, SIDMA S.A., Board Member, H.A.RI.MA.  
**Vincent-Bruno Larger**, Secrétaire General, AFDDC
- 17:35 – 18:05** **H.A.R.I.M.A. Certificate Granting Ceremony**
- 19:00** **Evening cocktail & Gala dinner**

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## DAY 2 | Tuesday, 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**     **“Speech Title TBA”**  
Yiannis Gionis, Manager / Trade Credit and Surety, AON Greece
- 10:00 – 11:15**     **Panel Discussion : “Overcoming credit & other contemporary challenges for better Access to Finance”**  
**Moderator: Konstantinos Lefkaditis**, Director, 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.  
**John Charalambakis**, Ph.D, Managing Director, BlackSummit Financial Group Inc.
- 11:15 – 11:35**     **Coffee Break**
- 11:35 – 11:55**     **“Financial Modelling & Forecasting and B2C challenges”**  
**Dimitris Karlis**, Professor of Statistics AUEB/Calculus Analytics
- 11:55 – 12:55**     **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.  
**George Tsinidis**, Credit Control & Treasury Director, NOVA  
**Koudounis D. Themistoklis**, CFO, CETRACORE - JETOIL S.A.
- 12:55 - 14:10**     **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)
- 14:10 – 15:10**     **Lunch**
- 15:10 – 15:25**     **“The path from Data to Decision”**  
**Nicolaides Socratis**, CFO & Enterprise Value Lead, Accenture Strategy & Consulting
- 15:25 – 15:40**     **“Working Capital Management: Receivables Discounting Dashboards”**  
**Dimitrios Drangiotis**, Trade Finance and Lending - Assistant Vice President, Deutsche Bank AG Corporate Bank
- 15:40 – 16:40**     **Panel Discussion : “Debt Collection trends”**  
**Moderator: Nicos Ioannou**, FCICM – General Manager, Infocredit Group  
**Mateusz Sobolewski**, MBA, Head of Client Relations RK Legal, Euro Collect Net Member  
**Edouard Beauvois**, Co-Founder & CEO, AiVidens  
**Irini Houda**, EMEA Credit & Collection Manager, Calderys  
**Emmanouil Lekakis**, Business Consultant – Director ESEDA
- 16:40 – 17:00**     **Closing speech - Ludo Theunissen**

# Speakers



## **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 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.).



**Antonopoulos  
Aristodimos**

Credit Control Manager,  
Athenian Brewery S.A.

Aristodimos Antonopoulos is the Credit Control Manager at Athenian Brewery SA, a subsidiary of Heineken International since January 2019 where he leads and coordinates OpCo Credit Control and Shared Center OTC teams. Previously held roles within Athenian Brewery were P&CI Senior Specialist (2016-2019) and Senior Accountant (2012-2016). Prior experience includes roles as Accounting Supervisor, Treasurer & Financial Planner, and Credit Control Supervisor in the FMCGs, Pharmaceuticals and Financial Services Sectors. Throughout his career, Aristodimos has achieved notable milestones. The most recent include the successful implementation of the Credit Control Reboot project, which addressed process, governance, and system issues. Additionally, he demonstrated effective management during the Covid-19 crisis, ensuring smooth operations throughout extended lockdown periods. Academic qualifications include a Master's Degree in Banking and Finance from the University of Wales, Bangor, and a Bachelor's Degree in Business Economics from Anglia Ruskin University in Cambridge. He has also participated in a 6-month Vocational Training from the University of Athens in Credit Management and Risk.



**Baldassarri  
Giorgio**

S&P Global  
Market Intelligence

Giorgio Baldassarri leads the Analytical Innovation & Development Group, part of S&P Global Market Intelligence's Credit & Risk Solutions. His team includes highly-skilled individuals with multiple qualifications in the financial and quantitative space (FRM, CFA, PhD) and develops all credit risk statistical models that power the Credit Analytics product. Giorgio Baldassarri's team developed several statistical models to assess credit risk of public and private companies, more recently including a trade-payment model that was used to successfully monitor payment behaviour of SMEs during the 2020 pandemic. On the climate-change front, Giorgio's team developed multiple quantitative models that estimate the financial and credit risk impact of climate scenarios on public and private firms. Giorgio Baldassarri regularly speaks at international credit risk conferences, webinars and internal and external events, and authors research at the intersection between credit risk and other hot topics (climate change, ESG, crypto-assets, etc).



**Bullivant Glen**

Owner, Glen S Bullivant  
Partnership

Fellow, Chartered Institute of Credit Management - Member of CICM Executive Board and Advisory Council, Chairman of Technical Committee, member of Education Committee, Honorary Treasurer, and Vice President, CICM. Holder of a CICM Meritorious Service Award. Member of FECMA Council. and a former FECMA President. Over 50 years in the credit management profession covering national and international roles in credit management, accounts receivable, accounts payable, procurement and supply chain. Part time lecturer, public speaker and author.



## **Beauvois Edouard**

Co-Founder  
& CEO AiVidens

With over 20 years of experience at leading Financial Management Software enterprises such as Atos, SAP and Sopra Banking, Edouard Beauvois is a seasoned professional in the financial software arena. As CEO, he and his team developed the leading and award winning AiVidens customer payment prediction solution that improves the working experience of Credit, Cash and Collection teams.



## **Charalambakis John**

Ph.D, Managing Director,  
BlackSummit Financial Group Inc.

John Charalambakis is the Managing Director of BlackSummit Financial Group, an independent financial consulting and asset management firm that also provides corporate, institutional and government consulting services in the areas of capital formation, restructuring and growth-oriented turnaround strategies. Dr. Charalambakis holds a Ph.D. in Economics and an MBA with an emphasis on macro-trends and financial markets. He has been a Professor of Economics and Finance, as well as an advisor on asset allocation, for over twenty years. He has worked as a consultant for government agencies, corporations, and non-profit groups in several countries, including providing support to the Congressional Financial Crisis Inquiry Commission. He is also the author and editor of numerous articles and books related to economics, finance, and investments.



## **Chandros Epameinondas**

Director Transformation & Risk,  
Attica Group

Epameinondas Chandros is for more than 4 years Attica Group Transformation & Risk Director. With more than 25 years' experience in Restructuring, Assurance and Finance roles in various sectors (Retail, Banking, Manufacturing, Telecommunications), is now responsible, among others, for the implementation of the Group's ESG strategy and Risk management process.



## **Cotti Alberto**

Presidente,  
Acmi - Associazione  
Credit Manager Italia

Alberto Cotti, Senior Credit Director Europe for G-III Leather Fashion Inc

Covering this position since 2002. Before Donna Karan/G-III Leather Fashion I have been working for Gianni Versace, Parke Davis and Polaroid always in the Credit Management. Member of ACMI for over 20 years now and currently President of the association.



## **D'Angelo Gianluca**

Worldbox  
Business Intelligence

Gianluca D'Angelo is Head of Operations of Worldbox AG as well as Director of Worldbox Risk Management AG. He manages multiple research offices/units in Europe, North Africa and Middle East, ensuring that all the different type of reports are delivered at the highest standards of data quality and delivery speed. He was also heavily involved in the development of the researched UBO Report.

Gianluca graduated with the Zurich International Business School in Business Administration back in 2013. After a short initial period in the debt collection business, he entered within the business information industry joining Worldbox AG exactly 10 years ago.



## **Drangiotis Dimitrios**

Deutsche Bank AG "Pricing  
& Booking TF&L,  
Deutsche Bank AG  
Corporate Bank"

Dimitrios Drangiotis completed his studies in Business Administration and Finance at the Goethe University of Frankfurt in 2019.

Parallel to his studies he completed several internships in the Frankfurt offices of KPMG, Fraport and Deutsche Bank. Since 2019 he works in the Corporate Bank of Deutsche Bank in Frankfurt, where he is currently the Product owner for Pricing and Booking in the Trade Finance and Lending division.

In his role he is responsible for the delivery and roll out of the pricing and booking applications of Trade Finance and Lending.





## **Gionis Yiannis**

Manager / Trade Credit and  
Surety, AON Greece

Yiannis Gionis was born in Athens in 1978. He is a graduate of Athens University of Economic and Business, department of Informatics and holds an International MBA. Yiannis Gionis joined Aon Greece on February 2023 focusing on Trade Credit. One of his personal accomplishments is his solid professional experience, on top-level management positions, from big multinational organizations like Atradius, Allianz-Trade and Hertz where he had the chance to manage a number of people and act in an international and multicultural business environment. He is mobile, adaptive to changing situations, as well as committed to ethics and results. In his leisure time, he likes traveling, reading and meeting up with friends.



## **Hassapis Panagiotis**

Executive Vice President,  
SEVE - Greek Exporters  
Association

Mr. Panagiotis Hassapis is Corporate Finance & Strategy Advisor and BoD member in several companies and Executive Vice President of SEVE Greek Exporters Association. He is an alumni of the American College of Thessaloniki Anatolia and he was member of the High School Governance Committee. He studied Economics and Business Administration in France (Rouen & Paris) and holds post graduate degrees in Accounting & Management and Money, Banking & Finance (Southampton University & Birmingham University). He worked as CFO at MEVGAL SA, CFO & Legal Representative at ZANAE SA and as Treasurer at PYRAMIS METALLURGY SA following his short occupation at the banking sector. He has been teaching Financial Management & Banking at CITY COLLEGE (Sheffield University affiliated) in Thessaloniki.



## **Houda Irimi**

EMEA Credit & Collection  
Manager, Calderys

Ms. Irimi Houda, has over 15 years of experience in Credit and collection departments of multinational companies including Hewlett Packard Enterprise and Inchcape Group Plc (Toyota Hellas). For the past two years, she has been working as a Credit and Collection Manager at Calderys - formerly part of Imerys. She is leading the credit controlling team responsible for over 20 entities across the EMEA region. She holds a B.Sc. degree in Economics with specialization in Auditing, as well as Negotiations in the Economic University of Athens (OPA).



**Iosifidou Kitty**

Head of Risk Management,  
HDBI

Kitty Iosifidou is an experienced banking professional for over two decades in multinational and Greek banking institutions in positions of increasing responsibilities. During her corporate banking career, she had the opportunity to interact with various industry sectors and develop a wide knowledge of the Greek business activity. She has participated in various committees and represented Bank among partners in syndication level. The last decade, she has been actively involved in the consulting for banks and corporates as well as in Internal Audit activities, having executed various projects (audit of corporate portfolio of a 'bad Bank' for Bank of Greece, appointed by a Big4 to consult a major Greek Bank during the AQR tests for ECB). She worked at a Greek systemic Bank as Lead auditor for audit assignments in remedial services, factoring, leasing, Corporate Governance, IC framework, Compliance, Risk assessment, Monitoring, KYC/AML/GDPR and executed special audit inquiries and services for a Greek financial institution with direct reporting line to the Audit Committee. The last years, she is the Head of Risk management at HDBI, the Greek sovereign Fund of Funds. She is member of the IIA Greece, H.A.RI.MA and owner of COSO IC Certificate. She studied Business Administration at AUEB and holds an MBA from Edinburgh Business School (Heriot-Watt).



**Ioannou Nicos**

FCICM – General Manager,  
Infocredit Group

Nicos Ioannou holds a degree in Business Administration and has more than 15 years' experience in Credit Management, Credit Insurance and AML Compliance. He currently holds the position of General Manager of Infocredit Group. Nicos Ioannou is also a Fellow member of the Chartered Institute of Credit Management (FCICM), and the Credit Services Association (CSA) and has successfully achieved the Collectors Accreditation Initiative (CAI). Moreover, Nicos Ioannou is a certified mediator and certified trainer by the Human Resource Development Authority of Cyprus (HRDA) and a board member of the Cyprus Mediation Association. He has been shortlisted at the CICM British Credit Awards 2021 in the category "Credit Professional of the Year".



**Kaart Gertjan**

CEO BE/NL/DE,  
Creditsafe

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## **Karavasilis Dimitris**

CEO

DK Consultants Group

Dimitris Karavasilis CEO & Founder, DK Marketing Dimitris Karavasilis is a highly motivated, visionary and performance driven international marketing professional, with an advanced know-how and significant expertise in a wide range of economic and industrial sectors; since 1999 he has been providing significant Greek and foreign firms with marketing services. He is founder and CEO of I-MALL HOLDING P.C. (i-mall Micro Market, #1 Robotic Micro Market Worldwide). He is also founder and CEO of "DK CONSULTANTS GROUP" which owns the brands DK MARKETING, OLWINN, IDEA MONKEYS, EXPORTNEWS, with offices in Athens and staffed offices in New York, London, Shanghai and Luxembourg. In 2018, the Group entered a strategic partnership with ICAP S.A. in Greece and the Balkans, as well as with Jet Set Communications in the US. Dimitris Karavasilis has studied Business Administration and International Marketing at "The University of Sheffield". Prior to DK CONSULTANTS GROUP, he had been working as a senior executive in industrial and commercial enterprises in Greece and abroad, such as SATO, Toshiba, Sunair, Premierotel, Pointgroup, Axon Inc., and D&B group. During his career, he has undertaken major projects on behalf of big multinational consulting firms in the UK, Luxembourg, Germany, Hungary, USA, Romania, Turkey, and China; he has also participated as an invited speaker in many local and international conferences. He operates as an international trade expert for organizations such as the European Commission, the International Trade Center, the World Bank, GIZ, UK International Trade, and the American Marketing Association. Dimitris Karavasilis is a member of the Administrative Committee and of the Board of Directors of the Greek International Business Association (SEVE) and an Executive Consultant on international trade issues at the American - Hellenic Chamber of Commerce in Athens.



## **Karlis Dimitris**

Professor of Statistics  
AUEB/Calculus Analytics

Professor at the Department of Statistics, Athens University of Economics and Business (AUEB). He received a BSc. in Statistics from Department of Statistics, AUEB in 1992 and a PhD in Statistics from the same department in 1999. He is Director of the MSc in Statistics, AUEB program and director of the Laboratory of Bayesian and Computational Statistics in AUEB. His research interests refer to mixture models, computational statistics and especially stochastic algorithms, multivariate count data analysis, models for statistical analysis for sports data and modeling dependent data via copulas with applications to a wide range of sectors including finance, econometrics, sports and many others. He has published more than 110 papers in peer reviewed statistical journals. He has been invited in several conferences around the world. He has supervised 5 completed PhD while more 4 PhDs are ongoing. He is member of the American Statistical Society, elected member of the International Statistical Institute, member of the International Association of Statistical Computing, member of the International Biometrics Society and member of the Greek Statistical institute. He has also participated in several European projects related to statistics and mainly to official statistics. He is working as consultant in analytics projects the last 25 years related to finance (e.g. Credit risk, forecasting), sports analytics, telecommunications, official statistics, real estate, marketing and many others. The last 6 years collaborates with Calculus GS in many financial sectors as joint projects between AUEB and Calculus GS.



## **Kaushal Sampat**

Founder,  
Rubix Data Sciences  
Pvt. Ltd.

A veteran of the information services industry, Kaushal Sampat is Founder of Rubix Data Sciences Pvt. Ltd. which helps its customers take prudent credit risks, build a robust supply chain, and monitor compliance for their business partners in India and around the world. Rubix enables customers to collect payments in time from their debtors, helping generate predictable cash flows.

Rubix has been awarded the Certificate of Recognition at the IMC Digital Technology Awards 2020 for its Rubix ARM-STM platform. In recognition of its information security management system, Rubix has received the ISO 27001:2013 accreditation from LRQA. Rubix has been appointed as Validation Agent for the Legal Entity Identifier by Legal Entity Identifier Ltd, the Local Operating Unit accredited by Global Legal Entity Identifier Foundation (GLEIF), Switzerland. The Rubix ARMSTM platform and its suite of reports, products and services are based on its extensive database of structured and unstructured data aggregated from over 120+ sources, customized predictive analytics and proprietary technology. Through its solutions, Rubix provides deep insights to Credit, Risk, Supply Chain and Compliance professionals in 375+ Banks, Credit Insurance Companies, Fintechs and Corporates, facilitating quicker and more effective decision-making.

With over 26 years of experience, Kaushal spent 18 years with Dun & Bradstreet India in various leadership roles including President & Managing Director from 2010 - 2017. He helped establish Acuite Ratings & Research Ltd (formerly SMERA Ratings Ltd), Dun & Bradstreet's joint venture with SIDBI, and has served on its board of directors.

Kaushal is also an independent director on the board of Apar Industries Ltd, a billion dollar listed conglomerate, which is the largest aluminum and alloy conductor manufacturer in the world.

He is a prolific speaker at industry events and has moderated discussions with several eminent political and business thought leaders.

Kaushal holds a MBA from Bowling Green State University, Ohio and is a member of the prestigious Young Presidents' Organization (YPO) and Entrepreneurs' Organization (EO). He is passionate about reading, geopolitics, art and travel.



## **Koniari Katerina**

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

Katerina Koniari is since December 2022 CRO at Export Credit Greece. Katerina has worked for over 25 years in various positions of responsibility (Head of Finance and Control, Ratings Systems development, etc.) in the banking sector and since 2014 she was Assistant General Manager, Head of Group Corporate and Investment Banking Credit Control and Head of Group Risk Management Strategy Planning and Operations Divisions at Eurobank. She is a graduate of the Department of Mathematics of the National and Kapodistrian University of Athens and holds two postgraduate degrees from the London School of Economics and Political Sciences (MSc in Analysis, Design and Management of Information Systems) and from ALBA (ALBA-Eurobank MBA in Financial Services). She is also a certified ESG Analyst by EFFAS (European Federation of Financial Analysts Societies) and a GARP Sustainability and Climate Risk (SCR) certificate holder. Before joining ECG, Katerina was Head of Financial Services Risk Management at Grant Thornton Greece leading various advisory and audit projects at major systemic banks and one of the 15 members of the ECB Banking Supervision Market Contact Group.



## **Kontopoulos Alexandros**

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

Alexandros Kontopoulos has a factoring experience of over twenty years. He is founding C.E.O of NBG Factors S.A, a 100% subsidiary of National Bank of Greece, the oldest banking institution in Greece with over 170 years of history. He has served as Head of Factoring Division in Bank of Cyprus (Greece 2002-2008) and Account Manager in ABC Factors (Greece 1997-2002). He is currently vice chairman of the Board of Directors of the Hellenic Factors Association which he has served as chairman for two terms (2016-2020) and member since 2009. He is also member of the Economics and Statistics Committee of EUF and a Board Member of NBG Insurance Brokers S.A. He has lectured a number of conferences and authored various articles on Factoring. He holds a Master's Degree on Accounting and Finance from the University of Manchester, UK and a Bachelor's degree in Financial and Banking Management from the University of Piraeus, Greece.



## **Koudounis D. Themistoklis**

CFO, CETRACORE -  
JETOIL S.A.

Finance Executive (ACA) with strong business acumen having significant professional international experience managing businesses and financial operations in Greece, USA, UK and Southeast Europe. Proven ability to impact business growth by translating strategies into plans and budgets, providing commercial insights relating to future performance. Experienced in managing and coordinating the provision of insightful analysis of data to influence and enable strategic financial decisions. Adept at managing, training and motivating multicultural and cross-functional teams with excellent communication and leadership skills. The industries of extensive expertise include: FMCG, oil & energy, food and agro-industrial production (dairy, sugar, tobacco and cotton), industrial production (steel, automotive, tires) and wholesale.



## **Koufopoulos Manos**

Group Chief Risk Officer,  
Athens Exchange Group

Manos Koufopoulos is the head of the risk management unit for AthexGroup and has been assigned to the role of CRO for Athex, the mother company of the group, and the affiliated AthexCSD, for the last two years. He holds a master's in mechanical engineering and several professional recognitions especially in the area of Operations Management. He is also an ICA certified Risk Specialist. He joined AthexGroup since 2017, where he was assigned to the Group's ICT infrastructure to apply operational excellence programs and later on to implement and improve IT solutions for the group's supportive functions. He has a wide experience for more than 30 years in Operational Excellence and in business solutions architecture in manufacturing, health and financial industries, in domestic and international projects working with world class experts and multinational firms such as PWC, Efeso Management Consulting and Baan ERP.



## **Kouroumalos George**

Chief Risk Officer,  
Attica Bank

George Kouroumalos has been the Chief Risk Officer of Attica Bank since January 2023. He and his teams are responsible for further enhancing the risk and control environment of Attica Bank, developing a strong and effective risk culture, enabling the de-risking activities of troubled assets, and safeguarding strategies for achieving capital allocation mechanisms that target sustainable returns. Prior to this, he was Senior Director, Head of capital management and risk strategy at Piraeus Bank. Within this role, he transformed the risk appetite framework for the group to cover the full spectrum of financial and non-financial risks and enabled capital allocation mechanisms that optimize risk-return relationships. In addition, he assessed and delivered major Risk Management projects, including infrastructure projects and supervisory exercises. He also delivered the Environmental, Social and Governance (ESG) roadmap for Piraeus Bank, focusing on climate-related and environmental risks. He holds a Master of Engineering in Electrical and Electronic Engineering from Imperial College London and an MBA from the National Technical University of Athens.



## **Dr. Lambropoulos Haris**

President,  
Hellenic Development Bank  
of Investments S.A.

Prof. Dr. Haris Lambropoulos: President of the Hellenic Development Bank of Investments SA (HDBI, ex TANEQ-New Economy Fund). He holds a Ph.D. in Economics from the London School of Economics (Ph.D. econ. LSE). He is elected faculty member (Assistant Professor with tenure) at the University of Patras. He is Counsellor elected (member of the Board of Directors) of the Athens Chamber of Commerce and Industry (ACCI), actively participating in a variety of activities to promote entrepreneurship, innovation, and business and human resources development. Also, he is President of the Institute of Research & Studies of the Union of Hellenic Chambers (UHC), Chief Counsel, Mentor and Coach of The Athens Startup Business Incubator (THEA), Secretary General of ICC (Hellas), Member of the Attica Regional Research & Innovation Council etc. He has acted as Principal Consultant of the World Bank; Adviser to the Ministers of -Education, -Tourism Development and -Health & Social Solidarity, as well as, served as top executive, member of the Board of Directors and advisor in various companies, funds, organisations, and foundations in the private and the public sector in Greece and abroad. He has participated in official missions abroad as well as in various committees on a national, European, and international level; recipient of various distinctions and scholarships, having extensive voluntary social work and active involvement in public affairs.



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

Vincent-Bruno is the general manager of the AFDCC, the french credit management association. Before, he worked at Allianz Trade (ex Euler) as Debt collector, Senior accountant and Sales manager. Afterwards, he joined Thomson Multimedia (Consumer electronic products company) as European Credit Manager and then, he joined Eulelsat (Communication via satellite compagny) as Credit Manager France and International). Now, at AFDCC, he manages the french association in order to promote the Credit Management inside companies (small and big). He has a Master's Degree in Law, at the Burgundy University (Dijon), is graduated at the Normandy Business School and has a Master of International Business at the University of Wollongong (Australia)».





## **Lekakis Emmanouil**

Business Consultant –  
Director ESEDA

Emmanouil Lekakis born in Athens has graduated of the Economic University of Athens (ex ASOEE). During his extensive career mainly in the Financial Sector has served as Consultant, Auditor, and Financial and Managing Director in Multinational and Greek Companies mainly listed in the Athens Stock Exchange, such as Arthur Andersen, Pfizer Hellas S.A, Sode-teg S.A, BBC Hellas S.A, EOS Matrix S.A, Commercial Bank of Greece S.A, Lambropoulos Brothers S.A, INFORM Group of Companies S.A, Sfakianakis Group of Companies S.A, Boutari Holdings S.A, Fintrust S.A, Mellon Group of Companies etc. I joined the Collection and Credit Management Sector in 2005 and as Managing Director of the Fintrust S.A I participated in 2005 the foundation of the Hellenic Association of Debt Notification and Negotiation Companies “ESEDA”. Speaks fluently English and French and has knowledge of German. He has played Basket Ball in Panathinaikos, and was member of the National Junior Team, the Students National Team and the National Military team. He is member of Professional Associations, and served for several years as Secretary General and Vice President of the Hellenic Association of Veteran Basketball Players. Other hobbies Literature, swimming, Theater and Cinema.



## **Lefkaditis Konstantinos**

Director, Head of Banking Sector,  
Mazars in Greece

Konstantinos Lefkaditis is Director, Head of Banking Sector (consulting services) in Mazars Greece, with 26 years of experience in Banking, Risk Management and Consulting. He has a bachelor's and master's degree in mathematics, an MBA, a PhD and a Post Doc in Risk Management. He is a visiting professor at National and Kapodistrian University of Athens for risk management. He has significant experience in credit risk, market risk, operational risk, liquidity risk, IRRBB, in the implementation of new regulatory frameworks (EBA, Basel, IFRS 9, ESG ECB guidelines, ICAAP, ILAAP, Recovery Plans, IRRBB), Stress Tests, AQR, EBA TRIM/OSI and development & validation of risk models. He has also been a member of various credit and risk management committees. He has led various large projects in banking & risk management, in financial institutions in Greece and abroad.



## **Dr. Lorie John**

Chief Economist,  
Atradius

John Lorie is Atradius chief economist since 2011. His research focus is on global economic developments, energy transition and international trade, including the role of credit insurance, as well as global insolvencies. He also monitors political and economic developments in Southern European countries. Besides his book 'Taxes and exchange Rates in the EU', published with Macmillan, John has written numerous articles on a wide variety of economic and taxation subjects. John is also affiliated to the University of Amsterdam where he teaches and conducts academic research. Previously, he was Senior Vice President at ABN AMRO, where he worked for more than 20 years in a variety of roles in commercial and investment banking. He started his career in the finance department of the Dutch Ministry of Foreign Affairs. John holds a PHD in international economics, a masters' degrees in economics (honours) and tax economics, all from the University of Amsterdam.



**Massaad Antoun**

CEO and Co-Founder,  
Cedar Rose International  
Service Ltd.,

Antoun is a member of the Institute of Export, the Chartered Institute of Credit Management, a Certified International Credit Professional and fluent in Arabic, English, French and Greek. From inception, Antoun had a driving focus for Cedar Rose: to bring MENA corporate data in line with UK, USA and European standards. Cedar Rose has achieved that goal and has now built one of the world's most complete, global corporate information databases.



**Nicolaides Socratis**

CFO & Enterprise Value Lead,  
Accenture Strategy  
& Consulting

Socratis Nicolaides is the CFO & Enterprise Value Lead for Accenture's Strategy & Consulting Practice in Greece. He has more than 13 years of consulting experience in the financial services industry and specializes in large-scale digital transformation and technology integration projects.



**Oikonomou George**  
Senior Manager Analytics,  
CRIF

George Oikonomou is Head of the Analytics team of ICAP Credit Rating Agency since 2016, responsible for developing rating methodologies as well as analytics solutions that help customers make better decision using data. George has a long experience in Credit Risk Analytics projects, specialized in Banking but also in other sectors for both corporate and retail portfolios, and leads a team of quant professionals who perform analytics and modelling.



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

Haris was born in Corfu in 1989. He holds a B.S. in industrial management and technology from the University of Piraeus as well as an MSc in risk management from the Alba graduate business school.

Haris joined Atradius in 2015 and has 7 years of experience as a Credit Underwriter. He previously led functions related to commercial credit risk, while he recently assumed the position of the Underwriting Manager for the Greek branch of Atradius. He has also participated in various projects at a Group level, in areas such as Credit Insurance Business Transformation and Automatic Underwriting. His team is responsible for managing credit risk for Greece, Cyprus, Malta, Albania & North Macedonia.



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

Ingrid Riehl has been working in the b2b, b2c, d2c information industry for well-known local and global providers such as D&B, Boniversum GmbH, SCHUFA Holding AG, illion Pty Ltd, CRIF SpA, in various senior management and C-Level positions for more than 25 years. She is specialized in b2b2c identity, data and risk management.

Ingrid Riehl is Member of the Executive Committee and Member of the Board at Business Information Industry Association Asia Pacific – Middle East Ltd (BIIA).

Ingrid Riehl is co-owner and Senior Vice President EMEA at TopmeApp Pty Ltd - Mobile First consumer driven personal data economy.



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

George Roussos holds the position of CFO at Dixons South-east Europe - Kotsovolos. With a strong commercial acumen and a passion for delivering impeccable finance strategies, he possesses extensive experience in driving significant process improvements and productivity initiatives across business operations. He has a proven track record of successfully implementing innovative financial strategic solutions at scale. His expertise extends beyond finance, as he stays in tune with market trends and possesses the ability to determine consumer/customer financial needs. This enables him to develop win-win solutions that benefit multiple stakeholders.

As an effective communicator of financial information, he acts as a strategic executive, building strong relationships both within and outside the organization. He prioritizes fostering a team culture that values service excellence, cognitive diversity and inclusion, cross-department collaboration, and the highest levels of ethical conduct. Throughout his career, he has led several organizational change management projects at market, cluster, and global level.

He is a certified accountant, holds a bachelor's degree in economics from University of Piraeus, an MBA from Hellenic American University and most recently he got a Certificate in Sustainable Business Strategy from Harvard Business School - Online. Before Kotsovolos, he worked for Dyson, Diageo, Huawei and CNP Assurances group in several finance leadership roles in Athens and Amsterdam.

Outside of his professional pursuits, he is also a proud father of two fantastic boys.



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

Michael Samonas is the General Manager as well as the Group CFO of SIDMA S.A., the leading steel service center in Greece with subsidiaries in Romania and Bulgaria.

Along with his practical experience, he teaches specialized courses in financial modelling & Equity Valuation at the American College of Greece – Deree and Credit Risk in cooperation with ICAP CRIF. He is a Fellow member of Chartered Certified Accountants (FCCA) and a board member of the Hellenic Association of Risk Managers, a member of FERMA, the Federation of European Risk Management Associations. Michael holds an M.Sc. and a PhD degree from the Electronic Engineering department of the University of Surrey as well as an MBA from the University of La Verne California. He also holds a BSc degree in Applied Accounting from University of Oxford Brookes (with honors) and a Postgraduate diploma from the Chartered Institute of Marketing (CIM). He finally holds a BSc in Physics from Aristotle University of Thessaloniki and is the author of Financial Forecasting, Analysis and Modelling: A Framework for Long-Term Forecasting, Wiley Finance Series, Feb. 2015. His interests lie in the field of Credit Risk, Financial Modelling & Valuation.



## **Sobolewski Mateusz**

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

He has been actively involved in the debt management industry for 13 years and has extensive experience in setting up and coordinating debt collection and service sales teams. His responsibilities included the collection process of own and outsourced portfolios, the purchase of debt portfolios and the creation of collection models for clients.

Lawyer, university lecturer, business coach and winner of numerous awards and scholarships.

Mateusz may comment e.g. the new NPL Law and Polish bill related to collection market forecasting the future for DCA.



## **Szentirmay Péter**

Chairman, Hungarian Credit  
Management Association

Peter Szentirmay, founder of the Hungarian Credit Management Association (HCMA), has spent most of his career within the field of trade credit management and is a leading expert in Central and Eastern Europe. As current chairman of the not-for-profit organisation HCMA, he promotes the credit management profession and provides support for companies to develop business strategies aimed at managing non-payment risk. Peter was the host of the very first FECMA Pan-European Credit Management Congress in May 2013.

In addition to his activities within the professional organization, Peter also manages multiple companies in the fields of credit management, working capital management, corporate finance and ESG.



## **Tsinidis George**

Credit Control &  
Treasury Director, NOVA

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## **Wittgen Burkhard**

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

Burkhard began his career in the credit insurance industry during the 2009 financial crisis at Coface in the United Kingdom. After completing his bachelor's degree in 2010, he initially worked as a commercial manager for a multinational plant construction company in Libya. After the outbreak of the civil war in Libya in 2011, Burkhard returned to Germany and worked for Coface as a corporate client advisor for 2 years before moving to the world's largest credit insurance broker, Aon Credit Solutions, as an account manager for international clients in 2013. From 2013 to 2015 he completed his Master of Business Administration (MBA) beside the job and specialized in his master's thesis on the analysis of purchasing strategies of multinational companies with regard to credit insurance. He developed an optimized purchasing strategy that enables international companies to make the best possible use of their purchasing power without neglecting their local responsibility towards their own local subsidiaries worldwide. Burkhard was a member of the executive board at Aon Credit Solutions DACH from 2019 to 2023, responsible for business development, strategic customer relationships and the implementation of the digitalization strategy in Germany, Switzerland and Austria. Since 2023 Burkhard is Global Head of Innovation and Developing Markets, focusing on new innovative solutions and key growth markets worldwide.



## **Yannidis Armodios**

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

Armodios was born in Piraeus, Greece on 1972. He studied Business administration in Athens and holds an MA in Management. He speaks English, German and French. He is married to Despina who is a certified lawyer and holds a degree in Political Sciences. They have a son named Stavros and a daughter named Maria.

Since 1995 he held managerial positions in the family-owned company, which produces architectural paints (Vitex), waterproofing materials (Hermes) and thermal insulation systems (VitexTHERM). Since 2000 he is an executive VP of the group and since 2012 the C.E.O.

As an entrepreneur, Armodios enjoys excellence that comes through continuous development and fair competition. He is a supporter of innovation not only in technological aspects but also in marketing and management practices. Vitex's principles regarding honesty and transparency are strongly fostered by Armodios who believes the company should be a breeding ground for accountable and effective professionals that take initiatives. He is a stakeholder capitalism promoter and practices inclusive and humble leadership.

Armodios has served in positions representing the paints and chemicals industries in the EU and in Greece. He currently is:

- President of the Hellenic Association of Chemical Industries.
- Vice President of EENE Hellenic Entrepreneurs Association.
- Member of the CEPE Board Nomination Committee, the European Paint & Inks Manufacturers Association.
- Member of the Board of Essentially Greek (Πρωτοβουλία Ελλαδικά μας)

During his free time, he enjoys traveling and reading, preferably at the same time.

[gr.linkedin.com/in/armodios/](https://gr.linkedin.com/in/armodios/)



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In Aon Credit Solutions, we use our background and digital platform to manage receivables and clean the balance sheet. We use our analytical capabilities and specialized databases to assess and quantify our clients' credit risks and exposure. Based on our extensive information and experience, we inform and advise our clients on how they can best protect their organization and main assets.

Credit insurance is to understand and provide financial solutions to help our clients make better decisions and update them on actions needed to mitigate credit risk. Credit risk insurance supports a rapid recovery of an organization after an event of nonpayment from their clients: buyers.

In addition, Aon Greece S.A. is ISO certified with EN ISO 27001: 2013, EN ISO 9001: 2015 & ISO / IEC 27701: 2019.



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The Atradius Group provides trade credit insurance, surety, and, collections services worldwide, with a presence through 160 offices in more than 50 countries.

Our financial strength rating has been affirmed by rating agencies AM Best as A (excellent) with a stable outlook, and Moody's as A2 with a stable outlook.

The ratings of both agencies confirm the strong operational performance and leadership position of the Atradius Group.

The Hellenic branch of Atradius was founded in January 1998 and provides trade credit insurance and collection services with the goal to reduce its customers' exposure to the risk of non-payment from buyers who sell their products and services.

Throughout the course of its operations in Greece, Atradius has succeeded in becoming a trustworthy, as well as a growing insurance partner, thus enjoying growing cooperation with major corporations and esteemed insurance representatives and is the market leader of the Greek Credit Insurance market.

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Our team is made up of experts in various fields, including Credit Risk Management, Debt Recovery, AML/CTF Compliance, KYC, Due Diligence, Fraud Prevention, ID Verification, ESG, and Vocational Training. With our vast expertise, we can deliver customer-oriented solutions that meet the specific risk management needs of any organization.

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