



DYNAMIC DEVELOPMENT!
***FINANCING AND SERVICE FOR MICRO, SMALL
AND MEDIUM ENTREPRENEURSHIP
IN TIMES REVOLUTION***

***MICRO, SMALL AND MEDIUM ENTREPRISES
FINANCING FORUM 2023***

*September 13th 2023
Sound Garden Hotel Warsaw
Warsaw*



About the Micro, Small and Medium Enterprises (MSMEs) Financing Forum 2023

The permanent forum for dialogue of banks with clients from the sector of Micro, Small and Medium-sized Enterprises. The main host from the banking environment is the Polish Bank Association Council for Micro, Small and Medium-sized Enterprises which associates almost all the banks in Poland that provide financing for this type of entrepreneurs.

This year's Forum is a special edition, just as the period is special - it is not only the time of the Eastern conflict, destabilization caused by high inflation and galloping energy prices, but also the launch of new EU funds, which have been regularly stimulating and supporting the dynamics of development in Poland from 2004 - also in the SME sector and new revolutionary economic regulations, including those regarding creditor-debtor relations as well as sustainable development.

The purpose of this year's edition of the Forum is to jointly analyze and present information on the entrepreneurs' access to credit and to other financial services, including the discussion on the new regulatory factors and the planned instruments of public support for the external financing for the business. During the Forum we will also present the newest reports on the credit market status and we will also offer the possibility of individual consultations with the experts from financial institutions and public institutions.

The meeting will be the opportunity to find out about the financial offer and the newest support programmes as well as to hold discussions and share experiences on the SME financing development. We invited banks, institutions from the banking environment, organizations of entrepreneurs and key public institutions for the financial market from the SME area.

We deeply hope that the conference will be an event gathering many participants of the market, including innovators, entrepreneurs, representatives of the business environment and representatives of business-oriented mass media. The first guests - presidents of banks, presidents of organizations of entrepreneurs, research centres, heads of ministries and government agencies which are crucial for business matters have already confirmed their participation and speeches.

Organizers

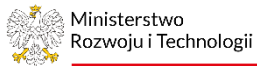


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Agenda:

9.30 – 10.00	Welcome speech and opening remarks:
	<p>Welcome speech and introduction:</p> <ul style="list-style-type: none"> • dr Tadeusz Bialek President of the Polish Bank Association • Magdalena Zmitrowicz Chairman of the Polish Bank Association Council for Micro, Small and Medium Enterprises • Arkadiusz Lewicki Director of the National Contact Point (NCP) for EU Financial Instruments <hr/> <p>Speeches:</p> <ul style="list-style-type: none"> • Waldemar Buda Secretary of State at the Ministry of Investment and Development • Sébastien de Brouwer Executive Director at the European Banking Federation • Bartłomiej Balcerzyk Director of the European Commission Representation in Poland
10.00	Session I: Access to credit services and business banking in times of revolutionary changes
10.00-10.30 10.00	<p>Introduction:</p> <ul style="list-style-type: none"> • The situation on the credit market of Micro, Small and Medium Enterprises dr Mariusz Cholewa President of the Management Board of BIK S.A.
10.15	<ul style="list-style-type: none"> • CBM Indicator's Report on the MSMEs evaluation of the access to banking services in Poland prof.dr hab. Jan Garlicki General Director, CBM Indicator
10.30-11.30 Moderation	<p>Discussion Panel</p> <ul style="list-style-type: none"> • dr Tadeusz Bialek President of the Polish Bank Association
Discussion Panel Participants (alphabetically)	<ul style="list-style-type: none"> • Artur Adamczyk President of the Management Board of the Bank Polskiej Spółdzielczości S.A. (BPS S.A.) • Cezary Bachański Director of the Forum of Micro and Small Companies, Association of Entrepreneurs and Employers • Paweł Borys President of the Management Polish Development Fund • Maciej Brzozowski President of the Management Board of Bank PKO BP S.A. • Tomasz Jąder President of the Management Board of Santander Leasing S.A. • Kamil Sokołowski Chief Economist, Employers of the Republic of Poland
11.30-11.50	Break
11.50	Session II: Regulatory environment and entrepreneurs access to financial services
11.50-12.00	<p>Introduction:</p> <ul style="list-style-type: none"> • Adam Abramowicz Ombudsman for Small and Medium-Sized Enterprises

12.00-13.00 Moderation	Discussion Panel: <ul style="list-style-type: none"> • Włodzimierz Kiciński Vice- President of the Polish Bank Association
Discussion Panel Participants (alphabetically)	<ul style="list-style-type: none"> • Justyna Adamczyk Deputy President of the Polish Audit Oversight Agency • Sławomir Czopur President of the Management Board of SOZ Bank Polskiej Spółdzielczości S.A. • prof. dr hab. Kamil Liberadzki Director of the Regulation Development, Office of the Polish Financial Supervision Authority • Wojciech Paluch Director of the Department of Small and Medium-sized Enterprises at the Ministry of Development and Technology • Piotr Soroczyński Chief Economist of the National Chamber of Commerce, Member of the Dialogue Council of the President of the Republic of Poland • Tomasz Styczyński President of the Management Board of Krakowski Bank Spółdzielczy • Agnieszka Wolska Vice- President of the Management Board of BNP Paribas Polska S.A.
13.00.-13.45	Break/Lunch
13.45-15.00	Session III: Technology in the service of cooperation between banks and entrepreneurs
13.45-14.45 Moderation	Discussion Panel: <ul style="list-style-type: none"> • Agnieszka Wachnicka Vice- President of the Polish Bank Association
Discussion Panel Participants (alphabetically)	<ul style="list-style-type: none"> • Piotr Alicki President of the Polish Clearing House (KIR S.A.) • Joanna Erdman President of the Cashless Poland Foundation • Wojciech Kostrzewa President of the Polish Business Council • Paweł Lewandowski Undersecretary of State in the Ministry of Digitization • Ewa Łuniewska Vice- President of the Management Board ING Bank Śląski S.A. • Dariusz Marcjasz Country Manager, Euronet Polska • Dariusz Mazurkiewicz President of the Polish Payment Standard, the BLIK operator
14.45-15.00	<ul style="list-style-type: none"> • Speech Waldemar Zbytek President Warszawski Instytut Bankowości
15.00-15.15	Break
15.15-16.45	Session IV: How support access to financial services in Times of transformation?
15.15-15.35	Introduction: <ul style="list-style-type: none"> • Speech Małgorzata Jarosińska - Jedynak Secretary of State in Ministry of Development Funds and Regional Policy • Speech Witold Willak Director of the International Financial Institutions Unit European Commission, Directorate – General for Economic and Financial Affairs
15.35-16.45 Moderation	Discussion Panel: <ul style="list-style-type: none"> • Bartosz Kublik Vice- President of the Polish Bank Association

<p>Discussion Panel Participants (alphabetically)</p>	<ul style="list-style-type: none"> • Radosław Drozd Vice-President of the Management Board of PKO Leasing S.A. • Jan Klimek Vice-President of the Polish Craft Association, President of the Chamber of Crafts and Small and Medium-sized Entrepreneurship in Katowice, Member of the Social Dialogue Council • Arkadiusz Lewicki Director of the National Contact Point (NCP) for EU Financial Instruments • Tomasz Miklas Vice- President of the Management Board Alior Bank S.A. • dr Michał Polański Director of the Center for the Development of Small and Medium-sized Enterprises of the Polish Agency for Enterprise Development • Grzegorz Rabsztyń Director of the European Investment Bank Office in Poland • Tomasz Robaczyński Member of the Management Board of Bank Gospodarstwa Krajowego • Maciej Witucki President of the Confederation Lewiatan, Vice President BusinessEurope
<p>16.45-17.00</p>	<p>Summary and conclusion Forum</p>
	<ul style="list-style-type: none"> • The results of the conference survey – Marek Ulman, Polish Bank Association <p style="text-align: center;">Summary and conclusion of the Forum 2023</p> <p style="text-align: center;">Bartosz Kublik, Vice- President of the Polish Bank Association</p>

Participation in the forum is free.
Applications are accepted until the places are exhausted.
The conference will be held in Polish and English

Contact: Programy@zbp.pl , www.zbp.pl/ForumMSP