

UNICE  
Conference Centre



Conference fee: 90 euros

For registration, please contact Ms Nathalie Dejong by e-mail at: [nd@unice.be](mailto:nd@unice.be) or by telephone: 00 32 2 237 65 52

[www.unice.org](http://www.unice.org)

Union of Industrial and Employers' Confederations of Europe  
AISBL  
168 Av. de Cortenbergh - B-1000 Brussels -VAT BE 863 418 279  
-Tel. +32(0)2 237.65.11 - Fax +32(0)2 231.14.45 –  
E-mail: [main@unice.be](mailto:main@unice.be)

SMEs ACCESS TO FINANCE:  
A BETTER UNDERSTANDING

A vertical bar composed of five horizontal segments of different colors: orange at the top, followed by grey, red, blue, and green at the bottom. The word 'Programme' is written in white text across the grey segment. Below the bar, the text 'A UNICE seminar bringing together SMEs and finance players to better understand and overcome obstacles to financing SMEs' is written in white. To the right of this text is a white arrow pointing to the right. Below the arrow, the date and time '27 September 2005 13h00 – 17h00' and the location 'UNICE Conference Centre' are listed in white. At the bottom of the bar is the UNICE logo, which consists of the word 'UNICE' in a large, bold, blue font, with the tagline 'THE VOICE OF BUSINESS IN EUROPE' in a smaller, blue font underneath it.

27 September 2005  
13h00 – 17h00  
UNICE Conference Centre

**UNICE**  
THE VOICE OF BUSINESS IN EUROPE

**UNICE Seminar – 27 September 2005**  
**SMEs access to finance: a better understanding**

**13h00 Registration of participants**

**13h30 Opening Remarks:** Philippe de Buck, UNICE Secretary General

**13h45 Panel I: SMEs and banks: dealing with a new environment**

**Moderator:** Francesco Bellotti, CEO Genta Francesco Sas dei Fratelli Bellotti, Chairman of UNICE's Entrepreneurship & SME Committee

- \* Mr David Yong, ABN AMRO, (SME Risk Policy, GRM Consumer & Programme Lending)
- \* Mr Peter Konesny, DSGV - German Association of Savings Banks
- \* Ms Signhild Arnegård Hansen, CEO of Svenska LantChips AB
- \* Mr Marjo Wildvank, CEO, Software Improvement Group B.V.

**14h50 Questions from the floor / discussion**

**15h00 Coffee break**

**16h45 Concluding Remarks:** Mr Heinz Zourek, acting Director General, Enterprise and Industry Directorate General, European Commission

**17.00 Drinks reception**

**15h15 Panel II: Venture capital / private equity and SMEs: making it happen**

**Moderator:** Mr William Stevens, Chairman E-Unlimited

- \* Mr Hugh-Morgan Williams, Chairman Canford Group plc, Vice Chair of UNICE's Entrepreneurship & SME Committee
- \* Dr. Erich Felber, CEO Biovertis AG
- \* Mr Francis Carpenter, CEO of the European Investment Fund
- \* Professor Herman Daems, Chairman GIMV

**16h25 Questions from the floor / discussion**