



European Forum on Financing Micro, Small and Medium-sized Enterprises 2025

## **Financing the Competitiveness and International Expansion of Polish Small Business**

**8-9 July 2025 , ARCHE Hotel Krakowska, Warsaw**

**Organizers:**

**Polish Bank Association,  
Council for Micro, Small and Medium-sized Enterprises,  
National Contact Point (NCP) for EU Financial Instruments**

**Honorary Strategic Patron:**

**Minister of Economic Development and Technology**

**Honorary Patrons:**

**European Commission, Ministry of Finance, SME Ombudsman**

# FORUM PROGRAM

DAY 1

8 JULY 2025: POLAND-THE EUROPEAN UNION

- **10.00-10.50: Opening ceremony of the Forum**

**Welcome and introduction by the Organizers:**

- ✓ Tadeusz Białek, PhD, President of the Polish Bank Association, Member of the Management Board of the European Banking Federation
- ✓ Marek Radzikowski, PhD, Chairman of the Council of the Polish Bank Association for Micro, Small and Medium-sized Enterprises, Vice-President of the Management Board, PKO Bank Polski SA
- ✓ Arkadiusz Lewicki, Director of the National Contact Point for Financial Instruments of the European Union Programmes

**Key Speeches of Strategic Patrons:**

- ✓ Krzysztof Paszyk, Minister of Economic Development and Technology – Strategic Partner of the Forum
- ✓ Agnieszka Majewska, Ombudsman for Small Medium-Sized Enterprises
- ✓ Katarzyna Smyk, PhD, Director of European Commission Representation in Poland
- ✓ Kazimierza Kleina, Chairman of the Senate Budget and Public Finance Committee, Senator of the Republic of Poland

- **10.50-12.15: Strategic Debate: Competitiveness of the European Union and Polish in the new geopolitical situation**

10.50 – 11.05 Introduction:

- ✓ Key Speech: *The role of information in increasing the financing of investments supporting the development and foreign expansion of Polish entrepreneurs* - Mariusz Cholewa, PhD, President of Credit Information Bureau, BIK SA, President of the International Association of Credit Information Bureaus (ACCIS)

11.05 – 12.15 Debate:

Panelists:

- ✓ Prof. Paweł Kowal, Chairman of the Foreign Affairs Committee of the Sejm of the Republic of Poland, Chairman of the Council for Cooperation with Ukraine
- ✓ Michał Baranowski, Undersecretary of State in the Ministry of Economic Development and Technology
- ✓ Prof. Marta Postuła, First Vice-President of Bank Gospodarstwa Krajowego



- ✓ Mariusz Jaszczyk, Vice-President of the Management Board of the Polish Development Fund SA
- ✓ Marek Radzikowski, PhD, Vice-President of the Management Board, PKO Bank Polski SA
- ✓ Piotr Kamiński, Vice-President of the Management Board, Employers of Poland
- ✓ Beata Jaczewska, Director of the Department of International Economic Cooperation, Ministry of Foreign Affairs

Moderator: Błażej Prośniewski, Editor, Head of the Economy Department in the News and Journalism Editorial Office, Polish Radio JEDYNKA

• **12.15-12.30: Break**

• **12.30-14.00: BLOCK: Technologies to support access to finance and competitiveness of Polish entrepreneurs and the development of exports**

12.30 – 12.40 *Digital Resilience Architecture. How Digital Bunker protects data when ransomware paralyzes systems -*

Dominik Żochowski, Founder, Engave SA

12.40 – 14.00 Debate:

Panelists:

- ✓ Joanna Erdman, President of the Management Board of the Cashless Poland Foundation
- ✓ Bożena Lublińska-Kasprzak, First Deputy Director of the National Centre for Research and Development
- ✓ Agnieszka Wolska, Vice President of the Management Board of BNP Paribas Polska SA
- ✓ Wojciech Pantkowski, Vice-President of the KIR
- ✓ Marcin Kościński, Vice-President of the Management Board, ING Bank Śląski SA
- ✓ Leszek Stypułkowski, Member of the Management Board of Bank Gospodarstwa Krajowego
- ✓ Jan Szajda, President of the Board, IdenTT Sp. z o. o.

Moderator: Agnieszka Wachnicka, Vice-President of Polish Bank Association

**14.00-14.30: Break**

• **14.30-16.15: BLOCK: Public programmes for competitiveness and exports and the role of partnership**

14:30 – 14.55 Introduction:

- ✓ Key Speech: Konrad Wojnarowski, PhD, Undersecretary of State in the Ministry of Development Funds and Regional Policy
- ✓ Introductory Speech: Witold Willak, Director for Coordination of Cooperation with EU Banks and International Financial Institutions (IFI), Directorate-General for Economic and Financial Affairs, European Commission

14.55 – 16.15 Debate:

Panelists:

- ✓ Łukasz Bernatowicz PhD, President of the Business Centre Club (BCC)

- ✓ Bartosz Kublik, President of the Management Board of Bank BOŚ SA
- ✓ Krzysztof Karwowski, Chairman of the Board of the Polish Bank Association, Chairman of the Section of Cooperative Banks and Banks Associating the Polish Bank Association
- ✓ Piotr Dmuchowski, President of PFR Polish Development Fund
- ✓ Krzysztof Telega, Vice-President of the Industrial Development Agency SA
- ✓ Ronald Kampe, Head of Commercial Banks Division Guarantees, Securitization & Inclusive Finance Investment Office, European Investment Fund

Moderator: Editor-in-Chief Piotr Rożek, Polish Press Agency (PAP) Business

- **16.15: End of the first day of the Forum**
  - **7.30 p.m. – 12.00 p.m.: VIP EVENING GALA\*** (\*only by personal invitation)

## DAY 2

## 9 JULY 2025: POLAND-THE WORLD

- **10.00-10.20: Opening of the second day of the Forum**

Greeting:

- ✓ Agnieszka Wachnicka, Vice-President of the Polish Bank Association
- ✓ Marek Radzikowski, PhD, Chairman of the Council of the Polish Bank Association for Micro, Small and Medium-sized Enterprises, Vice-President of the Management Board, PKO Bank Polski SA

- **10.20-12.00: Strategic Debate: Export and economic cooperation on the global market in the face of current political and financial challenges**

10.20 – 10.40 Introduction:

- ✓ *The impact of global chaos on the economy and markets:* Piotr Bujak, Chief Economist, PKO Bank Polski SA

10.40 – 12.10 Debate:

Panelists:

- ✓ Ewa Schädler, Vice-Chairman of the Foreign Affairs Committee, Member of the Polish Parliament,
- ✓ Michał Jaros, Secretary of State in the Ministry of Development and Technology
- ✓ Janusz Dziurzyński, President of the Association of Business Service Leaders (ABSL)
- ✓ Ivan Vrhel, Vice President of the Management Board of Citi Handlowy SA
- ✓ Robert Sochacki, Vice-President of the Management Board of Bank Pekao SA

- ✓ Andrzej Szumowski, Vice-Chairman of the Council of the Polish Chamber of Commerce, Director of the International Relations Office
- ✓ Andrzej Wrębiak, Director of the Business Consulting Centre of the Polish-Ukrainian Chamber of Commerce

Moderator: Tadeusz Białek, PhD, President of the Polish Bank Association, Member of the Management Board of the European Banking Federation

- **12.10-12.30: Break**

- **12.30-14.00: BLOCK: Export in high-risk conditions – how to manage it business-wise?**

12.30 – 13.00 Introduction:

- ✓ Key Speech: Jurand Drop, Undersecretary of State in the Ministry of Finance
- ✓ *Instruments supporting safe trade and foreign expansion of Polish entrepreneurs* - Piotr Maciaszek, Director of Insurance and International Cooperation Department, KUKE SA
- ✓ *EU Financial Instruments as a Response to the Needs of Competitiveness and Foreign Expansion of Polish Entrepreneurs* - Marek Ulman, Investment Coordinator, National Contact Point for Financial Instruments of the European Union Programmes

13.00 – 14.10 Debate:

Panelists:

- ✓ Monika Constant, President of the Polish Leasing Association
- ✓ Dariusz Kucharski, General Director, HSBC Bank, Member of the Board of the Polish Bank Association
- ✓ Paweł Dziekoński, Vice-president of the Management Board, Fakro Sp. z o. o.
- ✓ Piotr Jabłoński, Managing Director of the International Relations Department, Bank Gospodarstwa Krajowego (BGK)
- ✓ Aleksander Siemaszko, Director of the Department of Trade and International Cooperation, Ministry of Economic Development and Technology

Moderator: Włodzimierz Kiciński, Vice-President of the Polish Bank Association

- **14.10-14.30: Break**

- **14.30-16.00: BLOCK: International expansion of Polish innovative MSMEs. With whom and how to effectively enter global markets?**

14.30 – 14.40 : *Competitiveness of European innovations*: Marcin Wolski, Chief Economist of the European Investment Bank Office in Poland



14.35 – 14.50: *Competitiveness of the Polish economy and enterprises versus global investment challenges* -  
Tomasz Pawlonka PhD, Director of the Research and Analysis Team of the Polish Bank Association

14.50 – 16.00 Debate:

Panelists:

- ✓ Katarzyna Duber-Stachurska, President of the Polish Agency for Enterprise Development
- ✓ Ary Naïm, Country Manager, International Finance Corporation, World Bank Group
- ✓ Magdalena Proga-Stępień, Vice-President of the Management Board of Santander Bank Polska SA
- ✓ Magdalena Zmitrowicz, Vice-President of the Management Board, Bank Millenium SA
- ✓ Grzegorz Rabsztyn, Director of the European Investment Bank Office in Poland
- ✓ Maciej Srebro, Director of the Export Support Department, Polish Investment and Trade Agency

Moderator: Editor-in-Chief Grzegorz Sadowski, My Company Polska Magazine

• **16.00: CLOSING CEREMONY**

- ✓ Marek Radzikowski, PhD, Chairman of the Council of the Polish Bank Association for Micro, Small and Medium-sized Enterprises, Vice-President of the Management Board, PKO Bank Polski SA
- ✓ Włodzimierz Kiciński, Vice-President of the Polish Bank Association
- ✓ Arkadiusz Lewicki, Director of the National Contact Point for Financial Instruments of the European Union Programmes

• **16.15: Lunch**