



## **Elections to the EMN aisbl Board of Directors October 2018**

**- MARCO GIUSEPPE BARBERO-**

### **Description of the candidate organisation (max ½ page)**

Marco has good communication skills acquired during his work experience in the banking sector of credit intermediation. Since 2012 Marco Barbero is general manager of Cofiter s.c. (Bologna). He started working in the banking world in 1995, at Banca CRT spa, in Piedmont, and since 2001 in Unicredit (Management of Non-Performing Loans positions of the Unicredit Group and of other clients, through the coordination of professionals and consultants). In 2006, in Bologna, he collaborated on the development of an evaluation model (rating) for Confidi and management activities, in cooperation with the other Bank functions involved, linked to the monitoring of credit risk. Moreover, since 2008, at Sme Network management (Bologna), he has worked on the analysis and development of products and models to meet the needs of Banks and Confidi. In particular, he contributed to the conception, development and implementation of the Confidi Rating model and its implementation in the IT context of the Bank.

At the same time, it contributed to the definition and implementation of the virtual securitization guarantee schemes for loan portfolios (Tranched Cover), outlining the regulatory and economic effects on provisioning and RWA Banca and those on the financial statements of Confidi. Since 2012 he has directed Cofiter and is responsible for a team of more than 40 people.

Marco over the years has deepened his managerial skills, attending the master IE Business School in Madrid, the Master in General Management and Business Success, Business Administration and General Management at the Bocconi University of Milan and the School of Management and Marketing of Services at the Milan Polytechnic.



### **Bio-description of the organisation's representative (max. ½ page)**

Cofiter, a financial intermediary supervised by Banca d'Italia (registered in the register pursuant to Article 106 of the T.U.), is one of the most important Italian Confidi, namely a guarantee service consortium which deals with small, medium businesses and freelancers.

The company supports the realisation of entrepreneurship programs and it works in collaboration with the major banks, availing of the help of Confcommercio and Confesercenti, agents in financial activities and credit intermediaries, chartered and business consultant.

The aim of our team's work is to make possible the access to credit for entrepreneurs, and to improve the trust standard. Taking as a reference the small and medium businesses, my +40 people team and I deal with business consulting, financing and guarantee. Cofiter's figures: +120 MLN € of guarantees, 25% total capital ratio, +40 MLN € asset managed.

Cofiter has activated the EIF-EASI microcredit, benefiting from a guarantee financed by the European Union within the program for employment and social innovation (EASI). It is dedicated to people who have lost or risk to lose their jobs, people who have difficulty entering or returning to the job market or in general those who are in a disadvantaged position in the access to credit markets.

### **Candidature Motivation (max. ½ page)**

As director of Cofiter s.c. I have been attending EMN conferences for a long time. In fact, every year I have the pleasure, as a member, to participate in the annual conference which has always been a starting point for new ideas in the development of the company that I manage and information on the financial world. I consider it useful to participate in the conference as the meeting with experts in the field can be an opportunity to exchange experiences and dialogue with a wide audience.

On the occasion of the Bilbao conference to be held in October, besides exposing my daily experience in the world of Confidi, I also intend to participate in the selection for the election to the EMN Board of Directors.

Having been Director of a Confidi since 6 years, supervised by the Bank of Italy since 2011 (registered in the register pursuant to Article 106 of the T.U.), I believe I have the skills to compete. In Cofiter I decided to start a change, compatibly also



to the different role that the confidi are taking in the last years. We are focusing above all on digitization, on a breakthrough in communication and activity on social networks and above all on products for facilitations.

Cofiter is one of the main Italian Confidi and my work leads me to relate to the daily needs of our members, about 35,000. They are not just small and medium-sized enterprises but also start-ups looking for support to be able to affirm themselves and start their journey. What we are carrying forward, concerns, among other activities, the analysis of the budget aimed at evaluating the possibilities of access to the Guarantee Fund; the realization of Business Plan and the execution of analysis of the risk center. We also support our members in the process of participation in public tenders and as a result of our agreements with the EIF and EIB we allow the provision of direct credit. In 2014 we made the first agreement with the EIF for the provision of micro credit.

We are convinced that the needs of companies today are different from those of the past, as the role played by banks and Confidi is different. At the same time we need to look at both the future and innovation and the valid ideas and projects. I believe that the development of the micro / small / medium enterprise is, in our country, the engine of the economy, despite the known economic difficulties incurred in recent years. It is a great satisfaction for me to support and guide the aspiring entrepreneurs, especially young people, towards the realization of their projects.

For these reasons, I believe I have the experience to participate actively in the work of the board of directors.

Signed and stamped  
Date: 17/09/2018

A handwritten signature in black ink, appearing to read "M. Bontade", written over a faint rectangular stamp.