



PRESS RELEASE

6th Annual «Capital Link CSRinGreece» Corporate Social Responsibility Conference «Rising to the Challenge»

On **Monday June 27, 2016** the **6th Annual Capital Link "CSRinGreece"- Corporate Social Responsibility - Forum** entitled "**Rising to the Challenge**" was held at the **Athens Hilton Hotel** and was a huge success boasting more than **600 participants and distinguished speakers**.

The Forum was organized **under the auspices of The Municipality of Amaroussion & the Piraeus Chamber of Commerce & Industry and with the support of The Representation of the European Commission in Greece & the Hellenic Confederation of Commerce & Entrepreneurship**.

The conference presented initiatives that contribute to the stimulation of entrepreneurship and also addressed major challenges that the Greek society is confronting with today.

Capitalizing on our 20-year track record with the organization of uniquely successful conferences, Capital Link has pioneered a series of CSR-focused forums. All Capital Link's forums (in New York, London, Athens and Shanghai) combine unique informational and networking opportunities.

The Forum has two sides – business and social.

From the **Business side**, the Forum highlighted the funding of small and medium-sized enterprises and the financial support of the European Organizations and closed with a panel discussion comprised of Distinguished Greek Americans Business Leaders.

From the **social responsibility side**, the Forum offered the opportunity to approximately 100 Organizations from all over Greece to showcase and communicate their programs, needs and objectives by exhibiting in an especially reserved space where the Organizations representatives met and interacted with the Forum participants.

The Forum opened with the welcome remarks of **Mr. Nicolas Bornozis**, President of Capital Link Inc. who stated: "Greece's main problem is not debt but unemployment and especially youth unemployment. Stimulating Greek entrepreneurship is therefore an action Europe should take to help solve the crisis. It is also important to developing innovative products and partnerships that facilitate access to finance and improve financing and business development opportunities for SMEs and midcaps during different stages of their development. We are very proud that in our 6th Annual Capital Link "CSRinGreece Forum presented and highlighted ways of reinforcing the Greek Economy by supporting entrepreneurship and innovation. We are very happy and honored that these important Greek American personalities from Greece and abroad, with a special presence in the area of investments participated in our Forum".

Professor Louka T. Katseli, Chair of the Board of Directors of the National Bank of Greece (NBG) opened the CSR Conference with her introductory key note address. Professor Katseli presented NBG's innovative initiative -"Act4Greece"- which aims to fund and promote social and development activities. During her speech titled: "Act 4 GREECE: An innovative program for Social Entrepreneurship", Ms. Katseli stated that the "act4Greece" platform is a modern and innovative crowdfunding tool, designed to support the Greek economy and society, in the areas of welfare and solidarity, culture, research and education, social and innovative entrepreneurship. The "Act4Greece" platform provides the opportunity for funds raising from the "crowd ". In this respect, any individual around the globe can make a contribution. Any available funds and resources can then be channeled into specific projects, in the process of implementation. NBG's decision to enter the crowd funding market is strategic because it is becoming a rapidly growing worldwide market, which can raise funds, either in the form of grants - donations or as loans. What is more, crowd funding market can also contribute towards the provision of funds to SMEs, non -profit agencies, research and educational institutions and cultural institutions. Ms. Katseli presented in detail the actions currently available in the "act4Greece" platform, such as the provision of school meals in schools of Western Attica, the provision of health and pharmaceutical care to residents and refugees, who live in the islands of Southeastern Aegean, the creation of educational and research web application on the Greek Revolution of 1821 and the modernization of «KAROLOUS KOUN» Art Theatre facilities. The later is has met its economic target in less than a month and a half.



Ms. Katseli emphasized that new actions will be posted on "act4Greece" platform, shortly. Finally, Ms. Katseli pointed out that NBG, has recently formed the institutional framework, and that it will proceed with the construction of the "act4Greece" platform, which is currently used as a fundraising platform in the form of grants – donations. Ms. Katseli also noted that the crowd-funding platform will soon provide investment services such as i.e. lending and funding policies. [Presentation](#)  [Presentation video](#)  [Audio](#)

SUPPORTING SOCIETY

Foundations & Organizations: Programs & Initiatives

Sector Moderator was **Mr. Fanis Papathanasiou**, Senior Diplomatic Editor & Anchor ERT (Greek Public TV).

Section «Diaspora Organizations»

The Section Introductory Remarks were made by the **Ambassador Loucas Tsilas**, Currently Professor of European History at Queens College, NY, Former Ambassador of Greece to the USA and the European Union and Former Executive Director of the ONASSIS Foundation (USA) who stated: "The ties between Greece and Hellenism abroad have been immeasurably important throughout history ,as Diaspora has been unwaveringly supportive of the motherland . The current crisis makes it imperative to further strengthen this precious, mutually beneficial relationship."



[Audio](#)

Diaspora Organizations: Rising to the Challenge: Healthcare & Nutrition

- **Mr. George Patoulis**, Mayor of Amaroussion, President of Central Union of Municipalities of Greece, & President of the Medical Association of Athens
 [Audio](#)
- **Dr. Despina Komninou**, Member of The Hellenic Medical Society of New York, Physician specialized in Nutrition & Adjunct Professor of Clinical Nutrition, Technological Educational Institution of Thessaloniki, Greece
 [Audio](#)
- **Mr. Stelios Taketzis**, Member of the BoD, Hellenic Relief Foundation
 [Presentation](#)  [Audio](#)

Mr. George Patoulis, Mayor of Amaroussion, President of the Medical Association of Athens and President of Central Union of Municipalities of Greece, underlined the importance of the Greek diaspora contributions in the national effort for restoration. In his address, he outlined the benefits of the twinning of the Athens Medical Association with the Hellenic Medical Society of New York, through a relevant cooperation agreement, noting that "an innovative operational framework is aiming to unite the great power of the Greek Diaspora". In particular, one of the twinning objectives is to support the Clinic for Social Mission, created by the Athens Medical Association, as well as the NGO «Apostoli» which was created by the Archdiocese of Athens, Mr. Patoulis emphasized. In the Clinic, thousands of fellow citizens in need, who have been hit by the economic crisis, have found shelter.

A video presentation was made, promoting the action of the Clinic for Social Mission, as a result of the powerful alliance among the Athens Medical Association and the Archdiocese of Athens with the NGO "Apostoli" and its important contribution to the vulnerable social groups, throughout the country.

Mr. Patoulis noted that through Twinning we have achieved:

- The promotion of Health matters to the residents in the border islands and near the mountainous areas of Greece, which have been utterly abandoned by the state.
- The provision of medical care to uninsured citizens. Over 2.000.000 Greeks have lost their insurance coverage and have been left without medical care.
- The ability of young doctors to specialize and to promote further their training in America.
- The provision of pharmaceuticals and consumable materials to Social Clinics and Pharmacies of the country.
- Voluntary participation of the Greek Diaspora Doctors in the country's Social Clinics
- Taking up action for facing the problems of Hellenism in close cooperation with other sectors of the Greek Diaspora.



Mr. Patoulis in his speech spoke of a "two way transatlantic relationship of mutual support and sincere cooperation" and focused on the fact that, through this precise cooperation, the Greek doctors are supported by travelling to America either to receive further training or to seek career opportunities, due to the fact that it is impossible to survive in Greece. Moreover, Dr. Patoulis highlighted the need to establish a strong Diaspora intervention institution in the heart of the decision-making centers, in the economy, or in politics or anywhere else, underlying the "dramatic underfunding of the health system, with tragic effects on the health status of the Greek people" due to the economic memorandums and financial crisis, Mr. Patoulis concluded that "strengthening of relations between the Greek Diaspora and the Greek people provides a perspective and hope for a better future in our country".

Dr. Despina Komninou stated that the Greek Diaspora is always thoughtful of Greece and referred to the initiatives and the programs, currently taking place in the US. She also presented the Hellenic Relief Foundation's last initiative, titled "Greek Solidarity Foundation Thessaloniki" which relates to the Food distribution and in the provision of assistance to people in need.

Mr. Stelios Taketzis noted that the Greek Diaspora was unable to stand by Greece's problems – that is unemployment and extreme poverty. Therefore, on January 19, 2012, they established the "Greek Solidarity Foundation" (Hellenic Relief Foundation) in order to help people suffering in Greece, mainly from malnutrition and health. Economic criteria and prerequisites need to be met such as unemployment releases, families with tax return, whereas tight personal control takes place prior to any funding or assistance to the applicants. They started from Athens and expanded in Corfu, Patra, Nafpaktos and Thessaloniki. Until now we have helped more than 24,000 families. Voluntarism is a key part of our activity. The main objective is to provide to those in need, with top priority their dignity.

Foundations:

Rising to the Challenge: The Foundations Contribution

- **Mr. Dimitrios Afendoulis**, Secretary of the Executive Board, John S. Latsis Public Benefit Foundation



[Audio](#)

- **Mr. David Watson**, Member of the Board & Trustee, Stelios Philanthropic Foundation



[Presentation](#)



[Audio](#)

Mr. Dimitris Afendoulis, Secretary of the Executive Board, gave a presentation of the John S. Latsis Public Benefit Foundation, its activity, and the manner in which it functions. Inspired by the socially beneficial heritage of John Latsis, he said, the Foundation seeks to make an organized intervention in civil society, with a measurable effect. The Foundation is active on many different fronts, such as education, science, the arts and culture, social solidarity and social development, he said, outlining the Foundation's mode of organization. Closing his speech, he added: "We respond every time that we are called upon to do so by a national requirement, such as the fires of 2007, the current social and humanitarian crisis and the refugee question. The Foundation has no pretention to exclusiveness. On the contrary, we seek joint sponsorship of actions and moreover try to see to it that our sponsorships are developmental in character, creating jobs."

Mr. Watson representative of the Stelios Philanthropic Foundation, outlined their mission which focuses on supporting young entrepreneurship (under 40 years). In this context, the Stelios Philanthropic Foundation offers a scholarship program in Doukas School. However, due to the economic crisis, the foundation was forced to adopt their philosophy, leading to the establishment of the program "Food from the heart" for more than 5,000 people per day. Demand is constantly growing although we hope that I will soon diminish.

Organizations: Populations on the Move – Challenges

Mr. Epaminondas Farmakis, Managing Director of SolidarityNow in Greece, gave a speech entitled "Institutions: People on the move - Challenges" and stated: "Today, 60,000 refugees are in the Greek Territory on 45 different structures across the country, while since the beginning of the year, approximately 155,723 refugees have arrived in our country. Given that there is a lack of infrastructure/ organization, the government cannot cope with crises. As Greece, we should push for the creation of safe passages and provide protection to all vulnerable groups in the Greek territory. Our main donors for the operation of the Solidarity Centers and our other programs are the following: the Open Society Foundations, the UNHCR, UNICEF, CARE and the EEA Norway Grants.



[Audio](#)



Organizations: Addressing the Humanitarian Crisis by developing Social Responsibility on the basis of "Corporate – Personal – NGO" Initiatives"

- **Mr. Dennys Plessas**, Vice President, Business Development Initiatives, Lockheed Martin Aeronautics/International

[Presentation](#)[Audio](#)

- **Dr. Nikitas Kanakis**, President, Doctors of the World Greece

[Audio](#)

Mr. Plessas presented Lockheed Martin's CSR activities. "Humanitarian crisis has struck and continues to knock on everyone's door. Through CSR, companies promote business ethics and sensitivity on the awakening of the national consciousness. CSR can be interpreted as the continuous commitment of a business to behave ethically and contribute to economic, environmental and sustainable development, while improving the quality of its employees' lives and their families, as well as the local community and the wider society. Lockheed Martin is an aerospace company that employs 150,000 employees. It is hard to convey the obligation of CSR, but it can be emphasized how the transparency, the innovation and the respect should always be key objective. Lockheed Martin has already put in place a key transparency program titled «Setting the Standard». The company commits 50 million dollars to Corporate Social Responsibility programs, every year. In addition more than 2,500,000 man-hours are devoted to such programs and actions.

Dr. Kanakis, presented the initiative "A HOUSE FOR ALL- Athens". This action is directed to the most vulnerable people. Dr. Kanakis noted that it Greece is going through a difficult time, the current situation has been established, without any expected change. Lower social classes are poor as well as upset, merging into the wide social problem: A crisis within the crisis. In addition, society is currently trying to provide solutions even in the microcosm. This society is far from what is called a European society. We need a model that sets strategic goals and gives more tangible results. As long as there is someone in need, there will always be someone else who will open his house and provide assistance him.

Greek Companies: Programs & Initiatives

Sector Moderator was **Mrs. Kiara Konti Papatthasiou**, Climate Change and Sustainability Services of EY

Presentations were made by the extremely active – companies in the field of CSR: COCA COLA Tria Epsilon, Oracle Hellas, Novartis Hellas, WIND Hellas and EY as below:

Mr. George Tsaprounis, Head of Corporate Affairs of WIND Hellas in his speech entitled "The secret of Anafi" referred to the assistance his company provided to the residents of the tiny distant Greek island of Anafi. "In December 2015 we went to Anafi and gave free cellphones to every resident, PCs to primary and high school students, and advanced cellphones to adults as well as special audio visual equipment for movie projection on large screens around the island. Wind has also provided equipment to the local school and the medical centre. In the near future we will provide technical equipment to two more border line Greek islands, as we did with Anafi. WIND's CSR gives us the opportunity to go around Greece and get to know people and children in real need. Wind's CSR programme is titled "In action" .this is the only way to promote hope for society and Greece as a whole!

[Presentation video](#)[Audio](#)

Ms. Eleni Tsipa, PR & Corporate Citizenship Specialist, GCMM cluster of countries, of Oracle Hellas presented on "Supporting Innovation & Education: Oracle Academy: Investing in the IT skills development" and stated: "Oracle invests in CS education globally but also in Greece with its free, philanthropic programme Oracle Academy. Oracle Academy aims at the development of students and teachers IT skills, in order to reduce the skills gap that the ICT sector is facing globally. Both teachers and students have the opportunity to get acquainted with Oracle's leading technologies, learn Java and database design and programming but also get access to the certification resources, gaining a competitive advantage in the marketplace."

[Presentation](#)[Audio](#)

Mr. Alexandros Papadakis, Community & CSR Manager of Coca-Cola Tria Epsilon in his speech entitled "Supporting Education: The School you Want" noted that "Too many problems exist in most schools around Greece, but the situation in



our country, makes us feel that we need to mobilize even more and in a more effective way. In 2012 we have set up this program aimed for schools of Thessaloniki. At the end of the year we delivered a brand new, fully equipped, building. Success of the project lies in collective cooperation and effective interaction. Parental associations, local governments and active citizens, have all helped. As a company, we covered all costs, restorations due to humidity, access for people with disabilities, placed sunshades in the courtyards. All this started in July and we aim to deliver a fully operational school. We have mobilized 85,000 people in total, whereas the company has over the years spent EUR 1.000.000 on this action."

[Presentation](#)[Presentation video](#)[Audio](#)

Ms. Foteini Bampanara, Head of Communications & Leadership team (LT) member of Novartis Hellas speaking about "Patients' rights campaign" said that CSR is a key part of the company's strategy and operation. Our practices are based on a strict code of conduct; therefore we invest on 4 separate pillars: patients, business ethics, people and environment. Our commitment to the Patient outlines what patients can expect from our company, which is what inspires us all, on a daily basis. The company's campaign titled "Right to health" aims at informing patients on their rights and the National health system. The epicentre of this programme is the patient! Our patients are our driving force. Through them every day we strive to create innovative methods and medical practices, always taking into account the patients' views. We provide free drugs to vulnerable social groups and we also implement basic tests to all our fellow citizens in need. We campaign on the justness of patients in Greece; we approach sensitive issues, as well as we support access to public health and the creation of specific digital platforms. Our campaign is currently active, giving access to health care to the Greek patient. We invest over 3,000,000 in CSR programs and more than 104 clinical studies. This year we have granted the Gold award from the corporate responsibility index."

[Presentation](#)[Audio](#)

SUPPORTING ENTREPRENEURSHIP

Mr. Vassilis Korkidis, President of the Hellenic Confederation of Commerce & Entrepreneurship (ESEE) & President of the Piraeus Chamber of Commerce and Industry in his key note address pointed out that seven years of a recessionary cycle for the Greek economy, did not have a negative impact but has caused a devastating blow to the SMEs' efforts to survive. During these difficult seven years, 250.000 small and medium-sized enterprises closed whereas wholesale, retail trade and construction industry suffered major losses. The medium-sized enterprise during this long crisis period, has sacrificed a lot, in order to make a positive contribution in the Greek economy. These seven years, ESEE succeeded to defend the interests and express the demands of each medium part of the market, carrying their voice and anguish to the political decision-making centers. The absence of the liquidity in the market and mainly the inability to access the capital market are two sides of the same coin. Following capital controls, the situation has worsened their only "positive" effect we can mention is the massive increase on plastic money and online payments. It is of utmost importance the return of bank deposits, in order to restart the economy. In the near future we aim to giving some breathing space to businesses through funding. This is the only way in order to achieve growth. Access to liquidity, improvement of the competitive advantages of our businesses, as well as an outward turn and innovation are key issues we need to pay attention to!

[Presentation](#)[Audio](#)

Supporting Small and Medium-sized enterprises (SMEs) [Audio](#)

Private Equity & Venture Capital Opportunities in Greece: Helping Greek Companies Access the US Market

Moderator:

Mr. Takis Solomos, Founding Partner, First Athens S.A.

Panelists:

- **Ms. Nancy Papaioannou**, President, Atlantic Bank of New York & Chairman, Hellenic American Chamber of Commerce of New York
- **Mr. Thanasis A.K. Kalekos**, Managing Partner, Odyssey Venture Partners
- **Mr. Jimmy Athanasopoulos**, Head of Social Responsibility, The Libra Group & Chairman of The Hellenic Entrepreneurship Award

Mr. Solomos made a short presentation of his company. He then noted that the panel discussions will present Venture Capital and «ITU Venture Capital» opportunities in Greece, aimed at funding the expansion of Greek companies. The engine of the Greek economy is its SME, since out of the 654 thousands companies currently in operation, 99.8% are SME and only 423 are large companies, Mr. Solomos pointed. Despite the crisis, Greece is a western country and its GDP is



close to the European Union average, which means it is not a small market but a very important market in the Western world with great Venture Capital opportunities. Bank lending to the companies has been assessed to € 10 billion euros and is decreasing significantly in the last 4 years. In fact, during the last two years it has been reduced by 4 billion euros. This means that 4 billion have been removed from the market; therefore as the SME need money, the Venture Capital investments have great opportunities and efficiencies.

Mrs. Papaioannou referred to the Atlantic Bank and the Hellenic American Chamber of Commerce of New York' assistance to Greek enterprises, based in the USA, as well as to the assistance offered to Greeks, who are interested in the US market. Mrs. Papaioannou highlighted her intention to offer help to the Greeks in need, without any private gain but she expressed her sensitivity to offer help to the Community in times of crisis. It is difficult if you are Greek or a Greek company to open a bank account in the USA but our bank and the chamber, can assist and find the appropriate executives for the next step. Mrs. Papaioannou also mentioned that the Atlantic bank has a network of 18 Branches, always willing to assist. At this point of time, an opportunity is arising for the Greek-Americans, to invest in Greece and at the same time, it is an opportunity for the Greek SME to go to the USA to invest and to enter the US market.

Mr. Kalekos said that "Venture Capital in Greece established only in recent years. Since we invest in Venture Capital, my goal is to make good investments. The profit from investments allocated to Greece for charities. However, Greece is the best country for investments, as Greek companies will start to become competitive in the global market, in time. There is no American Exceptionalism; all Greeks can do it, as long as there is cooperation and good will. The number of too many small businesses in Greece, create several problems, therefore it is these companies that need to grow bigger, in order to become more competitive thus create a stable market.

Mr. Athanasopoulos stated: "Greece's most powerful asset is not shipping or tourism. Greece's most powerful capital is its human capital. The Hellenic Entrepreneurship Award is demonstrating the rich seam of innovation and the business culture which is developing nowadays. We hope that the success of the promising companies will inspire others to have the same self-belief and take the bold step of translating a worthy idea into a viable business. New businesses are the raw material of economic growth – they create employment and have the power to transform communities.



[Presentation video](#)

European Organizations  [Audio](#)

Investing for Growth – Enhancing Entrepreneurship & Innovation

Moderator:

Mr. Alexios Papastavrou, Partner, PotamitisVekris Law Firm

Panelists:

- **Ms. Sabina Dziurman**, Director, Greece and Cyprus, European Bank for Reconstruction and Development (EBRD)
- **Ms. Andrea Engel**, Greece Country Manager, International Finance Corporation (IFC)
- **Ms. Irimi Botonaki**, Regional Business Development Greece & Cyprus, EIF – European Investment Fund
- **Mr. Nicholas Jennett**, Deputy Director General, European Investment Bank

Mr. Papastavrou -the section moderator- pointed out that there is an abundance of opportunities. « IFIs are already very active in Greece. However, funds which are available for investment ... are not invested because not many proposals are available for examination. It is up to the entrepreneurs to operate and to seek available funds.»

Ms. Dziurman mentioned: "EBRD started operating in Greece in February 2015, after receiving ratification of the agreement documents by the Greek parliament. Greece is still going through a very prolonged economic crisis. EBRD's expertise on rebuilding of some former Soviet Union economies has been an incentive in becoming involved in the Greek economy. 2015 was a very turbulent time to start operations in Greece, however EBRD has already invested 400.000.000 in business and we continue to work. Irrespectively of the circumstances, we are optimistic that we will find some good projects worth financing. A noble competition between other investment bodies is in place, such as the IFC and the private sector. We wish to promote competition in the market. We do not share the advantage of the Junker Plan however. Our mandate requires us to rely a 60% on private sector, whereas at the moment we have reached to a 80%. Our 25 years of experience in former Soviet Union made us eager for taking over risk. Greece is not such a challenging investment case, provided that we have dealt with other countries such as Tadzshikistan. Banks outside Greece still consider the country as extremely risky. International financial institutions play a major role in improving this risky image. In 2015 EBRD has invested 50million in the OTE's bond issue. Following our investment, OTE managed to attract 250 million euros. This



funding is partly directed to the increase of accessing high-speed broadband, which is a prerequisite for the growth of SMEs. TITAN is another example, since it has returned back in the market. There has been an oversubscription on TITAN's bonds exceeding any expectations by four times, reaching the sum of 1 billion euros. Given the circumstances EBRD limited itself. EBRD's ability to invest has potentially acted as an incentive for other international investors. It is important to provide confidence so that other investors may be lured to invest. Tourism contributes greatly to the country's GDP. Greek banks serve its needs, therefore EBRD is not intending to compete with them. If there was an opportunity to increase tourism value, we would get involved. Agro business is a major opportunity for Greece; however EBRD examines projects on a case-by-case basis. EBRD wishes to bring an alternative rather than do what other banks normally do. Confidence is a major factor for companies that seek borrowing, in order to implement a growth plan. EBRD is willing to invest more, and calls for more confidence in order to attract foreign investors. Greeks have the ingenuity to override the rules. Stability, Government, regulation, environment, confidence, the range of taxes are in place. The funds are available for those who wish to borrow, however EBRD cannot lend money to little companies. EBRD calls for wealthy Greeks to bring money into the country."

Ms. Engel stated: "IFC acts as the private sector arm of the World Bank. We are deeply engaged in Greece, focusing on the regulatory front. IFC has received a request to re-engage and invest in Greece, following our previous experience in the country since the 80s. We hope that our engagement will only be temporary, whereas we expect things to improve. There are precedents of reengagement in countries such as Korea for a period of three years, during the Asian financial crisis. When things improve, IFC will disengage from Greece, provided that the private sector can operate on its own. We have invested 150 million in the Greek banks and we hope to continue to do so. IFC is active in Greece and complements other European investment bodies. Innovation funds is a sector we are lacking, but EFI has this advantage, therefore whoever has the competitive advantage takes the lead. IFC is free to use any instruments it has in its disposal, in Greece too! These instruments refer to Equity and Trade finance. IFC's main objective is to mobilize international investors and banks, to invest in Greece, rather than invest itself. IFC aims to pass the signal and confidence to others to invest in Greece. IFC does not intend to displace Greek banks. We adopt the project by project approach. Financial Sector is our priority. SMEs are an important factor of the economy. It is imperative that lending towards SMEs should become a priority. Many opportunities arise on privatizations and on the logistics sector. IFC has not yet distinguished if there is a role for it to play in the tourism industry. Smart regulation and growth need to work side-by-side especially for SMEs. The government is involved in the regulation but it is also part of the puzzle. A regulatory environment that supports start-ups is in place."

Ms. Botonaki mentioned: "EIF started operating in Greece in 1999, up until today. It is a subsidiary of the European Investment Bank, focusing on the improvement of access to finance for SMEs, through the provision of guarantees to banks that lend Small and Medium Sized Enterprises, as well as by investing in private equity and venture capital funds. In this respect, EIF is able to further invest in SMSE. We have committed 280 million Euros for the support of SMSE through intermediaries, which resulted to the mobilization of 700.000.000 Euros in financing for SMSE. An increased interest in our activities and our products has been noted as the crisis evolved. There is a need to assist banks in their lending activities by finding alternative sources of financing, such as venture capital and private equity. We aim to stay in Greece and provide our assistance in order for the country to move forward. The European Fund for Strategic Investment (Junker Plan) is a valuable tool for our group's intervention potential. It increases our capacity to deploy guarantees and private equity commitments, with our intermediaries in the years to come. EIF deploy its intervention acts via banks, in the form of Guarantees. Decision on the selection of the project lies in the hands of our intermediaries (banks), following specific prerequisites. It is the responsibility of the banks to select and approve the sector. EIF expects the intermediaries to make suggestions on the optimal sectors and projects. EIF is keen on supporting the innovation sector via its intermediaries, through the equity intervention, focusing especially on startup businesses via. Stability is a prerequisite for companies, in order to deliver their business plans. Confidence will follow. EIF adopts a tailor made approach for each country."

Mr. Jennett mentioned: "EIB's role is to support sound investment projects in the member states of EU. Although IB also works outside the EU, 90% of our lending activity takes place within the EU. The IB group should have been present in Greece before, during and after the crisis. In 2015, IB financed almost 1.3 billion euros with transactions in Greece. Based on previous experience, IB used to engage in either public sector's operations or guaranteed by it. There is a need to complement the public sector lending, by focusing on the private sector too! We are excited to see our partners -such as EBRD and EIF- working alongside with us. As bankers, we cannot make growth happen, but we can facilitate it, by looking into new ideas, stemming from entrepreneurs. On the contrary, bankers sadly can choke growth, being unable to fund sound projects. The most important tool that we have as bankers in order to facilitate growth, is to take risk, be it gambling risk - which means that in the portfolio level, banks always lose- and banking risk, on which portfolio, presumably wins. Thanks to the financial support we receive by the European Investment Junker Plan, we have a capacity to take risk, mostly banking and certainly not gambling risk! IB tends to look into innovative companies, which provide a competitive



advantage. The first direct operation of the Junker Plan in Greece has been with CRETA FARM a highly innovative food company. Our aim was to accelerate their innovation program, which is based on technology, able to remove saturated fats from meats and replacing them with olive oils. IB's goal is to invest in companies that will effectively achieve growth. Confidence, stability and perspective are critical to the entrepreneurs. The capacity to lend is available! Greece has a majority of highly educated people, as well as exemplary international outlook. These can act as factors for future growth!"

The International Investor Perspective [Audio](#)

Greece as a Business & Investment Destination

Moderator:

Mr. Constantine Karides, Partner, Reed Smith

Panelists:

- **Mr. John P. Calamos, Sr.**, Founder, Chairman, and Global Chief Investment Officer, Calamos Investments
- **Mr. Dean Dakolias**, Co-Chief Investment Officer of the Credit Funds, Fortress Investment Group LLC
- **Mr. John Koudounis**, CEO, Calamos Investments
- **Mr. C. Dean Metropoulos**, Chairman & CEO, Metropoulos & Company
- **Mr. Nikos Mouyiaris**, Founder & CEO of Mana Products Inc.

Mr. Calamos during his speech mentioned: "The investment perspective of Greece has improved since last year; however the recent Brexit has affected the current situation. Brexit was a political event, which creates uncertainty. However with uncertainty, comes opportunity too! Real estate provides a good long-term investment. The effects will be European, not solely focused on Greece. Greece is on the right path, though the progress is slow. Privatization operates as a good strategy for the reconstruction of the private sector. Greece ranks low in economic freedom worldwide! This acts as an obstacle to new entrepreneurs, forcing them to turn to other markets. Culture over business needs to change, whereas the government should abstain from intervening in private sector business. We need to enable small companies to operate in an easy way in Greece, which will eventually lead to job growth."

Mr. Dakolias stated: "We have already made investments in Greece, three years ago in the consolidation of a passenger ferry business and we are currently looking into the hospitality sector. The investment environment has improved recently, although the risk of a Brexit has caused standstill. The Brexit has placed a new context, with regards to the investments of Greek Americans in Europe. Opportunities will arise, however the challenge is how to deal with the uncertainty caused by this event. The election result in Spain proved positive as opposed to that in the UK. However, uncertainty is holding us back from investing in Greece, as opposed to other European countries. Clarity is needed in order to make the right decisions with regards to investments. Investment in real estate is fairly efficient, however the system needs to be reformed, as a whole. The cost of hiring people in Greece is prohibitive. New incentives need to be given to companies in order for them to start hiring. The greatest large export of Greece, in the last three years is people, considering that ¾ of people left, to find jobs in Europe. The only way to keep young Greeks to remain in Greece, is by giving them incentives, create entrepreneurship programs, through the THI, of which many of us are members. The change in culture has to come from bottom-up - that is the people! It is a complex problem."

Mr. Metropoulos mentioned: "Greece is my favorite place to invest. The Brexit is a risk but I cannot foresee any side effects for Greece. It has not been easy to find appropriately priced opportunities in Greece to reflect on the economic issues, as well as, the risk of investing in Greece. This is a major challenge. I am willing to support progress in bureaucracy, the legal system and less government, which are major factors affecting investments. The Brexit has little impact on the Greek-American investors however we take a long-term view of the investments we make. The environment is not appropriate yet! Pricing is not reflecting the uncertainty, which is already in place. Little foreclosures will take place in defaulting companies in Greece. We are looking for environments with advantageous foreclosures, where size of company and perspectives for growth, are of major importance. We have partnered up with local firms that guide us through the bureaucracy and the uncertainty, the unions and the legal system. We need to create a friendly environment for many start-ups, where they will be able to attract capital, with little bureaucracy! Young people have the intelligence! It is imperative to acquire the ability to connect them with the capital. Israel is well-known for its business-free zones where bureaucracy is non-existent. New technology and incubation are keys to those areas. We ought to try to follow the Israeli model. The government should send a team, to acquire some know-how. We are willing to facilitate this to happen. Europe is too bureaucratic and the universities do not respond to the new technologies that affect medicine, food and the industry. These large companies have available funds and wish to invest in incubation areas, because there they can reach young talents. "



Mr. Mouyiaris stated: "The time is not right for investments in Greece. I would like to focus on what we could use to make the economy thrive, based on high-tech, agriculture and tourism. Brexit is a political statement, which will not necessarily affect Greece. The rise of extreme political parties should make us look for the cause. Poor people will become poorer and the middle class will diminish. Provided that young entrepreneurs start their own business with our help, then they will be able to become leaders, without the dependency on the state, for job creations. State job provision has killed Greek entrepreneurship and ideas. Small businesses worldwide provide 75% of the employment. We should teach young kids how to become entrepreneurs and leaders, since this is what Greece lacks most. We are willing to provide guidance, advice and money and help Greece rise immediately! We all ought to sit down together and decide on which area we can help and in what way. We could make Greece a "hotel" in order to increase tourism, raising its percentage to 35%. A Central Forum could act as a point of advice both for Greece and Cyprus, with the expertise each and every one of us carries. It is difficult to change the government, let alone the fact that it is being supervised by the TROIKA. Taxes imposed by the TROIKA, is a deterrent for investments. We need to expand on the existing business, such as oil exports, honey, wine as well as tourism. The income generated from these activities will boost the economy and the international lenders will excuse part of the debt or they will allow the lowering of the taxes."

Finally **Mr. Koudounis** concluded "We are currently looking into investments in the real estate sector. There are opportunities available, but only a few. Brexit was a political event, yet the results are economical. Britons do not know the real effects yet! Banks are receiving major blows. However international markets are resilient, both to good and bad news, with the exception of uncertainty, which is currently in place. The correlation between the UK and Greece is the austerity measures applied within Europe, upon the private sector. The implication of these measures is a BREXIT. The term "contagion" will create more uncertainty and affect Europe and Greece. The state should give an incentive to attract money and foreign investments! Israel receives capital from abroad because the state has made it easy for companies to invest their money in incubators. Provided that Greece does the same, money will start flowing in from the US and the rest of the world."

AWARD CEREMONY & KEYNOTE SPEECHES

At the conclusion of the Forum the **International "2016 Capital Link CSR Leadership Award"** was presented to **Mr. Nikos Mouyiaris, Founder & CEO of Mana Products Inc** and the **Greek "2016 Capital Link CSR Leadership Award"** was presented to **Mr. Gregorios Stergioulis, CEO of Hellenic Petroleum.**

International "2016 Capital Link CSR Leadership Award" [Audio](#)

Mr. Nikos Mouyiaris, Founder & CEO of Mana Products Inc, received the award from **Mr. Dimitris Mardas, Deputy Minister of Foreign Affairs** as a small tribute and acknowledgement for the tremendous support and philanthropy he is offering to Greece, Cyprus and the Greek diaspora.

During his acceptance speech **Mr. Mouyiaris** stated: "I believe that it is not the right time to make any investments in Greece right now! We should all focus on the competitive advantages of the Greek economy and concentrate on the existing business sectors such as the high-tech sector, agricultural products as well as tourism, if we want to make the economy thrive. We are willing to assist young people become entrepreneurs and start their own business, therefore break the bonds between state-provided jobs and businesses. It is worth noting that small businesses worldwide provide 75% of the employment. It is our obligation to teach young kids how to become entrepreneurs and leaders, which is what Greece lacks most! Me and my fellow Greek-American businessmen are willing to provide guidance, advice and money and help Greece rise immediately! Greece can benefit from the expansion of existing businesses such as oil exports, honey and wine production, as well as tourism. The income generated from these activities will boost the economy and act as an incentive for tax reductions. Brexit in my opinion will not affect Greece directly, except maybe for the tourism sector. However, we ought to look into the root cause of the rise of extreme parties in Europe and explore these tendencies. If we encourage young people to start new businesses, we will get rid of the menace over Europe."

[Presentation](#)[Presentation video](#)[Audio](#)

Deputy Minister Mr. Mardas made brief remarks and stated among others: "It will take from 6 to 8 months to approve the investment and business plans. We aim to stamp a bureaucracy that borders on perversion. We are interested to open a new door to the future, having with us expatriates who do not stop to help us and put their money in the country."

Greek "2016 Capital Link CSR Leadership Award" [Audio](#)



Mr. Gregorios Stergioulis, CEO of Hellenic Petroleum as recognition of HELPE's various social contribution received the award from **Mr. George Patoulis, Mayor of Amaroussion, President of Central Union of Municipalities of Greece, & President of the Medical Association of Athens.**

Mr. Stergioulis during his acceptance speech referred to Corporate Social Responsibility program implemented by the Group totaling € 3,6 million. Their program emphasizes:

- ❖ in the humanitarian and the refugees crisis
- ❖ in alleviating the suffering of the people,
- ❖ in unemployed and deprived persons,
- ❖ in strengthening local communities, regional and local government authorities, churches and organizations and NGO's and finally
- ❖ it emphasizes in programs that support education and programs related to youth employment.

Mr. Stergioulis concluded: "Within the economic crisis that we are experiencing, we decided to restrict the operating costs, to revise our investment projects, to cut down everything unnecessary. We never thought to restrict our offer and contribution to the society as in these difficult times healthy and socially responsible companies have the obligation to take the lead and to help raising crisis effects".



[Presentation](#)



[Presentation video](#)



[Audio](#)

The Mayor of Amaroussion, President of the Medical Association of Athens and President of Central Union of Municipalities of Greece, **Mr. George Patoulis**, underlined the important contribution of the Greek diaspora in the national effort for restoration. In his address, he outlined the benefits of the twinning of the Athens Medical Association with the Hellenic Medical Society of New York, through a relevant cooperation agreement, noting that "an innovative operational framework is aiming to unite the great power of the Greek Diaspora". In particular as stated by the President of the Union of Municipalities of Greece, one of the twinning objectives is to support the Clinic for Social Mission, created by the Athens Medical Association, as well as the NGO «Apostoli» which was created by the Archdiocese of Athens. In the Clinic, thousands of needy fellow citizens who have been hit by the economic crisis have found shelter.

During the conference a video was presented showing the action of the Clinic for Social Mission, as a result of the powerful alliance among the Athens Medical Association and the Archdiocese of Athens with the NGO "Apostoli" and its important contribution to the vulnerable social groups throughout the country. Through Twinning we have reached:

- The promotion of Health matters to the residents in the border islands and near the mountain areas of Greece where the state has abandoned them to the mercy of God.
- The provision of medical care to uninsured citizens. Over 2.000.000 Greeks have lost their insurance coverage and have been left without medical care.
- The ability of young doctors to specialize and to promote their further training in America.
- The insurance of pharmaceuticals and consumable materials for the Social Clinics and Pharmacies of the country.
- The possibility of the Greek Diaspora Doctors to a volunteer participation in the country's Social Clinics
- Taking up action for facing the problems of the Hellenism with the cooperation of other sectors of the Greek Diaspora.

Mr. Patoulis in his speech spoke of a "two way transatlantic relationship of mutual support and sincere cooperation" and focused on the fact that, through this precise cooperation, the Greek doctors are supported with getting to America either to get training or to seek for a better career future, because in Greece it is impossible to survive. Moreover referring to the "dramatic underfunding of the health system, with tragic effects on the health status of the Greek people" because of these memorandums and because of the crisis, Mr. Patoulis highlighted the need to establish a strong Diaspora intervention organ in the decision making centers, in the economy, or in politics or anywhere else. Mr. Patoulis concluded by pointing out that "the strengthening of relations between the Greek Diaspora and the Greek people is giving a perspective and hope for a better future in our country".

Mrs. Olga Gerovasili, Deputy Minister to the Prime Minister & Government Spokeswoman, honored us with her presence at the award ceremony, representing the Prime Minister of Greece Mr. Alexis Tsipras and stated during her official intervention: "In a period of historic political developments in Europe and in a geographical area where instability shows its presence, Greece is a fundamental pillar of security and stability". The Government Spokeswoman mentioned that Government's obligation is to develop a safe and transparent environment with equal opportunities, free of distortions and stated: "We are now ready to facilitate the monitoring of development policies. Greece is at the begging of a new period of confidence, financial security and investment perspective. She added that with the recent successful



completion of the first evaluation, we have succeeded in ensuring the economic stability and the social cohesion, two fundamental conditions in order to create a safe investment environment." Mrs. Gerovasili stated that today a path is opening for investment activities in several sectors in which our Country presents significant opportunities especially in hi-tech application sectors, in energy, in tourism and in infrastructure. Sectors with high potential opportunities for investors, both large and small and of course for our Greek Diaspora entrepreneurs who have been proven greatest source of assistance for our Country in this difficult period of the Greek history. We are ready to implement the development policies. The relevant bill was already voted by the Greek parliament and at the same time the exploitation of the financing sources is progressing rapidly (for example NSRF, Juncker). For Greece, in this very critical time for its future, the role of healthy entrepreneurship is an absolutely crucial matter. At the same time, Greek Diaspora's role it is similarly important as it works as a multiplier effect for attracting funds and investments. Our Ambassadors abroad should become a network for a new reality in Greek economy. The Greek Government has chosen the right path. The Government spokeswoman added that the government has chosen the path of equitable development in order to enhance competitiveness and not the path of labor crash. "This is the reason why we are seeking for a healthy environment, in which the productive and responsible businesses will be rewarded".



[Audio](#)

FORUM'S MATERIAL

The material of the Forum is available at the CSR website of Capital Link: www.csringreece.gr/forum/2016

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ORGANIZER - ABOUT CAPITAL LINK

With its headquarters in New York and presence in London, in Athens and in Oslo, Capital Link (www.capitallink.com) has been active since 1995 in the field of Investor Relations and Financial Communication.

It also organizes annually in New York, London, Athens and Shanghai a series of Investment Forums focusing on its main activity fields (www.capitallinkforum.com).

Capital Link has a leading position globally in the area of Investor Relations with respect to shipping, as it cooperates with 25 shipping companies listed on the two US Stock Exchanges, as well as in London (LSE and AIM) and Milan. It also maintains a shipping portal with information on all UK and US Listed shipping Companies (www.capitallinkshipping.com).

Since January 2011, Capital Link has expanded its activities in the field of Corporate Social Responsibility by creating an integrated and effective platform combining expertise and communication, with corporate social responsibility issues in all three countries where it operates. (www.csringreece.com)

Capital Link's efforts have been recognized by the 2011 Greek Shipping Lloyds Awards and in 2012 & in 2013 by the Intercontinental Finance Magazine in London. Mr. Nicolas Bornozi has been personally honored for his relentless, efficient and highly effective efforts to promote Greece and Greek Shipping abroad and among the international investment community by the International Propeller Club of the United States and the [AHI-American Hellenic Institute](#).

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