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**Draft Program of the conference**

**“Polish-Bulgarian FinTech Bridge – Shaping the Future Innovation”,**

**Cherni Vrah Conference Hall Hilton Hotel Sofia, 17th June 2025**

**Address: Hotel Hilton Sofia, g.k. Lozenets, Bulgaria Blvd 1, 1421 Sofia,**

**Language: English and Bulgarian – simultaneous translation**

**17 June 2025 (Tuesday)**

9:00 Registration and Welcome coffee

9:30Welcome by Ms. Bozhena Bozhilova – Moderator of the Conference, Director FinTech Bulgaria

9:35 Opening remarks:

* H.E. Mr. Maciej Szymański; Ambassador of the Rep. of Poland in Bulgaria,
* H.E. Mr. Tomislav Donchev; Deputy Prime Minister, Minister of Innovation,
* Mr. Paweł Widawski CEO Future Finance Poland,
* Mr. Valeri Valtchev Co-Founder and Chairman FinTech Bulgaria

10:00 Polish Financial Center - Paweł Widawski, CEO Future Finance Poland

10:15Bulgarian Financial Center - Bozhena Bozhilova, Director FinTech Bulgaria

10:30 – 11:00 **Panel Nr 1:** How to build synergy between Polish and Bulgarian financial ecosystems.

* **Moderator: Konstantin Stoychev, CEO AXiCard, iCredit Poland**
* Panelists:
  + Piotr Kowloski, Director Sales, BM Bank Pekao SA
  + Georgi Marinov co-founder EasyPay,ePay, EpayGo, InfoNotary
  + Zenia Karastoyanov, CEO BidFinance
  + Stephane Coix, Product Owner Borica

11:00 Transformation of the Debt Market in Bulgaria Through Online Auctions

Piotr Szaciłło - BidFinance

11:15 -11:30Differences in Regulations between countries (fireside chat)

* Paweł Widawski, CEO Future Finance Poland
* Nikolay Cvetanov, Managing partner at Penkov, Markov & partners

11:30 – 12:00 **Panel Nr 2**: Challenges and new possibilities of growth and how to deal with them.

* **Moderator: Merdihan Ismailov, VP Fintech Solutions&Applications, Sirma Group**
* Panelists:
  + Krzysztof Biernacki, CEO DigitalGateways
  + Vania Nedelcheva, Business Development Manager Verestro
  + Cezary Kosiński, Business development Manager EFTlab
  + George Roukov, Managing partner Credissimo
  + Konstantin Djelebov, Chief of Product Paynetics

12:00 Closing remarks

12:10 Lunch Break

13:00 - 14:00 B2B Speed dating Networking Lunch