



Financiers Group

Goals of the INSOL Europe Financiers Group

The INSOL Europe Lenders Group was founded in 2008 and changed its name to the Financiers Group in 2018 to reflect the changing dynamics in the sector.

The Group has diverse aims which are more relevant than ever in an increasingly interconnected world.

- **Bringing financiers together:** Provides a forum and a network for financiers in which they can meet, develop cross-border support and contacts, cooperate and communicate in both insolvencies and restructurings.
- **Access to market leading professionals:** Acts as a useful link between INSOL Europe practitioner members and the European financier community, including access to legal and financial expertise in country-specific and international matters.
- **Communication with regulators:** Facilitates meetings and communication with the European Commission, regulators, national organisations and central banks on topics of importance to the financier community.
- **Considering technical developments:** Aims to be the leading forum for disseminating 'best practice', technical updates and shared experiences amongst financiers on cross-border insolvencies and restructurings.
- **Promotes greater understanding and insight** on key issues of relevance to financiers across Europe, including commercial practice, forms of security, enforcement methods, legal recognition and harmonisation reforms.
- **Distilling commercial implications:** Monitors and provides a forum for discussion and know-how on "hot topics" of relevance to the cross-border lending community. Provides timely, relevant updates on key issues impacting on the restructuring environment. Brings these examples to life with discussions of real life, current examples.

Change is the only certainty

The financing, social, economic and technological landscape in Europe in recent years has presented both opportunities and challenges to financiers and investors. The level of change is unprecedented, and navigating the environment requires a new combination of balanced skills including entrepreneurship, timely response, prudence and compliance.

Finance professionals, along with society at large, now routinely have to consider difficult questions, such as:

Social

- What does the changing demographic (ageing population, significant migration) mean for the economy?
- What will be the impact of competing protectionist and globalisation trends on cross-border businesses?
- Should companies exist primarily to create shareholder wealth?
- How will businesses have to contribute to limiting climate change and its effects?

Economic

- Will Brexit trigger a recession in the UK and across the EU?
- How will the global economy react to the retreat of quantitative easing and a slowdown in the Chinese economy?

Technological

- What implications will 5G, Blockchain technology, the Internet of Things and Big Data analysis have for business?
- Can our clients protect customer data in the face of increasing levels of (often state sponsored) cyber-terrorism?
- How will AI affect the work we do and the training required by employees?

Regulatory

- Which banks/countries have addressed capital adequacy and non-performing loan portfolios? Where do issues remain?
- What implications do reforms in restructuring and insolvency legislation have for existing and future opportunities? For example, how real is the prospect of a Pan-European Chapter 11 style proceeding?



Contact us
for further
information
about our
goals and other
working groups:

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**Membership of our Financiers
Group is targeted at financiers
and stakeholders operating in
the financial sector across
Europe and beyond.**

If you are interested in participating in the events of the
Financiers Group or finding out more about our activities,
please contact one of the Joint Chairs listed below:

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Financiers Group Website

[www.insol-europe.org/financiers-group
-introduction-and-members](http://www.insol-europe.org/financiers-group-introduction-and-members)

