## Agenda

### Monday October 1, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>6:30 - 8:30 pm</td>
<td>Welcome Cocktail Reception (by invitation only)</td>
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<tr>
<td></td>
<td>• Dan Kasirye, Country Resident Representative for Tanzania, IFC</td>
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<td>• Bella Bird, Country Director, World Bank</td>
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### Tuesday October 2, 2018

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<tr>
<th>Time</th>
<th>Event</th>
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<tr>
<td>8:00 - 9:00 am</td>
<td>Registration</td>
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<tr>
<td>9:00 - 9:30 am</td>
<td>Plenary Session I</td>
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<td></td>
<td>Welcome and Opening Keynotes</td>
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<td></td>
<td>• Dr. Bernard Kibesse, Deputy Governor, Bank of Tanzania</td>
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<td></td>
<td>• Natascha Beinker, German Ministry for Economic Cooperation and Development (BMZ) and Co-Chair, G20/Global Partnership for Financial Inclusion (GPFi)</td>
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<td>• Martin Holtmann, Manager, Digital Finance and Microfinance, International Finance Corporation (IFC)</td>
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<td>• David Ashiagbor, Coordinator, Making Finance Work for Africa Partnership (MFW4A), African Development Bank (AfDB)</td>
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<tr>
<td>9:30 - 10:30 am</td>
<td>Plenary Session II</td>
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<tr>
<td></td>
<td>Africa’s Digital Landscape, Driving Inclusion with Technology: Opportunities and Risks</td>
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<td></td>
<td>• Martin Holtmann, Manager, Digital Finance and Microfinance, IFC</td>
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<td>• Grace Kyokunda, Chief Investment Officer, African Development Bank</td>
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<td>• Anup Singh, Domain Lead and Manager - Anglophone Africa, Banking and Financial Services, The Helix Institute/MicroSave</td>
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<td>• Michael Nyaga, General Manager, Digital Lending, Equity Bank</td>
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<td>• Andrea Ottina, COO, AccessBank Tanzania</td>
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<td>10:30 - 11:00 am</td>
<td>Networking and Coffee/Tea Break</td>
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<tr>
<td>11:00 - 12:00 pm</td>
<td>Plenary Session III</td>
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<td></td>
<td>Investing in Responsible Digital Financial Services in Africa</td>
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<td></td>
<td>• Margarete Biallas, Global Practice Lead and Industry Specialist, Digital Financial Services, IFC</td>
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<td>• Imtiaz Khan, Executive Director, Cassia Capital Partners</td>
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<td>• Kevin Kamemba, Private Equity Manager Africa, Incofin Investment Management</td>
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<td>• Jarri Jung, Regional Manager Africa &amp; Middle East, Triple Jump</td>
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<td>• Alexander Fankuchen, Director of Policy and Outreach, Tala</td>
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<tr>
<td>12:00 - 1:30 pm</td>
<td>Lunch and Networking</td>
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<tr>
<td>1:30 - 3:00 pm</td>
<td>Deep Dive Sessions I, II, III:</td>
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<td></td>
<td>Harnessing Digital Experience: What’s Working, What’s Not, What’s Next?</td>
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### Session I – Regulation and Industry Standards for Digital Financial Services – Evolving Approaches

- Francois Coupienne, Digital Manager, United Nations Capital Development Fund (UNCDF)
- Saad Farooq, Global Advocacy & Regulations Specialist, Mobile Money, GSM Association (GSMA)
- Tiemoko Keita, Senior Manager, MTN Group
- Alex Taylor, Marketing and Community Outreach Manager, Smart Campaign, Center for Financial Inclusion at Accion
### Session II – Value Driven Use of Digital Financial Services – The Role of Customer Empowerment
- Gerhard Coetzee, Lead Financial Sector Specialist, Consultative Group to Assist the Poor (CGAP)
- Peace Osangir, COO, Kopo Kopo Inc.
- Jeremy Leach, Executive Director and CEO, Inclusivity Solutions
- Laura Foose, Executive Director, Social Performance Task Force (SPTF)
- Rashmi Pillai, Director of Programs, Financial Sector Deepening Uganda (FSDU)

### Session III – Data Analytics, Consumer Data Protection – Risks and Solutions
- Christine Alupo, Director Board Affairs, Bank of Uganda
- Judith Frickenstein, Financial Sector Advisor, GIZ
- Zeituna Mustafa, Assistant Manager, Banking & Financial Services, MicroSave
- Stefanie Zinsmeyer, Advisor, Access to Insurance Initiative (A2ii)
- Joseck Mudiri, Senior Operations Officer, Digital Financial Services Practice Group in Africa, IFC

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<tr>
<th>Time</th>
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<tr>
<td>3:00 - 3:30 pm</td>
<td>Networking and Coffee/Tea Break</td>
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<tr>
<td>3:30 - 4:30 pm</td>
<td>Plenary Session IV</td>
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<td></td>
<td>Regulation and Innovation: Enabling Africa’s Digital Transformation for Responsible Digital Financial Services</td>
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<td>Abdelkader Benbrahim, Financial Sector Advisor, MFW4A, AfDB</td>
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<td>Bernard J. Dadi, Director of National Payment Systems, Bank of Tanzania</td>
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<td>Gertrude Kadumbo, Project Manager, National Switch Ltd</td>
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<td>Luc Noubissi, Senior Insurance Specialist, Inter African Conference for Insurance Markets (CIMA)</td>
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<td>Elias Omondi, Actuarial, Insurance Regulatory Authority</td>
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<td>4:30 - 5:30 pm</td>
<td>Plenary Session V</td>
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<td>Deep Dive Action Steps: Towards Responsible Digital Financial Services</td>
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<td>Lory Camba Opem, Global Lead Responsible Finance, Microfinance &amp; Digital Financial Services, Financial Institutions Group, IFC</td>
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<td>Jarri Jung, Regional Manager Africa &amp; Middle East, Triple Jump</td>
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<tr>
<td>5:30 - 6:00 pm</td>
<td>Closing Remarks and Moving Forward</td>
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<td>Lianne Houben, Deputy Head of Mission, Embassy of the Kingdom of the Netherlands and on behalf of the Netherlands Ministry of Foreign Affairs</td>
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<td>Riadh Naouar, Manager, Financial Institutions Group Advisory, Africa Region, IFC</td>
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<td>Judith Frickenstein, Financial Sector Advisor, GIZ on behalf of BMZ</td>
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<td>David Ashiagbor, Coordinator, MFW4A, AfDB</td>
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<tr>
<td>6:30 - 8:30 pm</td>
<td>Cocktail Reception and Networking</td>
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Christine Alupo
Director Board Affairs, Bank of Uganda

Christine is currently serving as Director Board Affairs at the Bank of Uganda. Her remit is to facilitate the effective functioning of the Board as the Bank’s top oversight organ. She previously served as Director Communications and Spokeswoman of the Bank of Uganda, responsible for executing the Bank’s strategic communications to support the efficacy of its policy decisions. She represents the Bank of Uganda on the Consumer Empowerment and Market Conduct Working Group of the global Alliance for Financial Inclusion (AFI). Between 2011 and 2013, she led the team that developed the Strategy for Financial Literacy in Uganda.

David Ashiagbor
Coordinator, Making Finance Work for Africa Partnership, African Development Bank

David Ashiagbor heads the Making Finance Work for Africa (MFW4A) Partnership Secretariat. MFW4A is a multi-donor funded initiative which supports financial sector development in Africa through research, knowledge management and advocacy. MFW4A is hosted by the African Development Bank, and funded by the European Investment Bank, Agence Française de Développement and the Dutch and German governments. MFW4A’s priority areas include Financial Inclusion (Digital Finance, Agricultural Finance, SME Finance), Long Term Finance and Financial Stability and Governance. David previously managed the Commonwealth’s Private Investment Initiative (CPII), which raised US$800 million for investment in frontier markets in Africa, Asia, the Caribbean and the Pacific. David has also worked for the International Finance Corporation (IFC) and the Agence Française de Développement. He is a graduate of the London School of Economics and The Management School, Imperial College, London.

Natascha Beinker
German Ministry for Economic Cooperation and Development (BMZ) and G20 Global Partnership for Financial Inclusion Co-Chair

Natascha Beinker serves as Deputy Head of the Division Cooperation with the Private Sector / Sustainable Economic Policy at the German Federal Ministry for Economic Cooperation and Development (BMZ). During the German G20 Presidency, she is chaired the G20 Global Partnership for Financial Inclusion. She is currently German Co-Chair of the GPFI Subgroup on SME Finance. Natascha joined BMZ in 2002 and has since held several responsibilities, including serving as the Head of Development Cooperation at the German embassy in Kenya. Before joining the ministry, she worked for Deutsche Post/DHL and as a business journalist. Natascha studied Economics and Political Science in Germany and Canada.
Abdelkader Benbrahim

**Financial Sector Advisor, Making Finance Work for Africa Partnership, African Development Bank**

Abdelkader Benbrahim joined the Making Finance Work for Africa Partnership (MFW4A) as a Senior Communications Specialist and is currently the Associate Financial Sector Advisor leading MFW4A’s digital financial inclusion & remittances work streams. Abdelkader’s work currently focuses on influencing mind-sets of policy makers to address the realities of disruptive technologies in financial systems. His role involves facilitating public, private stakeholders and development partners to conduct highly valuable learning products, form a consensus on what practices or tools are needed, and disseminating learnings to important industry and government players through technical assistance, outreach initiatives, knowledge sharing, research and advocacy. Prior to joining MFW4A, Abdelkader worked for Global Affairs Canada supporting its Information and Communication Technology (ICT) department. He has also served for both the President’s and Minister’s Office for more than three years. Abdelkader is a graduate of the London School of Economics and Political Science (LSE) Management Studies, where he studied information systems and digital innovation.

Margarete Biallas

**Global Practice Lead and Industry Specialist, Digital Financial Services, International Finance Corporation**

Margarete Biallas leads IFC’s Digital Financial Services practice with an active portfolio of 100+ advisory services clients. Previously, Ms. Biallas was responsible for IFC’s financial markets advisory work in Vietnam, Cambodia, Lao PDR and Thailand, where she supported some of the earliest mobile financial services initiatives such as ANZ’s subsidiary WING. Before joining IFC, Ms. Biallas held different positions with KfW including as Senior Risk Manager, Credit Officer, Lead Investment Officer for global microfinance funds as well as investment officer roles in KfW’s Eastern Europe and Sub-Saharan Africa departments, leading investments in financial institutions. Ms. Biallas started her career with a consulting firm, focusing on privatization and SME development. She holds a Master’s Degree in Economics from Hochschule fuer Wirtschaft und Politik in Hamburg, Germany, and a BSocSc from University of Cape Town, South Africa. Ms. Biallas has set up two successful ventures providing education to young children in Germany.

Lory Camba Opem

**Global Lead for Responsible Finance, Microfinance & Digital Financial Services, International Finance Corporation**

Lory is Global Lead for Responsible Finance at IFC’s Microfinance and Digital Financial Services, Financial Institutions Group. She launched the Responsible Finance Forum online platform, to foster private and public sector collaboration to scale financial inclusion and responsible digital finance. Lory has over 20 years of private and financial sector expertise, covering operations, strategy, portfolio management and results measurement. She has worked on several advisory and investment projects including microfinance green-fields in Afghanistan, Tajikistan and the Africa region; SME banking projects in China and Africa; and due diligence assessments in Asia, Africa and Latin America. Prior to joining IFC, she was at PwC management consulting’s International Privatization Group for East Asia and Pacific. At the Economic Policy Institute, she conducted research and data analytics to develop U.S. policies in poverty, education, labor, trade and employment issues. She holds dual Bachelor’s degrees in Economics and Political Science (International Affairs, with Honors), and a Master’s degree in International Development and Finance.
Gerhard Coetzee
Lead Financial Sector Specialist, Consultative Group to Assist the Poor

Gerhard Coetzee leads the customer value team at CGAP, responsible for work on customer segments and insights, protection and value, and is also responsible for the Gateway Academy, an e-learning platform. He is an Extraordinary Professor at the University of Stellenbosch Business School. Previously Gerhard was Head of Inclusive Banking at Absa Bank (South Africa) responsible for its branchless banking offering, founder and Director of the Centre for Inclusive Banking in Africa, Professor in Agricultural Economics at the University of Pretoria, technical lead and CEO of a consulting firm (owned by DAI) and had several senior roles at the Development Bank of Southern Africa. His specialization areas are development finance, financial inclusion, agricultural finance, and rural development. Gerhard holds a Ph.D. in Agricultural Economics from the University of Pretoria, South Africa.

François Coupienne
Digital Manager, United Nations Capital Development Fund

Francois joined UNCDF in 2013. He expanded the Digital Finance program and oversaw the technical team in 12 countries (Benin, China, Lao, Liberia, Malawi, Malaysia, Myanmar, Nepal, Senegal, Sierra Leone, Uganda and Zambia). Since 2018, François leads the UNCDF digital program globally. The goal of this program is to empower millions of vulnerable people (farmers, youth, women, refugees, migrants, MSMEs) to lead productive and healthy lives by using the power of digital in various aspects of their life (finance, agriculture, education, health, water & sanitation, energy, transport). François brings a wealth of experience in digital finance and innovation. His career started as a consultant at Accenture. In 2004, he focused on innovation and joined the incubator of BNP Paribas Fortis as venture portfolio manager and grew a portfolio of ideas and start-up companies in the Internet and Mobile businesses. From 2008 to 2012, he joined a Fintech company to expand its business in Africa and worked as consultant on various digital finance projects worldwide including those led by banks, MNOs and third-parties. François is passionate about inclusive digital economy, innovation and leveraging the private sector for sustainable development impact. He enjoys traveling and photography; in 2004, he wrote a book “AfricAsia: Impressions d’Afrique et d’Asie”.

Bernard J. Dadi
Director of National Payment Systems, Bank of Tanzania

Bernard Dadi is the Director National Payment Systems in Tanzania. As the Director he is in charge of all Payment Systems developments in the Bank, oversees operations of Payment Systems in Tanzania and facilitates development of other digital finance systems in the country. Previously, Bernard Dadi was the manager of systems developments in the Bank and has a vast knowledge of systems analysis and programming. Bernard Dadi is also a member of SADC Payment Oversight Committee and the country leader in EAC Payment System Committee of the Monetary Affairs Committee of EAC. Bernard Dadi was also a key member of the team which developed the National Financial Inclusion Framework II which put a clear roadmap of where Tanzania wants to drive its Digital Financial Inclusion Services.
Alexander Fankuchen
Director of Policy and Outreach, Tala

Alex leads Tala’s Policy and Outreach efforts, which involve working with governments, industry organizations and NGOs across Tala’s markets to create an enabling environment for digital financial services. Previously, he led Tala’s launch and growth in the Philippines. Before joining Tala, Alex was as a consultant at Dalberg Global Development Advisors and served as a volunteer in the Peace Corps in Cabo Verde. He earned his BA from Duke University, MIA from Columbia University and MPGPP from Fundação Getúlio Vargas in São Paulo.

Saad Farooq
Global Advocacy & Regulations Specialist, Mobile Money, GSMA

Saad Farooq is the Advocacy and Regulatory Specialist for the Mobile Money programme at the GSMA and is based in London. With a global focus, Saad works towards advocating the enabling of regulatory policies to promote the role of mobile money as a tool for improving the social and economic lives of the poor. Saad is currently leading the work on the GSMA Mobile Money Certification, which aims to enable operators to provide safer, more transparent and more resilient financial services to customers globally. Saad has also led the discussions with regulatory and commercial stakeholders signifying the role and achievements of mobile money as a strategic enabler for reducing the costs of international remittances in line with the United Nation’s Sustainable Development Goals. Prior to joining the GSMA, Saad was working for a mobile money issuer and was responsible for the development of new and innovative payments services and ensuring regulatory compliance in EU and MENA regions. Saad holds an MBA with a focus on strategy and international business.

Laura Foose
Executive Director, Social Performance Task Force

Laura Foose has been the Director of the Social Performance Task Force since 2005, focused on client-centric business practices and client protection issues in financial inclusion. She has over twenty years of experience in policy design and advocacy promoting responsible and inclusive finance. As a partner of Alternative Credit Technologies for ten years, she designed microfinance projects, conducted evaluations of financial service providers (FSPs), and was a working group facilitator for the SEEP Network in the areas of poverty assessment/outreach. As Secretariat of the Microenterprise Coalition at FINCA for five years, Ms. Foose represented microenterprise practitioner and advocacy organizations to donor agencies, the U.S. Administration, and members of the U.S. Congress. Ms. Foose is a professor of financial inclusion at Georgetown University; a co-founder of Woman Advancing Microfinance; and is currently on the Taxonomy Committee of “The Impact Reporting and Investment Standards (IRIS) project” of The Global Impact and Investing Network. Ms. Foose holds an M.S. in Foreign Service from Georgetown University, with specializations in international economics and business, and a B.A. from Brown University, where she graduated with a double major in economics and international relations.
Judith Frickenstein  
Financial Sector Advisor, GIZ / BMZ

Judith is an advisor at GIZ’s Financial Systems Development Sector Programme, where she is in charge of Responsible and Digital Finance with a strong focus on the support of the G20/Global Partnership for Financial Inclusion (GPFI) on behalf of BMZ. Prior to her current position she coordinated the German contribution on agricultural finance within the Pan-African Partnership Making Finance Work for Africa (MFW4A). Judith led the economic empowerment component of GIZ’s gender sector programme, where she advised BMZ as the champion of the World Bank Group’s Gender Action Plan (2007-2010) and consulted economic development programmes in Albania, Egypt, Jordan, Montenegro and Uganda. Before joining GTZ (now GIZ) in 2007, Judith worked for the Retail Development Group in Cologne, Germany, and for the DEVK insurances. She holds a diploma in economics from the University of Cologne and completed a vocational traineeship at the DEVK Insurance Group.

Martin Holtmann  
Manager, Digital Finance and Microfinance, International Finance Corporation

Martin Holtmann is Manager of the Digital Finance and Microfinance teams in IFC’s Financial Institutions Group. Martin started in commercial banking with Deutsche Bank in Buenos Aires and then spent twelve years with IPC, a consulting firm specializing in MSME and bank management services, and the sponsor of the ProCredit Group. As Managing Director, Martin oversaw IPC’s operations in Eastern Europe and was also the Manager of EBRD’s Russia Small Business Fund. Prior to joining IFC, Martin was Lead Financial Specialist at CGAP, where he also managed the CGAP Technology Program. Martin has been on the faculty of the Boulder Microfinance Training Program since 1996. He is a graduate of the L.B. Pearson United World College of the Pacific in Victoria, B.C., Canada, and holds Master’s degrees from Trier University (Economics) and Harvard University (Public Administration).

Lianne Houben  
Deputy Head of Mission, Kingdom of the Netherlands and on behalf of Ministry of Foreign Affairs

Lianne Houben is Deputy Head of Mission Embassy of the Kingdom of the Netherlands to Tanzania, Madagascar, Comoros and Mauritius. Prior to her current position, she was also Deputy Head of Mission Embassy of the Kingdom of the Netherlands to Sri Lanka and the Maldives (2013-2016); First Secretary Economic Section Embassy of the Kingdom of the Netherlands to Ethiopia and Djibouti (2011-2013). She served as a Senior Policy Officer for the Financial Management Policy Division Ministry of Foreign Affairs at The Hague (2007-2011). She was also Senior Project Officer for PSOM, an investment program for Dutch companies in South Africa, Tanzania and Zambia Ministry of Economic Affairs at The Hague (2002-2007). Prior to her various roles at the Government of the Netherlands, she was Management Consultant in Russia and Pakistan (1994-2002). Lianne holds a Master’s Degree in Cultural Anthropology University of Utrecht, the Netherlands.
Jarri Jung
Regional Manager Africa & Middle East, Triple Jump

After starting his professional career in different capacities in Triple Jump’s head office in Amsterdam, Jarri Jung spent the last five years working in Triple Jump regional investment teams in Peru, Mexico and Kenya respectively. Since 2017, Jarri is overlooking Triple Jump’s debt investments on the African continent in the role of Regional Manager Africa & Middle East. As an impact-focused investment manager, Triple Jump aims to provide meaningful and responsible investment opportunities in developing countries. Triple Jump’s current investment portfolio in Africa consists of both funds and FIs focusing on MSME finance, leasing, and housing, while actively looking into expansion in the field of sustainable energy and digital finance.

Gertrude Kadumbo
Project Manager, National Switch Ltd, Malawi

Gertrude Kadumbo is the project manager at National Switch Limited in Malawi. National Switch Limited is an organization that is managing the operations of a national switch in Malawi.

As project manager, Gertrude Kadumbo, a cohort of Digital Frontiers Institute (DFI), was responsible for the implementation of the national switch. The national switch is a digital ecosystem of digital payment systems in Malawi. In scope of the project is interoperability of card based and wallet based digital payments. This has been achieved through integration of commercial banks to the ecosystem. Efforts are currently underway to integrate Mobile Money Operators (MMOs), Micro Finance Institutions (MFIs) and Savings & Credit Cooperatives (SACCOs) to the national switch.

The national switch is designed to address financial inclusion through interoperability of digital financial systems by making digital financial services accessible, convenient, reliable and affordable. Gertrude Kadumbo works closely with the Reserve Bank of Malawi (central bank), Ministry of Finance, commercial banks, Mobile Money Operators, Micro Finance Institutions (MFIs) and other key stakeholders including such development partners as African Development Bank Group, World Bank, UNCDF, etc. in putting in place the digital payments infrastructure and other governance frameworks to address access of financial services by the poor in Malawi.

Gertrude Kadumbo has held the project management position at National Switch since January 2014. In that time all such digital channels as ATMs and POS terminals have been integrated to the national switch ecosystem. A project to integrate Mobile Money Operators is currently underway; and requirements gathering is in progress for the integration of MFIs and the SACCOs to the national switch ecosystem. Scoping for cross border and International remittances has just commenced with the objective of widening the ecosystem by introducing new use cases that have potential to positively impact the poor in as far as access to digital financial services is concerned.

Previously, Gertrude Kadumbo was Regional IT Head responsible for the SADC region at Ecobank covering such countries as Angola, DRC, Malawi, Mozambique, South Africa, Zambia and Zimbabwe. She has also held such positions as Regional IT Head for the Eastern and Southern Region, still at Ecobank and covering Angola, Burundi, DRC, Kenya, Malawi, Mozambique, Rwanda, South Africa, Tanzania, Uganda, Zambia and Zimbabwe.

Gertrude Kadumbo has managed other digital finance projects within and outside Malawi. She has immense experience in digital finance services, bank operations and implementation and management of digital financial solutions. She is passionate about financial inclusion for the economic and social development of the poor.
Kevin Kamemba

Private Equity Manager Africa, Incofin Investment Management

Kevin Kamemba is currently heading up the Private Equity function for Incofin IM in Africa. Incofin IM is a fund manager with $1 billion in AUMs. Previously worked at Ascent Capital & Centum Investment. Background in Private Equity and Investments in developing markets. Covered transactions across the investment value chain - entry, portfolio management and exit transactions.

Dan Kasirye

Country Resident Representative for Tanzania, International Finance Corporation

Mr. Dan Kasirye joined the World Bank Group in 1998, as IFC Projects officer promoting investments under the Africa Enterprise Fund project. In 2003 he moved to Nairobi as Country Investment Officer promoting IFC investments in Uganda, Kenya, Rwanda and Burundi. He played a significant role in structuring and execution of IFC investments in power, telecommunications, manufacturing, tourism and financial markets in the region. His most recent assignment is Principal Investments Officer and Country Lead in the IFC Sub-Saharan Africa Department.

Tiemoko Keita

Senior Manager, Mobile Telephone Networks (MTN) Group

Mr. Keita is responsible for the implementation of mobile financial services for 13 MTN affiliates—from GSM Association (GSMA) self-assessment through Certification. He also managed the overall MTN mobile financial services GSMA Certification for Cote d’Ivoire—the first Certification granted worldwide since the official launch of the GSMA Certification Scheme in April 2018. He is an active member of the GSMA’s Mobile Money Provider (MMP) Certification Working Group, and is responsible for all negotiations between MTN, vendors & assessors. Mr. Keita also provides AML gap analysis across the entire mobile money footprint and manages its implementation with Deloitte. Mr. Keita designed MTN’s AML Compliance Program for mobile financial services, and currently leads its implementation, which consists of in-country assignments and remote follow-ups across 13 MTN Mobile Money affiliates.

Imtiaz Khan

Executive Director, Cassia Capital Partners

Imtiaz has over 25 years’ investment and advisory experience in emerging and developed markets in Africa, Asia, Europe and the USA. He is currently a director of Cassia Capital Partners, a private equity investment company, and a nonexecutive director of Standard Chartered Bank in Kenya. He also teaches on the Stanford SEED program run by Stanford University. Imtiaz previously worked with the IFC and PwC, and served for 9 years on the board of Centum Investment listed in Kenya and Uganda. He holds an MBA (Distinction) from London Business School and has attended executive training at Harvard Business School.
Dr. Bernard Kibesse
Deputy Governor, Bank of Tanzania

Dr. Kibesse is a Deputy Governor Bank of Tanzania responsible for Financial Sector Stability and Financial Sector Deepening, since May 2017. Dr. Kibesse’s responsibility in this position covers Bank of Tanzania’s Operations and Functions on areas of Financial Sector Stability and Deepening, Financial Sector Reforms, Banking Regulations and Supervision, Development and Oversight of the National Payment Systems and the Central Bank’s Finance Operations. Prior to his appointment, Dr. Kibesse served as Head of Economics Department, Bank of Tanzania Mbeya Branch overseeing the economic activities of Southern Highlands Zone (SHZ). He served in this position since 2013. He is currently serving as a member of the Board of Directors of the Bank of Tanzania and in a number of the Bank’s Board Committees.

Dr. Kibesse who joined the Bank of Tanzania in early 1990’s has an MA in economics (2008) and PhD (Economics) 2012 degrees both from Claremont Graduate University, Southern California, USA. He holds an MSc (Finance) from the University of Strathclyde, Glasgow, UK (2001) and Advanced Diploma in Accounting from the Institute of Finance Management (IFM) 1997, Tanzania. Dr. Kibesse is also a Certified Public Accountant (CPA (T) of the National Board of Accountants and Auditors (NBAA), Tanzania (1999), Certified Professional Banker (2002) and a Certified Balance Score card professional (2013) - George Washington University - USA.

Grace Kyokunda
Chief Investment Officer, African Development Bank

Chief Investment Officer with the African Development Bank Regional delivery center in Nairobi, Kenya. She is part of a team of experts developing and implementing development programs in Africa to support regional integration, financial inclusion and e-governance. In her current role, she contributes to programs that support countries through the provision of concessional loans, grants and technical assistance to enable them build institutional capacity in order to promote conducive environment for competitive SMEs and trade. We dialogue with governments to (a) design sound and inclusive financial systems with the aim of increasing access to financial services in their respective countries; and (b) provide private sector credit to key development sectors of the economy.

Jeremy Leach
Executive Director and CEO, Inclusivity Solutions

Jeremy is recognised as a global expert in mobile financial services with a particular expertise in digital insurance. He has been involved in advising, researching and implementing initiatives across the world and is now founder and CEO of Inclusivity Solutions, an inclusive Insurtech focused on designing, building and operating digital insurance businesses.

An an experienced executive in both the private and public sector, Jeremy has been a Director at BFA, a global consultancy focused on innovation in responsible financial services, where he advised and supported a number of global insurers and mobile operators. As Divisional Director and Head of Microinsurance at the Hollard Insurance Group he drove a range of insurance innovations internationally, from product development to distribution to consumer engagement. Leading Hollard’s work on m-insurance he established a partnership and pilot with MTN Group and advised on initiatives in Pakistan, China and other countries. Prior
to Hollard, Jeremy was Executive Director at FinMark Trust where his leadership on insurance and mobile money had global impact. Jeremy is a Chartered Certified Accountant (UK) and holds an MSc in International Development (Bath, UK). He is a founding member and adviser to Cenfri, and has served on the South African Minister of Finance’s Short Term Insurance Advisory Committee amongst other roles. He speaks regularly at international conferences on microinsurance, digital insurance, mobile money and innovation in financial services.

**Joseck Mudiri**

**Senior Operations Officer, Digital Financial Services Practice Group in Africa, International Finance Corporation**

Joseck co-leads the Digital Financial Services Practice Group in Africa. Expert in digital financial services, mobile banking, and electronic commerce with emphasis on strategy, digital banking transformation, customer uptake, agent network design, and product innovation. He has 20-plus years of experience at senior and executive levels in banking, finance, and telecommunications including M-PESA, IFC, Naspers, Diamond Trust Bank, Postbank, and the Nairobi Stock Exchange.

**Zeituna Mustafa**

**Assistant Manager, Banking & Financial Services, MicroSave**

Zeituna Mustafa works with MicroSave’s banking and digital financial services team on applying behavioral research to consumer protection in digital credit and financial inclusion. She has led digital credit researches in Kenya which has informed insights to policy makers and providers on responsible digital credit.

The digital credit research brought out salient issues in consumer protection, data protection and data privacy and recommendations therein. Zeituna is also involved in technical advisory and implementation support to financial service providers focused on strategic and operational aspect of digital finance and providing subject-matter facilitation for practitioners in strategic operations for digital financial services.

**Riadh Naouar**

**Manager, Financial Institutions Group Advisory Services, Africa Region, International Finance Corporation**

Riadh coordinates IFC Advisory Services with Investments to promote financial inclusion for underserved segments of the market in Africa. IFC Advisory Services helps increase clients’ capacity to successfully employ new technology and innovative business models to reach beyond traditional brick and mortar expansion. Key Advisory Services offered include Small and Medium Enterprise Banking and Digital Financial Services where IFC is a leading influencer in Africa region.

Previously, Mr. Naouar managed the IFC Africa Leasing Facility Program, advising leasing companies, banks, non-bank bank financial institutions and governments through technical assistance and cooperation programmes in Africa, Latin America and the Caribbean, the Middle East, and North Africa and Asia.

He has more than 20 years of experience in advisory services for financial sector development. He has also held strategy and risk responsibilities in the manufacturing sector. He has supported several IFC investment projects in the financial, manufacturing, agribusiness and services sectors.
Luc Noubissi
Senior Insurance Specialist, Inter African Conference for Insurance Markets (CIMA)

Since 2012, Luc Noubissi is a Senior Insurance Specialist for CIMA, the regional supervisor for insurance in Central and West Africa. He is an influential member of the committee in charge of microinsurance development in the Region. Through a FIRST Initiative project, in partnership with the World Bank, he worked to improve insurance supervision standards compliance and, through this effort, contributed to the broader objectives of increased insurance penetration in CIMA region. He led the work of an IAIS working group which recently released an application paper on the use of new technologies in inclusive insurance. He is the current acting chair of the IAIS Financial Inclusion Working Group. Luc holds a BSc in Computer Science, and an MBA from Hult International Business School. He has more than 18 years of experience as Finance professional, with senior positions in Banking and Insurance.

Michael Nyaga
General Manager, Digital Lending, Equity Bank

Michael Nyaga is the General Manager in charge of Digitization Initiatives at Equity Bank Ltd. He is a member of the Kenyan Credit Information Sharing Technical Working Group (TWG) as constituted by the Central Bank of Kenya for entrenching Credit Scores in the Lending Process of the Financial Institutions in Kenya. Michael holds an MBA in International Business from the University of Nairobi, a BA in Economics (Major) from Catholic University of Eastern Africa and a Certification in Credit Management from the Kenya Accounts and Secretaries Board. He has also completed an Executive Education course on Financial Inclusion at the Harvard Kennedy School.

Elias Omondi
Actuarial, Insurance Regulatory Authority

Elias Omondi is an Associate Actuary at Insurance Regulatory Authority whose role is to advise, design and implement risk based regulatory frameworks. Elias has also worked as a consultant in various international technical assistance projects, assisting insurance and pension supervisors to establish and automate regimes of risk-based supervision. He leads Inclusive Insurance Innovation Lab in Kenya that inspires and promotes inclusive innovative insurance solutions to vulnerable communities. Elias is a regular speaker at national and international conferences on Digital Financial Inclusion. Elias has worked for the World Bank Group, Vizor Software Limited and Extremis Global Risk Consulting. Elias holds a bachelor’s degree in Actuarial Science and IT and Master of Science (MSc) in Actuarial Management from Cass Business School, United Kingdom.
Peace Osangir

COO, Kopo Kopo Inc.

Peace Osangir is the Chief Operating Officer, Kopo Kopo Inc. Prior to joining Kopo Kopo Inc, Ms Osangir worked as a Financial Risk Manager at Commercial Bank of Africa, where she spearheaded the development of the M-Shwari and the M-Pawa credit risk decisioning algorithms to enable the advancement of financial services to the unbanked persons in Kenya and Tanzania. In addition, she provided guidance on effective investment and business risk management strategies. At American Express Company, Ms Osangir was primarily focused on the development of the American Express long-range strategic plans and Transfer Pricing strategies.

Andrea Ottina

COO, AccessBank Tanzania

Mr. Andrea Ottina is currently the Chief Operations Officer of AccessBank Tanzania and is responsible for the overall areas of banking operations, information technology, marketing, administration, and alternative delivery channels. Mr. Ottina has more than 8 years of experience across commercial banks, consulting companies and international organizations. He holds a Master of Arts by Research in Social and Political Sciences from the University of Sydney, Australia, as well as a Bachelor of Sciences in Business Administration and Management from Bocconi University, Italy. He is passionate about digital finance, payments and empowering communities through technology, while at the same time protecting consumer rights and their data in the digital age.

Rashmi Pillai

Director of Programs, FSD Uganda

Rashmi Pillai is the Director of Programs at Financial Sector Deepening Uganda. She is a Financial Services Specialist with over 13 years of experience driving private sector-led development across East Africa and South Asia. Before joining FSD Uganda, Rashmi was the Digital Financial Services Specialist with CGAP at the World Bank and the Better Than Cash Alliance at UNCDF responsible for country level programs and initiatives. She has been part of CGAP’s global learning streams on merchant payments, digital credit needs of micro, small and medium enterprises, and shared agent banking. Under BTCA she supported the Rwandan Ministry of Finance on their National Payments Strategy and ongoing informal sector pension initiative with technical assistance. Prior to digital financial services, Rashmi was the co-founder of the Sankalp Forum”, one of the largest deal flow pipeline platforms for social enterprises and took it to scale. The platform today has expanded across South, and East Asia and East Africa. Rashmi holds a Master’s degree in Public Policy from Harvard Kennedy School.
Anup Singh
Domain Lead and Manager - Anglophone Africa, Banking and Financial Services, MicroSave

Anup Singh leads MicroSave’s Banking and Financial Services domain in Africa. With twelve years of experience, his expertise includes strategic and operational advisory to financial institutions. He has advised over 100 institutions including commercial banks and non-banking institutions in Africa and Asia. His key projects include: Developed Digital Transformation of Financial Institutions course for IFC (2017); Taught enterprise finance course (2018) and digital financial products’ design course (2017) at Boulder; Digital transformation of HFC and Equity Bank in Kenya (2011-17); Transformation to digital financial institution for microfinance and retail finance institutions in Uganda, Nepal, Kenya, India, Philippines, Rwanda, and Indonesia (2011-16).

Alex Taylor
Marketing and Community Outreach Manager, Smart Campaign, Center for Financial Inclusion at Accion

Alex Taylor is the Community Outreach Manager for the Smart Campaign where she plays a key role in increasing the awareness and impact of the Smart Campaign in the financial services industry. Alex works closely with the Fintech Protects Community of Practice and other industry players to advance the Campaign’s client protection standards to encompass digital credit. Prior to joining the Smart Campaign team, Alex was a consultant at Protagonist Technology where she advised clients from government agencies, foundations, and the private sector on digital engagement strategies informed by big data analysis. She also previously worked as a reporter and editor for The Daily Star newspaper in Beirut, Lebanon from 2010 to 2013, covering Middle East politics and Lebanese civil society and culture. She has led projects examining the barriers to entrepreneurship in the Middle East for the Wamda Research Lab, and analyzed Rwanda’s regulatory environment for financial inclusion for the Economist Intelligence Unit. Alex holds a Master of Arts in Law and Diplomacy from The Fletcher School at Tufts University.

Stefanie Zinsmeyer
Advisor, Access to Insurance Initiative

Stefanie is leading A2ii’s work on digital financial inclusion including research on and developing material for insurance supervisors on how to regulate for innovation including mobile insurance and other digital technologies (InsurTech). Stefanie is also responsible for A2ii’s engagement with its main donors amongst other things. Stefanie has more than 10 years of experience in international development cooperation. She has worked for GIZ in the areas of private sector and financial systems development and was seconded to Germany’s Development Ministry BMZ as an advisor to the Africa Personal Representative of the German Chancellor where she supported negotiations with African, G8 and G20 partners. She also worked in the private sector for a start-up in the IT sector. Stefanie is a member of the IAIS Working Group on digital financial inclusion and holds a Master’s degree in Business economics.