Hans Rosling is professor of International Health at Karolinska Institutet, the medical university in Stockholm, Sweden. When working as a young doctor in Mozambique he discovered a previously unrecognized paralytic disease that his research team named Konzo. His 20 years of research on global health concerned the character of the links between economy and health in Africa, Asia and Latin America. He has been adviser to WHO and UNICEF, co-founded Médecines sans Frontiers in Sweden and started new courses and published a textbook on Global Health. He is a member of the International Group of the Swedish Academy of Science and of the Global Agenda Network of the World Economic Forum in Switzerland. He co-founded Gapminder Foundation (www.gapminder.org) with son and daughter-in-law. Gapminder promotes a fact based world view by converting the international statistics into moving, interactive, understandable and enjoyable graphics. This was first done by developing the Trendalyzer software that Google acquired in 2007. Using animations of global trends, Hans Rosling lectures about past and contemporary economic, social and environmental changes in the world and he produces thematic videos using the same technique. His award-winning lectures on global trends have been labeled “humorous, yet deadly serious” and many in the audience realize their own world view is lagging many decades.

Dr. Jaime Aristotle B. Alip is the Founder and Managing Director of the Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), the 2008 Ramon Magsaysay Awardee for Public Service. He was recently awarded the Order of Friendship Award by the President of Socialist Republic of Vietnam for his more than 2 decades of work in Vietnam in the field of microfinance and poverty eradication. He is currently serving as an Adjunct Professor of CPAF, University of the Philippines. Dr. Alip is an alumnus of the Harvard Business School having completed the 3-year Owner/President Management (OPM) Program in 2007 and was given the Excellence Award on Strategy. He obtained his doctorate degree in Organizational Development from the Southeast Asia Interdisciplinary Development Institute (SAIDI), Manila, Philippines in 2002. He received his Bachelor’s and Master’s degrees in Agricultural Economics/Marketing from the University of the Philippines at Los Baños in 1978 and 1983, respectively. Dr. Alip has also served in various key positions in the Philippine Government: Undersecretary of the Department of Social Welfare and Development (2002-2003); Assistant Secretary of the Department of Agrarian Reform (1996-1998); and Deputy Executive Director of the Agricultural Credit Policy Council (1988-1992).

April Allderdice is the co-founder and CEO of MicroEnergy Credits. In her role as CEO, April has grown the company from a business plan to impacting over half a million people with clean energy services. She was previously an associate at McKinsey and Company, as well as a project manager at Dalberg GDA. She started her career at the National Renewable Energy Laboratory working on the Renewables for Village Power program. As a Fulbright scholar and Echoing Green fellow, April helped to start up Grameen Shakti, the renewable energy business of Grameen Bank in Bangladesh. She holds a Masters in Business Administration from Columbia University and a Bachelors Degree in Physics from Wesleyan University. She is the co-author with John Rogers of “Renewable Energy for Microfinance”.
Atif Bajwa is the President and CEO of Bank Alfalah Limited (Part of Abu Dhabi Group). He has over 29 years of international management experience and has worked in Europe, US, Far East, Middle East and Pakistan. Having started his career at Citibank Karachi as a Corporate Banker in 1982, he handled different assignments with Citibank in Pakistan, New York and Bahrain. He joined ABN AMRO Bank and was appointed Country Manager of Pakistan in 1995. In 1998, Mr. Bajwa moved to Singapore as Consumer Banking Head for Asia Pacific and subsequently was assigned as an EVP at ABN AMRO Bank’s Head Office in Amsterdam. In mid 2001, he returned to Citibank as the Regional Head for Central and Eastern Europe. In 2005, he moved to Dubai with Mashreq Bank to run the Retail Banking Group. He returned to Pakistan in 2007 as President and CEO of MCB Bank Limited and stayed in that position until June 2010.

Georgina Baker is the Director of Trade and Supply Chain for IFC. She is responsible for IFC's suite of trade and supply chain finance products, starting with the Global Trade Finance Program which is the IFC flagship trade program. Under her leadership IFC’s short term finance product offerings have expanded to include the Global Trade Liquidity Program which has won many awards for its crisis response, the Global Trade Supplier Finance Program, the Global Warehouse Finance Program, the Critical Commodity Finance Program as well as structured trade transactions. In addition, Georgina is jointly responsible with Pierre Guislain for IFC's engagement in Fragile and Conflict Affected States. Georgina has been with the IFC for over 21 years during which time she has worked on IFC’s investments in many areas including manufacturing investments in Eastern Europe and financial sector investments in South Asia, Europe, Central Asia, Middle East and North Africa. Before joining IFC, Georgina received an MBA from the London Business School and previously worked in the UK and in Indonesia as a mechanical engineer.

Nanette Biason is the Assistant Vice President and Head of the Specialized Lending Team for Bank of the Philippine Islands (BPI). She is also the Senior Program Manager of Sustainable Energy Finance. She has more than 20 years experience in program management and development of business financing models for SMEs. She works closely with external government agencies and multilateral development institutions for loan and guarantee programs for SMEs and market sectors as agriculture, energy and water. In 2008, Ms. Biason was tasked to be part of the ad hoc team to handle BPI's cooperation agreement with IFC on Sustainable Energy Finance (SEF). The team expanded and was formed into a unit which she also heads. She leads SEF initiatives on product innovation, market education and awareness, internal capacity development, among others. She manages the activities of the G20 grant awarded to BPI. Ms. Biason attended many international and local management and technical training programs of BPI, Harvard Business Publishing, USAID and UNDP. She graduated from St. Scholastica's College with a degree in Liberal Arts and Bachelor of Science in Marketing Management.

Liz Cullen is the Director of Women's Business Development for WEConnect International. She oversees outreach to women business owners in WEConnect markets and the training and education to enhance their access to supply chains. WEConnect International certifies, in collaboration with its supporting organizations, businesses that are at least 51% owned, managed and controlled by one or more women then links them with major corporations and one another. Prior to joining WEConnect International, Liz worked for nine years at the Women Presidents' Educational Organization, most recently as the Executive Director of the Washington DC region, where she directed the certification operations for women business owners according to the standards set forth by the Women's Business Enterprise National Council (WBENC). Liz's educational background is in gender issues and economic development. She received her bachelor's degree from Dartmouth College and her Master's in International Affairs from Columbia's School of International and Public Affairs.

Joachim C. Bartels founded Intrepid Explorers, Inc. in 2000. He is an information specialist with global business experience (operations, planning, M&A, divestitures, market & key account development). Mr. Bartels worked most of his career in business-to-business, direct marketing and business information services environments. He pioneered new information concepts, new business models and set up businesses in emerging markets with continually changing political and economic environments. Mr. Bartels held line and staff management positions at the Dun & Bradstreet Corporation in the US and Europe. As Senior Vice President, he managed D&B's business development program that spanned the globe with a particular emphasis on China, Eastern Europe, India and South East Asia. Mr. Bartels also debates on a regular basis with political and industry leaders around the world about the role of information in national economies and business decision processes, plus the need to create information infrastructures as a basis for economic growth. He is a regular participant in information and credit management forums working on issues concerned with the value of information in trade credit decisions.
William Trant Beloe manages IFC’s China Energy Efficiency Finance program (CHUEE). He moved from Delhi at the end of 2011, where he was the Sustainable Business Advisory Regional Business Line Leader for South Asia. Prior to that, Mr. Beloe was the Head of Advisory Services for IFC Philippines and the East Asia and Pacific regional product lead covering Sustainable Energy Finance and various other climate change initiatives. He joined IFC in Chengdu, where he spent four years working on SME development focusing on access to finance and SME management solutions. Mr. Beloe began his career in London as a derivatives trader before moving to China, where he worked for Standard Chartered Bank and Pricewaterhouse Consulting. He holds a Master’s degree in Business Administration from INSEAD, a Bachelor’s degree in Theology from Bristol University and speaks Mandarin Chinese.

Margarete Biallas leads IFC’s Retail Payments and Innovations in Access to Finance Advisory Services. Previously, she managed IFC’s Access to Finance program in the Mekong and was responsible for financial markets advisory services in Vietnam, Cambodia, and Lao PDR. Prior to joining IFC she worked 10 years for KfW. As Senior Risk Manager with KfW, Ms. Biallas led the development of a limit management system for the banks financial markets exposures, and as Credit Officer for Eastern Europe and Asia, reviewed all of KfW’s commercial investments in these two regions. Prior to this, she led KfW’s global microfinance funds investments and held various positions in the Eastern Europe and Sub-Saharan Africa departments, working on financial markets investments in these regions. Through the staff exchange program, Ms. Biallas worked with IFC’s SME department and financial markets group in Eastern Europe in 2001-2002. Prior to joining KfW, she worked in a German consulting firm for three years, 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 BA from University of Cape Town, South Africa.

Martin Reto Buehler is a Principle Insurance Officer in Global Financial Markets and has been in the insurance industry for over 32 years. Starting out as a loss adjustor, after earning his professional designation in Switzerland as a certified insurance specialist, he then moved on to become a broker with J&H. He joined Zurich Financial Services in 1987 where he stayed until joining IFC in 2006. In his career, Mr. Buehler was responsible for a variety of corporate underwriting and management functions, including Alternative Risk Transfer solutions. At IFC, he is the Principal Insurance Officer responsible for the Asian, European, (North) African/ French speaking market, looking after and supporting IFC’s investment projects related to the insurance sector. Specialty areas include Micro-, Agro-, Health insurance, facilities and structured transactions.

Lory Camba Open is Program Manager in IFC’s Access to Finance, Global Microfinance & Retail Group. She is leading Responsible Finance initiatives through 40+ projects across Access to Finance Advisory Services products. Prior to her current role, she was Global Lead of Portfolio Management, Monitoring & Evaluation for Access to Finance, where she helped to launch the Performance-Based Grant Initiative. She began at IFC’s Global Financial Markets group, and contributed to IFC’s Lessons of Experience in funds/private equity, capital markets technical assistance, and leasing in emerging markets. She has 18 years of financial markets sector experience globally, covering Afghanistan, Africa, Asia, India, Maldives, Tajikistan, and fragile and conflict-affected states. Prior to joining IFC she was at PricewaterhouseCoopers’ international finance & privatization group. At the Economic Policy Institute, she conducted research & statistical analyses in employment, education and international trade. She holds an M.A. in International Development from American University. She also holds a B.A. in Economics and B.A. in Political Science (Honors) from George Washington University.

Daryl Collins is co-author of Portfolios of the Poor and Director at Bankable Frontier Associates, a niche consulting practice in Boston. She was the principal investigator of the South African Financial Diaries, the results of which can be found on www.financialdiaries.com. She is now leading the research efforts at Bankable Frontiers, building on an expertise in the demand-side dynamics of development finance. She is currently overseeing Financial Diaries studies in Kenya, India, Mexico, South Africa and the U.S. Daryl began her career as an emerging market economist at a New York investment bank before moving to South Africa in the late 1990’s. She ultimately joined the finance faculty of the University of Cape Town, where she leveraged a successful career in portfolio management into research on the financial behavior of the poor. She has published extensively on financial market behavior in developing countries. Daryl holds bachelors and masters degrees in economics from the London School of Economics and a Ph.D. from New York University.
Brian Cox is President of MFX Solutions (MFX), a social venture providing hedging services and currency risk education to the microfinance and impact investment sectors. Prior to starting MFX in 2008, he worked for the international division of the U.S. Treasury Department where he oversaw policy analysis for the Europe/Eurasia region and ran a $70 million microfinance fund. From 2000 to 2002, he was the Financial Attaché at the U.S. Embassy in Moscow, responsible for financial relations with the Russian government and the local investment community. Prior to joining Treasury, he worked as an analyst at a venture capital firm in Silicon Valley. He has a B.A. in Russian and Eastern European History and an MBA, both from Stanford University.

Andrew Cross is the Head of the IFC’s CAF-LAC team responsible for the delivery of local currency products within Treasury. The product line includes local currency loans funded through bonds or swaps, partial and/or full credit guarantees. In addition, the team provides credit enhancement through structured products, risk sharing facilities and customized derivative based hedging solutions. Prior to this role, Mr. Cross was a Principal Financial Officer and a member of the funding team within Treasury. He was involved in the Corporation's market borrowing operations, raising US$10 billion annually. In addition, Andrew was involved in the IFC program of emerging market local currency issuance. He joined the IFC Treasury in January 2006. Before joining the Treasury, Mr. Cross was an investment banker at Merrill Lynch International, initially based in London. He worked as a Director in Debt Capital Markets with responsibilities spanning Sovereign, Corporate and Financial Intermediary clients in Europe, Middle East and African regions. From 2000 to 2002, Mr. Cross was based in Johannesburg at Merrill Lynch International with responsibilities for Southern Africa Debt Capital markets. He has an undergraduate degree from the University of Waikato, New Zealand and an MBA from the University of Cranfield, United Kingdom.

Hans Dellien is the Agrifinance Specialist at IFC, coordinating the advisory services for banks in the East Asia and Pacific region in the design and implementation of financial services to farmers and SME in rural areas. Before joining IFC, Mr. Dellien was the Director of Microfinance Products and Services at Women’s World Banking (WWB), responsible for technical services to micro finance institutions in Africa, Asia, the Middle East and Latin America. He also coordinated technical advice to commercial banks interested in expanding financial services into rural areas and microfinance. For the past 5 years, Mr. Dellien has worked with several banks in Mexico, China and India. In China, he led a team that supported HSBC with the introduction of agricultural loans in 5 provinces in Central China. Prior to joining WWB, he worked for the International Project Consultants (IPC-GmbH), a German consulting firm associated to PRO-CREDIT Holding. Mr. Dellien has a Master’s degree in Agricultural Economics and Rural Finance from the Ohio State University.

Luis Felipe Derteano is Chairman of Grupo ACP. Mr. Derteano has vast experience in the areas of social programs, education and financial services for micro and small business entrepreneurs. In 1998, he led the technical team responsible for organizing Grupo ACP’s Peruvian microfinance bank, Mibanco, and structuring its financial products, processes and services. Mibanco has become the leading microfinance institution in Peru, with more than half a million clients. After holding the position of member of the Board during Mibanco’s formative years, in 2000 Mr. Derteano was appointed Vice Chairman of the Board and serves as Chairman since 2007. He is also a member of the Board of other important microfinance institutions in Latin America: Bancosol in Bolivia, SAC Integral in El Salvador, Financiera El Comercio in Paraguay and several of the companies with a social mission that constitute the Grupo ACP. Mr. Derteano was chosen by América Economia, a Latin American magazine on economic affairs, to receive the 2010 Entrepreneurial Excellence Award for his role as one of the 19 figures changing the business field in Latin America. In 2008 he was invited to participate, on his own behalf and as a representative of Grupo ACP and Mibanco, as cofounder of the Global Alliance for Banking on Values and he serves on the Board of Child Finance.
Nasim Devji is Group CEO of Diamond Trust Bank Group & Managing Director of Diamond Trust Bank Kenya. She joined the DTB Group in 1996 following which she was appointed Group Chief Executive Officer of Diamond Trust Banks in East Africa in 2001. She is a Fellow of The Institute of Chartered Accountants of England and Wales, an Associate of the Institute of Taxation (United Kingdom) and a Fellow of the Kenya Institute of Bankers. Mrs. Devji is a director of DTB Tanzania, DTB Uganda, DTB Burundi, Jubilee Insurance Burundi and Diamond Trust Insurance Agency Limited. She is also a member of the Deposit Protection Fund Board, Kenya and a director of Development Credit Bank Limited, India. Mrs. Devji was recognized as the “Leading African Woman in Business of the Year” at the 2010 Africa Investor Investment and Business Leader Awards. In 2011, she also received the “CEO of the Year” award during the Capital Markets Awards and the “Chief Executive of the Year” in the banking awards organized by Think Business.

Pasquale Di Benedetta is currently a Corporate Governance Specialist of the Global Capital Market Development Group at the World Bank, and is responsible for the corporate governance work in Latin America. He has advised more than 20 countries across the globe on corporate governance reforms in both corporate and banking sectors. Mr. Di Benedetta has co-drafted the framework for the current World Bank methodology to review and evaluate corporate governance practices for banks, and conducted numerous corporate governance diagnostic assessments for listed companies and banking sectors, providing legal advice and action plans for reform. He is a lawyer by training. He studied International, European, and Comparative Law in Salzburg (Austria), Trento and Bari (Italy) graduating with honors. He holds a Master’s degree in International Relations and Finance from the Johns Hopkins University.

Marina Domareva is the Vice-President and Head of the corporate banking department of Transcapitaibank. Ms. Domareva has more than 15 years of professional experience in financial services and banking sector in Russia. She held various positions in operations, accounting and credit departments. At Transcapitaibank, she is responsible for the full line of services provided to private and corporate clients. Starting in 2012, Ms. Domareva has also been responsible at the bank for developing sustainable energy finance (SEF) product and financing energy efficiency projects. During this period, 11 projects totaling more than US$16 million have been financed. She is a graduate of the Moscow Institute of Municipal Economy and Construction, with a degree in Economics and Management. In 2004, she earned her law degree from the National Institute «Catherine the Great».

Tilman Ehrbeck is CEO of the Consultative Group to Assist the Poor (CGAP), a policy and research center dedicated to advancing access to finance for the world’s poor. Prior to CGAP, Tilman was a Partner with the global management consulting firm McKinsey & Company, where he held a series of leadership positions in the firm’s Banking and Healthcare Practices, working across Africa, Asia, Europe, and North America. Over the past 10 years, he has advised a number of governments, microfinance networks, foundations, and commercial players on a broad range of financial inclusion issues ranging from new services and products aimed at better meeting underlying end-user needs, to new business models significantly lowering operating costs, to enabling infrastructure and policy interventions. Tilman holds a Ph.D. in Economics from the European University Institute (EUI), the graduate school and research center sponsored by the European Union, and an undergraduate degree from the University of Hamburg. He started his professional career as a Staff Economist at the IMF.

Mark Flaming is a Development Finance Specialist with 22 years of international experience in developing financial institutions and markets. Over the past 7 years, Mr. Flaming has supported the deployment of mobile money solutions focusing on their financial viability as well as working with regulators on how to treat mobile money deployments on behalf of the Consultative Group to Assist the Poor (CGAP). Prior to that, he worked for the Inter American Development Bank (IDB) where he was responsible for identification and design of IDB financial sector development initiatives in support of microfinance, financial markets development, financial sector regulation and supervisory regimes. Working with the Mennonite Economic Development Association, Mr. Flaming designed and implemented a series of workshops in Bolivia, Canada and Tanzania to train public officials and private practitioners in the design and management of informal sector financial services programs. He also conducted feasibility research for the development of the Microenterprise Branch of the MEDA Consulting Group. As a manager of a microenterprise finance institution in Port-au-Prince, Mr. Flaming developed management, financial control, service delivery, and training systems as well as computer programs to control loan fund, accounting, and management information.
William Foote is founder and CEO of Root Capital. He began his career as a financial analyst in the Latin American Corporate Finance group at Lehman Brothers. Early in his career, he worked as a journalist in Mexico and Argentina where he discovered the challenges faced by cooperatives and small producers who lacked access to credit and markets. Mr. Foote founded Root Capital in 1999 (originally EcoLogic Finance). He was named a Skoll Fellow in 2005, an Ashoka Global Fellow in 2007, a Young Global Leader by the World Economic Forum in 2008, a member of the Young Presidents’ Organization in 2009, and one of Forbes’ “Impact 30” in 2011. He is on the executive committee of the Aspen Institute’s Aspen Network for Development Entrepreneurs and is a life member of the Council on Foreign Relations. He currently serves on the boards of E&Co, LASPAU: Academic and Professional Programs for the Americas, and the Open Learning Exchange.

Gilles Jacques Galludec is Global Head, Retail and Micro of IFC Access to Finance (A2F) Advisory Services. He leads IFC’s A2F work in Insurance, Housing Finance, Mobile Banking, Microfinance and Responsible Finance. He was previously a Country Manager for IFC in Sri Lanka and Maldives and led IFC Access to Finance work in South Asia. Prior to joining IFC in November 2004 in Bangladesh, he worked for the European Investment Bank in Luxembourg/Investment Division for Central Africa and the Great Lakes. Mr. Galludec has 26 years of global experience in the banking and microfinance sectors. He held several managerial positions in Africa, Europe and South Asia. He spent two years with CGAP in Washington DC, was the first Secretary General of PlaNet Finance and created GIRAFE, a worldwide used Rating Instrument in microfinance. Mr. Galludec holds a Master’s degree from Ecole de Management de Lyon, France.

Matthew Gamser is Head of the SME Finance Forum, managed by IFC. For the past 5 years, Mr. Gamser led IFC’s advisory work in increasing access to financial services in the East Asia-Pacific region. He has over 30 years of experience in private enterprise and financial sector development. He has worked with commercial banks and non-bank financial institutions in broadening and deepening services to households and enterprises previously lacking formal finance. He has worked with governments and policy-makers on improving the enabling environment and infrastructure for financial sector development, with a focus on financial inclusion and on the role of the financial sector in mitigating the effects of climate change. At IFC, he has helped develop a benchmarking system for SME banking services, and other tools and techniques for building capacity in financial institutions and financial sector regulators. His original training was in environmental science, leading to his doctoral dissertation on the management of renewable energy technology innovation. He holds A.B. and A.M. degrees from Harvard University, and M.Sc. and D.Phil degrees from Sussex University (UK).

Nataša Goronja coordinates IFC microfinance activities in Eastern Europe and Central Asia. She started working in microfinance in her native Bosnia and Herzegovina as a loan officer in 1997. Subsequently, she worked as Technical Assistance Coordinator for the World Bank in the country. From 2001 until 2008, she worked with CGAP in Washington, D.C. Ms. Goronja moved to Jakarta to manage a local consulting company specializing in microfinance, MICRA Indonesia, in 2009 and then joined IFC in February 2011. She works on microfinance and projects related to responsible finance, especially focusing on issues of client indebtedness and consumer protection. She completed her Master's Degree in European Studies at the Sarajevo University interdisciplinary program. She holds a BA in International Relations from the College of William and Mary in Virginia. She has also been on the teaching faculty of the Boulder Microfinance Training Program since 2001.

Kaan Gür is the Executive Vice President of Commercial and SME Banking of Akbank in Turkey. Prior to joining Akbank on January 14, 2011, he held various managerial positions at different private sector banks. A graduate of Gazi University, Department of Banking and Insurance, Mr. Gür is also a member of the Foreign Economic Relations Boad (DEİK) and the Turkish Industrialists and Businessmen Association (TÜSİAD).
Eugene Gurenko is currently Lead Financial Sector Specialist at the World Bank/IFC. During his career at the World Bank Group, which he joined in 1998, he designed and managed the World Bank program of technical assistance and lending to the Turkish Catastrophe Insurance Pool, currently one of the largest earthquake insurers in the world. Since then, Mr. Gurenko has been actively involved in developing catastrophe risk management solutions for World Bank client countries. On the IFC side, he advised on the creation of the joint IFC/Gerling Re global credit insurance facility, the development of IFC Alternative Risk Transfer solutions for emerging market reinsurers, and numerous IFC private equity investments in insurance and reinsurance companies in emerging markets. Prior to joining the Bank, Mr. Gurenko was an investment banker and a private consultant. Mr. Gurenko is a graduate of Moscow State University and holds a Ph.D. from Columbia University and an associate degree in reinsurance (ARe).

Alison Harwood is Manager of the Capital Markets Development and Corporate Governance Service Line, a joint World Bank/IFC team that advises emerging market countries on developing domestic securities markets and supports related IFC investments. Before joining The World Bank Group, Ms. Harwood was a Director of the Capital Markets Practice at Barents Group LLC, KPMG’s emerging markets consulting arm, and prior to that with the Harvard Institute for International Development in Indonesia advising senior officials on developing domestic capital markets and banking operations. She spent over five years at the Federal Reserve Bank of New York and held several positions including Staff Director of the Dealer Surveillance Department and Economist with the International Capital Markets Staff. Ms. Harwood has published several books and articles on emerging capital markets, including Building Local Bond Markets: An Asian Perspective (editor) and Financial Markets and Development: The Crisis in Emerging Markets (co-editor). She has an M.B.A. and Masters in International Affairs from Columbia University.

Jennifer Isern, brings 25 years of experience in development in more than 55 countries. She joined IFC in September 2009 in New Delhi as Regional Manager for Access to Finance Advisory in South Asia. Previously, Dr. Isern worked as Lead Microfinance Specialist at CGAP from 1996 to 2009, where she served as member of the senior management team, manager for CGAP's work in Africa and China, and manager of CGAP's network of regional representatives globally. She led several CGAP global initiatives on money transfers, anti-money laundering, bank entry in microfinance, appraising and funding microfinance institutions, African microfinance, informal finance, and MFI capacity building programs. Prior to joining CGAP, Dr. Isern was the Regional Technical Adviser for economic development in West and Central Africa with CARE International and created and managed MFIs while living in Senegal, Niger and Togo for 5+ years. In addition, she has consulted with public and private sector clients including USAID in Costa Rica and Senegal, UNDP in New York, and AT&T’s international division. She has authored more than 50 publications on financial sector development and broader development issues. A CFA charterholder, Dr. Isern received her master's degree from Princeton University and her doctorate in both finance and international business from Nova Southeastern University.

Keshini Jayawardena is Deputy General Manager, Retail & SME Banking at Nations Trust Bank (NTB) Plc in Sri Lanka, a private commercial bank set up in 1999 with IFC participation. She handles a network of 58 branches and alternate channels manned by over 500 staff serving Personal, Retail and SME customers with a variety of banking products. Before that, she ran the Bank's Leasing and Factoring Division. Previously, she worked at HSBC Sri Lanka for over 18 years in a variety of roles including Corporate and Personal Banking, Custodial and Trustee Services, Compliance, Audit and finally as Head of Operations. Ms. Jayawardena graduated from The London School of Economics where she obtained a BSc (Econ) in International Relations. She subsequently qualified and practiced as a Solicitor of the Supreme Court of the United Kingdom and Wales. She considers herself a "child of the UN" having grown up in Rome and New York whilst her father worked at FAO and UNDP, and is privileged to have had the opportunity to return to Sri Lanka these past twenty five years and be a part of its development story.

Xavier Jordan is Head of Capital Markets in IFC’s Global Financial Markets Department and has worked at IFC since 1999 when he re-joined the Corporation. Prior to re-joining IFC he was Head of JP Morgan’s Investment Banking business in Russia in the 1990s, in the Corporate Finance Advisory Department at IFC in the early 1990s, and in JP Morgan’s Latin America Corporate Finance Department in the late 1980s. He has an MA in Economics from University of California at Berkeley, and a BA from the Woodrow Wilson School at Princeton.
Vijay Kalavakonda is the Global Product Lead, IFC Insurance Advisory Services. Previously, he led the microinsurance program for The World Bank. Since joining the World Bank in 1999, he worked in a number of areas/programs including 1) Natural Disaster Risk Management Programs in Turkey, Mexico, the Caribbean’s and India; 2) Agriculture insurance including weather-index insurance in Central America, Morocco, Tunisia and Turkey; 3) Using market-based instruments like microfinance products to address Food and Nutrition Security; 4) developing co-contributory Pensions (or micro pensions) for the unorganized poor. Vijay is currently engaged in developing the “Access to Insurance for the Poor” program, more popularly known as microinsurance. Vijay was instrumental in developing one of the largest microinsurance schemes in the world, which currently insures more than 9 million poor women and their dependents. For the past five years, Vijay has been involved in developing innovative health financing and health care delivery models, specifically targeted to the Bottom of the Pyramid (BOP) markets in South Asia and East Africa. Vijay has a Master’s degree in Biotechnology, Business Administration and European Social Security.

Rosy Khanna is a Chief Investment Officer in the Global Financial Markets Department at IFC. Over a two decade career at IFC, she has worked on cutting edge financial sector and real sector projects across various regions including Latin America and the Caribbean, Europe, South and East Asia and Africa. Over the past decade, her work has been primarily in MSME banking with an emphasis on projects focused on financial inclusion. She has led over 30 projects and has managed the processing of another 45 deals with a combined investment volume of about US$2.5 billion. She is widely recognized as an investment, knowledge and strategy leader in the MSME space having led IFC’s strategy preparation in mobile banking.

Asim Ijaz Khwaja is Sumitomo-Foundation for Advanced Studies on International Development Professor of International Finance and Development at the Harvard Kennedy School and the faculty chair of the MPA/ID program. His areas of interest include economic development, finance, education, political economy, institutions, and contract theory/mechanism design. His research combines extensive fieldwork, rigorous empirical analysis, and microeconomic theory to answer questions that are motivated by and engage with policy. His research has been published in leading economics journals, such as the American Economic Review, and the Quarterly Journal of Economics, and has received coverage in numerous media outlets such as the Economist, NY Times, Washington Post, International Herald Tribune, Al-Jazeera, BBC, and CNN. His recent work ranges from understanding market failures in emerging financial markets to examining the private education market in low-income countries. Khwaja received BS degrees in economics and in mathematics with computer science from MIT and a PhD in economics from Harvard.

Jinchang Lai is the Principle Operations Officer for East Asia Pacific region in IFC’s Access to Finance Advisory Services. Prior to this role, Mr. Lai was the Deputy General Manager and then Program Manager of IFC’s Advisory Services in China and Mongolia. In this capacity, he led over 40 technical assistance and policy reform projects in the areas of banking, secured transactions reform, leasing development, credit reporting system, microfinance, rural finance, housing finance, SME development, industrial clusters, investment climate reform, and insolvency framework, etc. Prior to joining IFC at the end of 2002, Mr. Lai managed the Private Sector Investment Operations Division of the African Development Bank, where he had a career of more than 10 years. While in Africa, his work involved country economic analysis, post-conflict emergency assistance, social dimensions of adjustment, portfolio management, private sector investment, and franchise development, etc. He also served in the Boards of two SME facilities and a regional bank in Africa. Before 1992, he worked for the People’s Bank of China at its Headquarters in Beijing as a Research Officer and Section Head. Mr. Lai graduated from Peking University, People’s University of China and London Business School with Master’s degrees in Economics and Finance.
Remo Lenisa, based in Stellenbosch South Africa, is the CEO of Compuscan, an established full service credit bureau that operates in South Africa, Namibia, Botswana and Uganda. Compuscan has also established a credit bureau for the national Bank of Ethiopia. Mr. Lenisa founded Compuscan in 1994 and led his team to its position in the industry today as CEO of the company. The success that he has achieved can be traced back to his personal experience in the microfinance field, and thus his insight into its functioning, as well as his passion for the industry and his company. Mr. Lenisa was also instrumental in setting up new data sharing initiatives in the countries where the company operates. Mr. Lenisa is actively involved in the overall management of the Compuscan Holdings group, customer relations, sales and the design and development of new products and services with the best solution for clients in mind. He is also involved in the implementation of strategic plans for the Compuscan Holdings group.

Ira W. Lieberman is currently Chairman and CEO of LIPAM International, Inc., an advisory firm that works with governments, international financial institutions, NGOs and the private sector in developing and transition countries. He has 20 years at or affiliated with the World Bank, from 1985 to 2004. In addition to 20 years of prior experience in private business, including as CEO and Chief Financial Officer of a large, privately held group in the chemicals, petrochemicals, and pharmaceutical industry, Mr. Lieberman has also been on the Boards of Directors of a number of publicly listed companies. He is also Chairman of a publicly listed bio-tech company in the USA. At the World Bank he was Senior Advisor for private sector and financial sector operations in Eastern Europe and Central Asia. He also served as a senior manager in ECA responsible for private and financial sector operations in Central Asia, Serbia and for Russia. In June 1995, Mr. Lieberman started, the microfinance secretariat for the donor community, The Consultative Group to Assist the Poorest (CGAP). Serving the World Bank and 26 other donor institutions and foundations, he managed CGAP as its CEO through June of 1999. He also served as acting director of the World Bank Group’s SME Department and chaired the Donor Committee for Small Business. Mr. Lieberman has published extensively on development issues—on financial crises, on microfinance and SMEs and on privatization in transition economies.

William Lim is the Executive Director of Credit Bureau Singapore and was part of the team that established the company. He also sits on the Board of Dun & Bradstreet Singapore, Dun & Bradstreet Malaysia (D&B), InfoCredit Holdings, Credit Bureau Malaysia Sdn Bhd and Credit Bureau Cambodia. D&B is part of the Dun & Bradstreet Worldwide Network providing business insight for companies in more than 200 countries. The Credit Bureau Malaysia is an establishment by the Credit Guarantee Corporation, a Bank Negara Malaysia majority owned entity. A lawyer by training, Mr. Lim was previously with the Singapore Legal Service serving as a Deputy Registrar, Magistrate and District Judge before leaving for private practice. His areas of legal practice included litigation, corporate law, law of property and criminal law. He left practice to join the company in 1999. Mr. Lim has been on the National Trust Council, formed by the Infocomm Development Authority of Singapore, since its formation in 2001.

Dongwen Liu is a consultant for the State Council Leading Group Office of Poverty, Alleviation, and Development, China Development Bank and Standard Chartered Bank. From 1996 to 2001, Mr. Liu worked at the Foreign Capital Project Management Center of the State Council Leading Group Office of Poverty Alleviation and Development, mainly focusing on the management of foreign-aided poverty alleviation projects. He joined CFPA in 2002 and assumed the position of Director of the Microfinance Department in 2005. The CFPA Microfinance Project went through ownership and organizational transformation successfully, and as a result, the corporate governance and operation models improved substantially and the business expanded significantly. By the end of 2008, the Microfinance Department successfully completed its transformation from project-based to organization-based model, and turned itself into CFPA Microfinance Management Co. Ltd. He holds a Master’s degree in Agro-product Processing from China Agriculture University.
**Enrico Lodi** is the General Manager of CRIF Credit Bureau Services at the group headquarters in Bologna, with management over Credit Bureau Services in Italy and worldwide. CRIF is a global company which supports and creates value for financial institutions, businesses and consumers, all over the world with a range of information services and solutions for credit and commercial risk management and for marketing. After graduating from the University of Bologna with a degree in Economics, Mr. Lodi also received a Master’s degree in Advertising, and worked for various advertising agencies. He started working for CRIF in 1994, initially in marketing and sales. He is a world class expert on Credit Bureaus, with over ten years of experience in Credit Bureau Projects and Management, in countries such as Italy, Bangladesh, Benin, Czech Republic, Hungary, Jamaica, Morocco, Slovak Republic, Tajikistan, Viet Nam. Mr. Lodi is currently the first VP of ACCIS, the European Association for Consumer Credit Information Suppliers and holds the position of Director of SCB - Slovak Credit Bureau, Member of the Board of Directors of CCB - Czech Credit Bureau, Member of the Board of Directors of CRIF Beijing Credit Risk Consulting and President of AISReC, the Italian Association for Consumer Credit and Mortgages.

**Tony Lythgoe** is the Global Head of Financial Infrastructure, IFC Advisory Services incorporating the Global Credit Reporting, Secured Transactions and Collateral Registries, Mobile Banking and Securities Markets programs. Mr. Lythgoe began his career in the financial services industry as a lending officer within a leading UK high street bank, then moving to a major international bank with roles as a senior credit officer and retail portfolio manager. He began his involvement with credit bureaus in 1992 when he moved to CCN (now Experian) as a credit scoring consultant, specializing in bureau scores and application processing / strategy management. In 1995 this experience was used to help establish Equifax Europe’s Decision Solutions business based in London. In 1999 Mr. Lythgoe was invited to take charge of the decisioning business of the Australian credit bureau (now called Veda Advantage) and as Chief Executive of the International business was responsible for the deployment of both credit bureau and scoring solutions in partner countries throughout Asia. He began working with the IFC in 2002 as a technical advisor and consultant on credit risk management and credit bureau operations and resumed his current position in 2005. His technical assistance projects with IFC included the provision of domain expertise on credit bureau operations and quantitative risk management methodologies (credit scoring) in, amongst others, China, Mongolia, Philippines, Sri Lanka, Egypt, South Africa, Kenya, and Vietnam.

**Thomas Mahl** started his career as primary insurance underwriter 13 years ago. In 1999, Mr. Mahl joined Munich Re where he was appointed as Marine Underwriter for Korea and Japan and was Topic Network leader of Munich Re’s Marine Knowledge Management Network. Since 2006, Mr. Mahl joined the Innovative Solutions Team of Asia and effective April 2008, was assigned to Munich Re Singapore as Innovative Solutions Manager. July 2012, Mr. Mahl was allocated back to Munich to support the newly formed department public sector affairs in the development of tailor made governmental solutions. Thomas Mahl is a Certified Risk Manager (Univ.), and he holds a MBA in Economics and Accounting from the University in Augsburg.

**Patience Marine-Ball** is a Principal Investment Officer in IFC’s Global Financial Markets. Ms. Marine-Ball is currently leading the efforts to scale up IFC’s investments in women-owned businesses in emerging markets, a role she assumed in November of 2010. Ms. Marine-Ball has previously worked in Infrastructure project finance developing and structuring financing for IPPs and captive power generation transactions in Africa, Latin America and the Caribbean. She has also worked for Mizuho Bank in New York as a Vice President in the Project Finance Group where she was involved in the acquisition of power generation assets and greenfield infrastructure developments across the United States and Mexican markets. She returned to IFC and joined the team focused on restructurings and settlements on IFC investments in Africa, Eastern Europe and Asia. Ms. Marine-Ball has a Juris Doctor in Law from Northwestern University School of Law and an MBA from the Kellogg School of Business also at Northwestern University.
Andrew McCartney is a Global Banking Specialist with IFC's Access to Finance Advisory Services and has 20 years experience in banking and management consulting in emerging markets. He is currently responsible for advising IFCs clients globally to build their capacity to reach out to the SME segment through advisory support and technical assistance. He is currently based out of Dubai and supports IFCs SME Banking Advisory programs across Africa, Middle East, Europe and Central Asia as well as Latin America. He is also responsible for leading IFC's training programs for SME Banking globally, and supports new product development in areas such as customer management, risk innovation, mobile for SMEs and Women in business. Mr. McCartney holds a degree in Economics from Cambridge University (MA), as well as a Masters in Information Technology. He is also a qualified chartered Accountant.

David McKenzie is a Lead Economist in the Finance and Private Sector Development Unit of the Development Research Group at the World Bank. Prior to joining the World Bank, he spent four years as an assistant professor of Economics at Stanford University. His main research is on migration, microenterprises, and methodology for use with developing country data. He has published over 80 articles in journals such as Quarterly Journal of Economics, Review of Economics and Statistics, Journal of the European Economic Association, American Economic Journal: Applied Micro, Journal of Econometrics, and other leading development journals. He has worked or is currently working on impact evaluations in Sri Lanka, Ghana, Mexico, India, Tonga, Vanuatu, the Philippines, Turkey, Jordan, Egypt and Brazil on policies related to enterprise growth, migration, and job creation. He received his Bachelor's degree from the University of Auckland, New Zealand and his Ph.D. in Economics from Yale University.

Laura O'Connor Mecagni is Head of the Global Agriculture and Food Security Program (GAFSP) Private Sector Window at IFC since January 2012. Ms. Mecagni was previously Team Lead in IFC's Concessional Finance Unit, leading projects to address climate change issues through financial intermediaries as well as direct renewable energy projects such as solar and wind farms. Beginning in 2009, Ms. Mecagni was Operations Head of the Global Trade Liquidity Program (GTLP), one of IFC's largest crisis-response initiatives. Laura started at IFC in 1997, shortly thereafter taking up a three year position in Cairo, Egypt as Country Officer and spent 7 years in the Global Financial Markets Department, where she worked in investment services in the Middle East and North Africa region with a variety of financial institutions including commercial banks, housing finance companies, and microfinance institutions. Ms. Mecagni has an MBA from the University of Virginia.

Harshil Mehta has over 15 years of experience in spearheading successful businesses in the financial services space with expertise in credit appraisal, operations and service quality across organizations. Mr. Mehta’s earlier stints include prominent entities like Transamerica Commercial Finance, Chicago, a leader in Inventory Financing & Fortune 500 Company and Whirlpool, India. In his second stint with Transamerica’s Indian business, he set up its Indian subsidiary and launched inventory finance program that subsequently became part of ICICI Bank post acquisition by the latter. Mr. Mehta worked in several capacities including Head of Mortgages, Head of Service Quality, Business Head – Real Estate (property Services & Consulting) before heading ICICI Home Finance as the Managing Director & CEO. In his capacity as the CEO of Aadhar, he progresses the objective of enabling financial access to the low income segment for fulfilling their dreams of home ownership whilst turning Aadhar into a successful business venture. Mr. Mehta has a Master’s degree from Mumbai University, and a MBA (Finance) from Graduate School of Business, Mississippi State University, USA.

Roland Michelitsch is Chief Results Measurement Specialist in IFC. He led a corporate study on the job creation effects of private sector activities and related policy implications. As Manager of the investment unit in IFC’s Development Impact Department, Mr. Michelitsch is responsible for measuring and reporting on the development results of IFC’s activities, and ensuring that results feed into strategy, operations and incentives. Previously, he managed evaluation of investment projects in IFC’s Independent Evaluation Group, where he helped set up IFC’s project evaluation system and framework and led evaluations on various topics (e.g. extractive industries, financial intermediaries, project economic analysis). Prior to that, he worked on investments in Sub-Saharan Africa, corporate governance in Central and Eastern Europe, and experimental economics. He holds a Ph.D. and M.A. from the University of Arizona, and an MBA and law degree from the University of Graz.
Dimitre Mitov is a Principal Investment Officer at IFC’s Global Financial Markets Department. He plays a senior role in the financial sector and during his 14-year career at the IFC has completed a large number of transactions across the full product spectrum, including debt and equity financings and structured finance transactions. He is currently Global Product Lead for Agricultural Finance and is spearheading his department’s efforts to build long-term capacity and promote agricultural lending activities by working with financial institutions, leveraging his department’s large client network. He also serves as client relationship manager for leading global financial institutions. His focus is on developing partnerships with global banks and (re)insurance companies that share IFC’s vision for sustainable global development. The Global Financial Markets Department, which accounts for almost half of IFC’s new investments each year, manages over 650 financial institutional clients and 200 private equity funds in over 100 countries.

Girish Bhaskaran Nair is IFC’s Regional Lead for Microfinance Advisory for South Asia region. IFC has over 20 initiatives in microfinance in South Asia with over 26 MFI partners in India, Nepal and Sri Lanka. Mr. Nair currently spearheads the Responsible Finance initiatives of IFC in the region that aim to assist the microfinance sector to adopt best practices in customer protection and integrate those principles into operations. He has professional experience of over 18 years in rural financial services including microfinance, insurance and pension spanning public, corporate and NGO sectors. Some of his earlier roles in the microfinance space prior to joining IFC include Credit and Policy Lead for Microfinance and Financial Inclusion initiatives in HDFC Bank, India Country Representative of Grameen Foundation and Chief Executive Director of Grama Vidiyal Microfinance.

Ajay Narayanan is currently the Head of the Sustainability and Climate Business Unit in the Global Financial Markets department at IFC. Also part of the Climate Business Group in IFC, his team is mandated with the role of growing the financing of climate change mitigation and sustainability projects through financial market clients of IFC in areas such as Sustainable Energy, Sustainable value chains, Cleaner Production, and sustainable logistics. He has experience both within and prior to IFC in looking at the sustainability aspects in emerging financial markets covering both E&S risk management as well as opportunities. He has over 18 years experience in Environment health and Safety management associated with financial institutions, chemical and engineering industry. He has also worked on industrial loss prevention, alternative models for financing sustainable infrastructure, renewable energy, carbon finance and new technology areas. Mr. Narayanan has post graduate degrees in Mechanical Engineering and Safety Engineering, is a Fellow of the Institute of Risk Management, London, a LEAD Fellow and an Associate life member of the Indian Society of Applied Behavioral Science.

Javier Navarro is Manager of Innovation, Products and Marketing at Banco AV Villas overseeing products and electronic channels for individuals. In this role, he has led various projects promoting financial inclusion and mobile banking, including the launch of “Red Cerca” a network of banking agents. He also led the launch of “Transfer” a mobile savings account that allows full operation from the mobile phone, in partnership with Claro, Colombia’s leading mobile operator. He developed his career in the Colombian financial sector performing in different areas of Banco Caja Social and Banco AV Villas. In these organizations, he initially served as Planning Manager, and at AV Villas he was also Manager of Marketing and Customer Service. Mr. Navarro is a graduate of Economics from the Pontificia Universidad Javeriana in Bogota and holds an MBA from Instituto de Empresa in Madrid, Spain.

Kennedy Nyakomitta is Head of Business Development - MSME of Diamond Trust Bank (DTB). He joined DTB in 2000 and is responsible for the banks MSME portfolio. Mr. Nyakomitta is also a Director of Diamond Trust Insurance Agency (a fully owned subsidiary of DTB). His career spans over 15 years in the banking sector. Mr. Nyakomitta holds a Master's degree in Business Administration.
Juan S. Pardo-Lanzetta, born and raised in Bogota, is the founder and CEO of Credifamilia Compañía de Financiamiento S.A., a regulated deposit taking financial institution focused on mortgage lending for low-income homebuyers in urban areas in Colombia. Mr. Pardo returned to Bogota to start Credifamilia right after graduating in mid-2007 from the MBA program at Stanford University. The company began operations upon obtaining a banking license from the Superintendencia Financiera de Colombia in 2011. During its first three years, from 2011 to 2013, Credifamilia plans to support 5,500 low-income homebuyer families with COP 150 billion (US$ 84 million) in mortgages in Bogota, Medellin, Cali, and Bucaramanga, and will expand to other cities in the country. His other entrepreneurial experience include a successful venture in residential real estate development, the building of a traffic control products division at a medium-sized Colombian company, and founding and operating a retail flower business. In addition to his MBA, Mr. Pardo holds a BS in Industrial Engineering from Universidad de los Andes in Bogota and a certificate in Public Management from Stanford University.

Usha Rao-Monari is currently the Director of the Sustainable Business Advisory Department in IFC. She joined IFC in 1990, and has since gained substantial experience in the Infrastructure, Manufacturing and Petrochemicals sectors in several countries and regions of the world. In 1998, she assumed the position of Regional Manager for Manufacturing and Services for South Asia and Country Head for India, based in IFC’s New Delhi regional office. Subsequently, Ms. Rao-Monari assumed the position of Global Head responsible for IFC’s investment operations in the Utilities sectors, with a particular focus on urban infrastructure and natural gas. In that role, she was instrumental in the formation of the Water Resources Group, a public-private platform housed in IFC which works with governments in transforming the water sectors in their countries. Ms. Rao-Monari assumed her current position in 2012 in the department responsible for working with companies and investors on issues of environmental and social sustainability, resource efficiency, clean energy, agribusiness/food security and strengthening of SMEs, supply chains and communities. Ms. Rao-Monari holds an MBA from the Bajaj School of Management in Bombay, and a Master’s in International Economics and Finance from the School of International and Public Affairs at Columbia University. Prior to joining IFC, she was a Vice President at Prudential-Bache Capital Funding, working both in New York and London.

Friedemann Roy is the Global Product Lead, IFC Housing Finance Advisory Services, and is responsible for the Global Housing Finance Advisory Program and Strategy. Additionally, he supports the regional IFC teams in business development and implementation. Previously, he worked as a Senior Housing Finance Specialist at the World Bank. His work was focused on an appropriate enabling environment in housing finance, as well as adequate and corresponding finance and investment mechanisms in emerging markets (including development of capital market instruments). Previously, Mr. Roy was a Program Manager at IFC in the Johannesburg Office (South Africa), and was responsible for design and implementation of investment and advisory programs in housing finance in Sub-Saharan Africa. From 2004 to 2007, he set up and directed the Housing Finance Competence Centre at Frankfurt School of Finance & Management (Germany) and was responsible for the development and implementation of advisory projects in the area of housing finance. His scope of work included all aspects of the housing finance process, in particular preparation of mortgage loan portfolios for securitization, design of mortgage loan products, housing microfinance. In addition, Mr. Roy worked as an editor for the “Housing Finance International” Journal which is published by the International Union for Housing Finance (IUHF). He holds a PhD in Business Administration.

Bruce Schlein joined Citi in 2006 where he works as Director of Corporate Sustainability with Citi business and operations units to identify and develop solutions for emerging environmental issues and opportunities, with a focus on climate change and clean energy. Mr. Schlein leads an internal working group on energy efficiency financing. Previously, he worked as a sustainability specialist for Bechtel on petrochemical and civil projects in China and Romania, and for international development agencies including Save the Children, Catholic Relief Services in Bosnia Herzegovina and the U.S. Peace Corps in Papua New Guinea. Bruce is a graduate of Cornell University and holds a Masters in International Affairs from Johns Hopkins Nitze School of Advanced International Studies where he currently teaches Corporate Social Responsibility as an adjunct professor.
James Scriven is Director of Global Financial Markets, the financial institutions, insurance microfinance and private equity funds group in IFC. The financial markets group works with over 700 financial institutional clients and 205 private equity funds in 125 countries. Financial Markets accounts for about half of IFC’s new investments each year. In 2012, Financial Markets invested $9.9 billion in financial institutions, $6 billion of which was for on-lending to local micro, small and medium enterprises in developing countries. Mr. Scriven is a member of the IFC’s Corporate Operations Committee and Corporate Equity Committee and an Investment Committee Member of the IFC Asset Management Company’s Capitalization Fund.

Jigar Shah, CEO of Jigar Shah Consulting, works closely with some of the world’s leading influencers and guides policy makers around the globe on key issues to implement profitable solutions to climate change. His first foray in realizing his vision was the founding of SunEdison in 2003, currently the world’s leading solar services company. At SunEdison, he simplified solar as a service through the implementation of the power purchase agreement (PPA) business model, a recognized catalyst that turned solar PV into a multi-billion dollar industry worldwide. From 2009 to 2012, Mr. Shah served as the first CEO of the Carbon War Room, where he was a trailblazer in helping build the organization into one of global importance. Prior to SunEdison and Carbon War Room, he managed mergers & acquisitions, corporate strategy, and sales efforts for BP Solar, specializing in national commercial accounts. Mr. Shah also worked as a contractor for the Department of Energy on alternative vehicles and fuel cell programs. He holds a Bachelor’s degree in Mechanical Engineering from the University of Illinois, Champaign-Urbana, and an MBA from The University of Maryland.

Daniel Shepherd joined IFC’s Advisory Services as a Senior Operations Officer in May 2010. His work is focused on developing and promoting sustainable energy finance opportunities in the Latin America and the Caribbean region. Prior to IFC, Mr. Shepherd was a Senior Operations Officer at the Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB), where he led MIF’s work in a variety of areas such as investment funds targeted towards clean technologies and technical assistance projects focused on environmental management systems (EMS), cleaner production, clean energy and the base of the pyramid, among others. Mr. Shepherd received his Master’s degrees in Environmental Studies and in International and Development Economics from Yale University.

Alex Silva is founder and partner of OMTRIX, a privately owned fund management and financial consulting company specializing in the provision of services to Micro Financial Intermediaries (MFIs). Facilities under management include the Higher Education Finance Fund-HEFF (US$ 35 million), the Emergency Liquidity Facility–ELF (US$ 12 Million), the Risk Management Facility–RMF (a US$ 4 million technical assistance facility), and Calmeadow (a Canadian NGO supporting industry development in microfinance). In addition, Mr. Silva has extensive governance experience from having served in multiple boards including: Board of Directors of several microfinance institutions throughout Latin America (including Compartamos, BancoSol, Mibanco, and WWB Call), as well as multiple other organizations such as Habitat International, Africap, MFX Solutions, Microrate, and MIX. Also a lecturer at Boulder’s Economics Institute on microfinance investment, risk management and governance of microcredit institutions – Mr. Silva collaborated in the preparation and review of multiple papers and documents pertaining to micro-finance and sustainable development.

Govind Singh is CEO and Managing Director of Utkarsh Microfinance Bank Pvt. He is a former Business Head for Micro banking at ICICI Bank, the largest private sector bank in India. In this capacity, he oversaw the largest microfinance portfolio for any commercial bank in India, relationships with over 100 MFIs, as well as the Business Correspondent and Bulk Jewel Loan businesses. A banker for over 22 years, he was previously a Business Head for Rural and Agri Liabilities, and the Trust, Societies, Associations, and Clubs segment. He also has extensive experience with the Retail Liabilities group and Retail Infrastructure Group at ICICI Bank. He had worked previously with State Bank of Patiala, Surya Roshni group (Financial services), Bank Internasional Indonesia and Axis Bank. He was also nominated by ICICI Bank on the Boards of Cashpor Micro Credit and Asmita Microfin Ltd. He was a member of the RBI’s Working Group to Review the Business Correspondent Model. In August, 2009, he founded Utkarsh Micro Finance Pvt Ltd, a microfinance bank in one of the most financially excluded regions of the country. He has also been elected a member of the board of MFIN (the industry association for NBFC-MFIs in India), where he heads the taskforce on credit bureaus.
Peer Stein is the Director and Global Business Line Leader for IFC’s advisory work in Access to Finance. In this function, he is overseeing and supporting IFC’s technical assistance and advisory services in financial markets world-wide, including SME banking, credit reporting, housing finance, mobile banking, microfinance, and energy efficiency finance. Mr. Stein has also been leading IFC’s engagement with the G20 on financial inclusion. He joined IFC in 1996, and has worked in Asia, Africa, Latin America, the Middle East and Eastern Europe on both the investment and advisory side of IFC. Prior to joining IFC, Mr. Stein worked in Germany as a management consultant in enterprise restructuring, and as a partner in a strategic market research firm covering Eastern Europe. Currently, he is also teaching financial sector reform and development at Johns Hopkins University/SAIS.

Russell Sturm provides thought leadership in support of IFC's growing energy and water access and climate change advisory business, building on his work developing innovative sustainable energy market development projects for more than 25 years. Mr. Sturm’s work mobilizing commercial clean energy and energy efficiency financing with partner banks catalyzed IFC’s current business in new sustainable energy investment through banks. His innovations in market transformation provide the model for IFC’s advisory services programs which seek to leverage IFC’s position in commercial markets to accelerate uptake of climate-friendly technology and expand access to energy and water. The creator of the Lighting Africa program, Mr. Sturm’s work focuses on innovative business models which enable commercially sustainable private sector delivery of energy and water services. He is currently pioneering new work to support the private sector to adopt climate resilient practices to adapt to climate change as well as leveraging IFC’s position in the market to catalyze scale up of private sector delivery of energy and water services.

Nestor V. Tan, Director and President of BDO Unibank, Inc. (Banco de Oro), joined BDO as Executive Vice President in 1997 and became President of the Bank in July 1998. Mr. Tan’s extensive banking experience spans over 15 years in the United States and Europe acquired from institutions like the Mellon Bank in Pittsburgh, Bankers Trust Company in New York and the Barclays Group in New York and London. At Barclays, he served as Planning Director and Head of Strategic Planning for Corporate and Institutional Services Group and as Chief Operating Officer for Financial Institution Services Group of BZW, the investment banking subsidiary of the Barclays Group. Mr. Tan is a CPA in the Philippines and United States, and was among the board topnotchers in the 1978 CPA board examination in the Philippines. He holds a Bachelor of Science degree in Commerce cum laude from De La Salle University and an MBA from the Wharton School, University of Pennsylvania.

Gaiv Tata is currently the Director for the Global Practice on Financial Inclusion at the World Bank as well as the Director for Financial and Private Sector Development in the Africa Region. Over a career spanning twenty five years with the World Bank, he has worked extensively on country programs, finance and private sector development and public sector reform in several countries in Africa and the Middle East. His previous responsibilities have included: leading country level finance and private sector development policy dialogue; managing teams responsible for country strategy formulation and/or multi-sectoral lending operations; being a core team member of the 2005 World Development Report on the investment climate; and providing implementation support through a field-based assignment for the Bank’s portfolio of activities in Uganda. In his most recent assignment, he managed two of the most successful rounds of fund raising for the International Development Association, the World Bank’s fund for the poorest.

Wendy Jagerson Teleki has worked on SME development issues with the IFC and the World Bank since 1992. Currently, Ms. Teleki is a Principal Program Officer with IFC’s Global Financial Markets Department working on financial inclusion and SME Finance initiatives. She spearheads the Global SME Finance Facility investment component, a major initiative to help reduce the SME finance gap globally in partnership with banks, international finance institutions and donors. She is also the focal point for IFC’s SME & Jobs Committee, a Committee tasked with identifying ways to expand and improve IFC’s impact on SMEs, and through SMEs - on jobs. She also was the Coordinator for the SME Capacity Building Facility and was responsible for launching IFC’s Advisory Service program in Indonesia and cultivating a number of key SME/Micro partnerships for IFC. Earlier, Ms. Teleki managed a number of IFC’s technical assistance projects in Eastern Europe which led to the privatization of over 30,000 small businesses in Ukraine and Belarus and providing follow-on business services. She recently served as part of IFC’s internal change management team working on business process improvement and IFC 2013. Ms. Teleki has an MA in International Economics from the Johns Hopkins School of Advanced International Studies and an MBA in Finance from the Wharton School at the University of Pennsylvania.
Nigel Twose is Director of IFC's Development Impact Department based in Washington D.C. Mr. Twose oversees IFC's results measurement system which is widely recognized as 'best-in-class' among private sector-oriented Development Finance Institutions. The system features three mutually reinforcing components: the IFC Development Goals (IDGs); a monitoring and tracking system to measure development results; and a system to evaluate outcomes and impact of activities with a focus on the poverty reduction effects of our work. The Development Impact Department also oversees research designed to deepen IFC's understanding of the development results that its activities are likely to achieve. Prior to this assignment, Mr. Twose was Director of the IDA/IFC Secretariat—a joint IBRD/World Bank and IFC appointment—where he oversaw a steady increase in collaboration between the Bank and IFC in IDA countries. Mr. Twose joined the World Bank in 1997 as an Adviser in the Finance and Private Sector Development Vice Presidency. He has since held managerial positions in the Private Sector Development Group, including Senior Manager.

Jackie Vanderbrug is Senior Vice President of the US Trust Bank of America Private Wealth Management and National Advisor at Gender Lens Investing. She is a leader in the emerging global field of gender lens investing and a founder of the Women Effect Investments Initiative. Jackie works with both investors and investment vehicles to develop the gender lens investing market. Jackie’s approach to social change blends her experience as an entrepreneur, analyst and strategy consultant. As part of the start-up team at iBasis, she led Business Development, growing the internet telecommunications firm from start-up stage through a successful IPO. Jackie is also a leader in the social capital markets. She was instrumental in the establishment of the pioneering social investing fund, Good Capital, and is deeply immersed in networks reimagining the purpose of capital. Jackie is a skilled facilitator and public speaker in this space. Jackie holds a mathematics degree from Calvin College and an MBA from the University of Michigan.

Sakshi Varma works for IFC’s Access to Finance Advisory Services in South Asia. She is implementing various projects under microfinance, sustainable energy finance and financial infrastructure product lines. Ms. Varma has over 10 years of experience in microfinance, including financial product development, sustainable energy finance investment in microfinance, credit ratings, as well as research projects implementation across South and South East Asia. Prior to joining IFC, she worked as Vice President, Microfinance, at HSBC and was involved in product development /implementation in the area of financial inclusion, credit plus products for MFIs and clean energy finance. At HSBC, she also worked extensively on developing mobile banking solutions as well as pre-paid instrument solutions for the financially excluded. Before joining HSBC, Ms. Varma worked at Lok Capital and was responsible for all aspects of the investment process and deal management. She started her career with EDA Rural Systems where she conducted research projects and ratings across South and South East Asia.

Vasily V. Vysokov is a professor and Chairman of the Board of Directors of Bank Center-invest (Rostov-on-Don). He attended Rostov State Institute of National Economy in 1976 where he served as an assistant professor of the Department of National Economy Planning and a senior lecturer. In 1995, he earned his post-doctorate degree from the School of the Central Institute for Economics and Mathematics of the USSR Academy of Sciences. Subsequently, he was the head of the Center for Economic Assistance to market conversion of Rostov Region Administration. From 1997 to1998 he served as General Director of the Federal Fund for SMEs support in Moscow, and from 1992 to 2002 he was a Deputy Chairman of the Directors Board of JSC Rostov-on-Don. His other titles include Vice-president of the Chamber of Commerce and Industry, Chairman of the Commission for Economic Development, Enterprise and Innovation of the Rostov Region’s Public Chamber, and Member of Rostov Region Council for Small Enterprises. Vasily is a participant of the World Economic Forums in Davos, annual meetings of the World Bank and EBRD. Mr. Vysokov is the author of more than 200 publications on economic development and SMEs in Southern Russia.