



Global Partnership
for Financial Inclusion

AGRIFINANCE ROUNDTABLE

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Antalya, Turkey

SPEAKERS' BIOGRAPHIES



Anna GINCHERMAN

Anna Gincherman is the Chief Product Development Officer of Women's World Banking, the global nonprofit dedicated to giving low-income women access to the financial products and services they need to achieve security and prosperity. She is also a member of its executive leadership team. Anna is responsible for the identification, development and roll-out of innovative financial products, including savings, health insurance, digital financial services, and credit for low-income women. In this capacity, she works closely with financial institution leadership teams to guide product strategy and share best practices in serving the women's market. Under Anna's leadership, Women's World Banking reached more than 550,000 clients in 2014 with new financial products and services.

In her earlier career with Women's World Banking, Anna led the organization's expansion in the Middle East and North Africa, and Eastern Europe and served as the Relationship Manager for these regions. In that capacity, she provided support to financial institutions on strategic and operational issues, including competitive positioning, product diversification, access to funding, and risk management.

Prior to joining Women's World Banking, Anna worked for the Council on Economic Priorities and the United Nations, focusing on defense conversion programs in Eastern Europe. She holds a Bachelor's degree in International Politics and Economics from Middlebury College and a Master's in Public Affairs from the University of Pennsylvania. She is fluent in English and Russian and is a native of Russia.



Anushka RATNAYAKE

Anushka is the Founder and Executive Director of myAgro. She has worked in rural Africa since mid-2008, helping to increase market access for small-scale farmers. Prior to starting myAgro, she developed key components of One Acre Fund's core operation model, created management-training programs and traveled across Africa and South Asia in search of innovations in the microfinance and agricultural sectors. Before joining One Acre Fund, Anushka was an early employee of Kiva.org and created the Kiva Fellows Program. Anushka received her BA in Literature from University of California, Santa Cruz and her agricultural training from smallholder farmers in Bungoma, Kenya. Anushka is a 2011 – 2013 Rainer Arnhold Fellow, a 2012 Echoing Green Fellow and a 2013 DRK Foundation Social Entrepreneurship Fellow



Aysen KULAKOGLU

Aysen is the Head of Department for the Bilateral Economic Relations and Coordination at the Turkish Undersecretariat of Treasury. She is also G20-Global Partnership for Financial Inclusion (GPFI) Troika Co-chair and Co-chair for SME Finance Sub-group of the GPFI. She started her career with the Treasury and served at several departments at the General Directorate of Foreign Economic Relations, dealing with IMF, EBRD, ADB, and OECD issues. She also served as the Economic Counselor at the Turkish Embassy in Washington DC. She was previously the Head of Department for World Bank Projects at the Treasury. Aysen holds a BA in Economics from the Faculty of Political Sciences, Ankara University and an MA in Economics from Michigan State University, USA.



Calvin MILLER

Mr Miller is Senior Officer and Group Leader, Agribusiness and Finance Group, AGS Division, Food and Agriculture Organization of the UN (FAO). He is an Agricultural Economist and finance specialist with significant field and global experience in agricultural finance, microfinance and investment as well as agricultural economic development. It includes work as Country Manager of MEDA in Bolivia, Director of Economic Development in CARE, and consulting with numerous development agencies. While leading MEDA Bolivia he led in the development of rural and agricultural finance programs, producer organizations and cooperatives and an agricultural marketing company. In CARE he led the global technical team which provided the overall strategic direction, leadership, technical support and key training for over 200 CARE micro and small enterprise, and agriculture and natural resource projects in over 50 countries. In FAO, the agribusiness and finance group he leads works on all issues related to agricultural and rural finance and investment together with agribusiness and value chain development. He was founder of and is active in MicroVest, a \$280 million dollar, global, socially responsive, family of microfinance investment funds financed by private sector investors and also on the Board of FairTrade Access Investment Fund. He represents FAO on agricultural investment under the African Agribusiness and Agro-Industry Development initiative, He is the author of numerous publications, including a book on Agricultural Value Chain Finance: Tools and Lessons and publications on Agricultural Investment Funds for Developing Countries and Agricultural Guarantee Schemes.



Chrissy MARTIN

Chrissy Martin works on USAID's Digital Financial Services team within the Global Development Lab, where she focuses on how to accelerate the agency's agricultural and humanitarian assistance portfolios through digital payments and services. Previously, she was the Consumer Experience Manager for Zonna, a social enterprise expanding mobile payments in Africa through a customer-centric business model. She has experience developing, launching, and scaling digital financial services countrywide including Uganda, Nicaragua, Afghanistan, and Tanzania, and managed the launch of the first mobile money product in Haiti while working at the mobile network operator Digicel.



Clay O'BRIEN

Clay O'Brien is the Senior Sector Specialist, Financial Inclusion at The Australian Department of Foreign Affairs and Trade, having joined AusAID in June 2013. Clay has worked in the financial inclusion sector for 12 years. From 2012 to 2013, he spent a year in Myanmar with the UN, managing the Access to Finance projects at the multi-donor Livelihoods and Food Security Trust. Clay has also worked at AYANI Inclusive Financial Sector Consultants and for the global microfinance network, Opportunity International.

In addition, Clay has 20 years of professional and industry experience as a banker, with HSBC London and ING Barings in Australia, and as a lawyer, with Allens in Sydney and Singapore. He has completed a Masters of Economics and a Bachelor of Law (with Honours), as well as a microfinance course at Harvard. Clay has also published articles on financial inclusion topics in technical journals.



Daniele TRICARICO

Daniele leads research at GSMA mAgri on technology, business models, and service design and service delivery in mobile agriculture. He conducts analysis on best practices and trends around the world, and develops toolkits, reports and case studies for industry practitioners. Daniele also leads on market engagement with operators interested in mobile agriculture by leveraging GSMA mAgri resources to provide ad-hoc support. He is currently working on a new GSMA study on mobile financial services (MFS) for smallholder farmers.

Prior to joining the GSMA, Daniele was a telecoms analyst and consultant at Pyramid Research, focusing on operator strategies in emerging markets, and specializing in value added services and over-the-top applications. Earlier in his career, he has also worked as an industry analyst at Informa Telecoms & Media and as a social media consultant at Human Digital.

Daniele holds an MSc in new media and information systems from the London School of Economics and an MA from the University of Bologna.



Given LUBINDA

His Excellency, Given LUBINDA, became Zambian Minister of Agriculture and Livestock in January 2015. He holds a diploma in Agricultural Business Management and absolved an additional training in Natural Resources Management. He is former Minister of Foreign Affairs and Tourism as well as former Minister of Information, Broadcasting and Tourism.



Hans BOGAARD

Hans studied Agricultural Economics at the University of Wageningen and started his career with Rabobank in 1994 working for the Agri-Project Finance Team (APFT) as Senior Project Manager. Subsequently, he spent several years with M&A of Rabobank London and the EBRD Agribusiness Team in London. From 2004 onwards he worked for TCF being responsible for the agri-commodity finance activities of Rabobank in the CEE/CIS region. In 2009, Hans took responsibility for the agribusiness advisory activities within Rabo Development called RIAS. Next to Advisory Services, RD comprises the investments of Rabobank in rural commercial banks in developing markets. Its mission is to improve access to finance in currently underserved rural markets (with a focus on high potential agri markets in Africa, Asia & Latin America).

An important part of RD's mission is the strengthening of the internal agri finance organisation of partner banks and at the same time improving the "bankability" of the agri-sector in Africa. In this respect, much focus is put on cooperative capacity building, value chain financing, Warehouse Receipts financing and other supply chain related financing initiatives. Technology driven solutions such as mobile banking and agency banking are mobilized to improve payment services and a saving culture in rural areas (since financial inclusion starts with a current account). In addition to its partner banks, RD advises the core agribusiness clients of Rabobank on supply chain development in developing markets.

Hans is a member of the Investment Committee of the Rabobank Rural Fund, a "social" trade finance fund focused on exporting cooperatives in developing markets.



Jamie ANDERSON

Jamie Anderson is a Financial Sector Specialist at CGAP, a global partnership of 34 leading organizations that seek to advance financial inclusion. Jamie focuses on financial innovation for smallholder families and leads CGAP's demand-side research with this client segment, which includes financial diaries with smallholder households in Pakistan, Tanzania, and Mozambique, and national surveys and segmentations of the smallholder sector in Uganda and Mozambique, with additional countries to come. Prior to her role with CGAP, she worked as an independent consultant in rural and agricultural finance for The Boulder Institute of Microfinance, USAID, CGAP, and GIZ; a Technical Advisor in Rural Finance at the International Fund for Agricultural Development; and the assistant manager of a fresh-market vegetable farm in central California. She did her graduate work at the University of California, Davis, earning an MBA, an MS in Agricultural and Resource Economics, and an MS in International Agricultural Development.



Khalida BOUZAR

Dr Khalida Bouzar brings nearly 30 years of national and international corporate leadership experience, of which more than 15 years in the UN system, where she has extensively worked on environmental protection, sustainable development, industry and natural resource management in Sub-Saharan Africa, Asia, Eastern Europe, as well as the Near East and North Africa regions.

In May 2012, Dr Khalida Bouzar assumed office as the Director of the Near East, North Africa, Europe and Central Asia (NEN) Division of the International Fund for Agricultural Development (IFAD). The total volume of IFAD investment operations under her management is valued at nearly USD 2 billion, spanning 23 countries in the NEN region.

Dr Khalida Bouzar previously served as the Deputy Director of the United Nations Environment Programme (UNEP)'s Paris-based Division of Technology, Industry and Economics. In this capacity, she led the Division's strategy, policy and portfolio development. Her leadership has been pivotal in establishing key partnerships with a wide range of official stakeholders and partners, including the UN Commission on Sustainable Development.

Between 2004 and 2008, Dr Bouzar played a significant role in managing the launch of IFAD's Global Environment and Climate Change business operations. She was responsible for advancing IFAD's engagement in responding to the issues of rural poverty and environmental degradation – instrumental in positioning IFAD as an Executing Agency of GEF as well as upholding its reputation for excellence.

Earlier, she served as a Regional Sustainable Development Advisor at UNDP, and then as an International Technical Expert in Drylands Development at its headquarters in New York City.

She began her career as a researcher and then in the private sector as a Business Development Manager, working in the biggest joint venture in oil and gas industry between Brown Root Condor and Sonatrach.

Born in Algeria, Dr Khalida Bouzar holds a PhD in Sciences from the Pierre-and-Marie-Curie University in Paris. She is based in Rome, Italy.



Lamon RUTTEN

"Since mid-2012, Lamon Rutten is Manager of the programme on Policies, Markets & ICT at the Technical Centre for Agricultural and Rural Cooperation (CTA), an international organization operating under the EU-ACP Cotonou Agreement. He has worked on structured commodity finance since 1987, first on warehouse receipt finance in Mali, then worldwide heading UNCTAD's programme on innovative financial instruments for the commodity sector. In 2006, he joined the private sector, first as Joint Managing Director, then as MD/CEO of the Multi Commodity Exchange of India (when he left after a highly successful IPO in 2012, this was the world's second largest commodity exchange). While with MCX he remained involved with commodity finance, including as director of the National Bulk Handling Corporation (which managed commodity collateral in some 3,000 warehouses) and in World Bank and FAO projects. Lamon has also been on the advisory board of IIG Capital, a leading alternative investment fund specializing in trade finance, was one of the driving forces behind the establishment of the Global Network of Export-Import Banks and Development Finance Institutions (G-NEXID), lectured for five years at the Institute for Banking and Financial Management of HEC Lausanne, and has held several Board directorships. He has published extensively, and his latest book (with Emmanuelle Moors), Structured Commodity Finance: Techniques and Applications, was published in April 2014 by Euromoney."



Masum BURAK

He started his career in 1980 as a researcher and then Head of Department, Deputy Director and Acting Director at the Yalova Atatürk Central Horticultural Research Institute, until 2005. Masum Burak had his MSc. at Wye College, University of London in 1987, and PhD from the Uludag University in 1990. In 1993, he was awarded as Associate Professor by the Turkish Higher Education Council. After working as Deputy Director General of Agricultural Research and Policies at the Ministry of Food, Agriculture and Livestock for one year and a half, he became Director General in October 2006.

Concerning his international activities, he was elected as the President of International Centre for Advanced Mediterranean Agronomic Studies (CIHEAM) as of 1st April 2015 for a term of 4 years until March 2019. Previously, he was the President of CIHEAM Scientific Advisory Committee from 2009 to 2015. Since 2007, Masum Burak is the delegate of Turkey in the FP 7 of European Union in Theme 2 (agriculture, food, fisheries and biotechnology) and in the Standing Committee for Agricultural Research of the European Union since 2008. Member of ExCo of Borlaug Global Rust Initiative and of the Advisory Board of the Turkish Scientific and Technological Council, he is also member of Board of Trustees of ICARDA since 2010. Beginning in 2013, he is Member of Board of EXPO 2016 in Antalya and Delegate of Turkey in Horizon 2020 of the European Union SC2 since 2014. At last, Masum Burak is member of the International Society for Horticultural Science, of the Turkish Society for Horticultural Science and of the Chamber of Agricultural Engineers.



Matthew GAMSER

Mathew Gamser has over 34 years' experience in private enterprise and financial sector development with an emphasis on emerging markets. He has worked with commercial banks and non-bank financial institutions in broadening and deepening financial services, and with governments and private businesses around the world to create an improved policy and regulatory environment for private-sector growth and poverty reduction. Prior to joining the SME Finance Forum, Mathew led IFC's advisory work in increasing access to financial services in the East Asia-Pacific region. Mathew has edited and authored several books and numerous journal articles. He holds a bachelor's and master's degree from Harvard University, and a master's and Ph.D. from Sussex University (U.K.).

The SME Finance Forum, an initiative of the G-20, works to expand access to finance for small and medium businesses. The Forum operates a global membership network that brings together financial institutions, technology companies, and development finance institutions to share knowledge, spur innovation, and promote the growth of SMEs. Members benefit from online resources, peer learning services, webinars, and exclusive access to high-level global and regional events. The Forum provides representation at high-level forums, including the G-20, and helps connect members to key stakeholders that share an interest in advancing SME finance. Managed by IFC, the SME Finance Forum was established in 2012.



Metin AKMAN

Born in 1966 in Ankara, Metin Akman holds a bachelor's degree in Business Administration from Middle East Technical University and an LL.M degree in Law & Economics from Bilkent University.

Akman began his career with Unilever in 1989 as a Product Manager, and as an entrepreneur he implemented successful projects in the areas of chemistry, agriculture, food, stockbreeding and renewable energy since 1994. Presently, he acts as the General Manager of Trouw Nutrition Turkey and Chairman of the Board of Anako Egg & Egg Products Co.

Metin Akman continues to serve TUSIAD as the Member of the Board, and BIAC as Chair of the Food and Agriculture Committee. He has also memberships at TÜYEKAD, Turkish Feed Additives Manufacturers Association, YUMBİR, Turkish Egg Producers Association and IEC, International Egg Commission.

Metin Akman and his wife, Nazlı, have two children.



Michael TARAZI

Michael leads CGAP's work in financial innovation for smallholder families and oversees CGAP's research on smallholder demand for financial services as well as CGAP's efforts on digital finance in the smallholder context. He has formerly led CGAP's efforts in the area of branchless banking regulation and has worked with regulators around the world in developing regulatory frameworks. He has also taught branchless banking at the Boulder Institute for Microfinance. He also was chosen as a Young Global Leader by the World Economic Forum and is a member of the Forum's Dialogue Series on Access to Finance through Technology. He is a co-author of *Serving Smallholder Farmers: Recent Developments in Digital Finance*, *Putting the Banking in Branchless Banking*, *Regulating Banking Agents*, *Regulatory Approaches to Nonbank E-Money Issuers* and *Islamic Microfinance: An Emerging Market Niche*. Prior to joining CGAP, Tarazi was a corporate attorney in private practice and served as the European General Counsel to a U.S. company providing finance-related technological services to developing countries. He also served as an advisor to Israeli-Palestinian peace negotiations. Tarazi holds a bachelor's degree from Harvard University and a law degree from Harvard Law School. He speaks English, Arabic, and French.



Mwombeki BAREGU

Mwombeki Baregu is the Head of Agriculture and Rural Finance at the Financial Sector Deepening Trust (FSDT) in Tanzania where he manages a portfolio of projects that have a rural and agriculture financial inclusion and deepening focus in Tanzania. In 2011 the FSDT in collaboration with the Gatsby Charitable Foundation and the Rockefeller Foundation funded the Agricultural Finance Market Scoping Survey (AgFiMS): the first-ever national survey on the nature of demand for and supply of agricultural finance in Tanzania.

Mwombeki has a background in economics and business administration. He worked for various institutions including the International Finance Corporation (IFC) in the Financial Institutions Group focusing on advisory services for IFC financial institution clients, he worked for the World Bank with the Poverty Reduction and Economic Management (PREM) and Development Economics (DEC) units on research that looked at policies that impacted agriculture marketing and poverty reduction, and NMB Bank in Tanzania where he focused on developing new products and business for bank, but particularly for the agribusiness sector.



Panos VARANGIS

Panos Varangis is currently the Global Lead for agricultural finance and disaster risk finance work in the Finance and Markets Global Practice at the World Bank Group. Prior to that Panos led IFC's work in advising financial institutions to provide financial services to SMEs, agribusinesses and farmers. Before joining IFC, Panos served as the Deputy CEO of the Agricultural Bank of Greece (2004-2009). From 1987 to 2004, he worked at the World Bank in various positions at the International Commodities Division, the International Trade Division, the Bank's Research Department and finally at the Agricultural and Rural Development Department where he oversaw a global program on commodity risk management. Panos holds a Ph.D. in Economics from Columbia University in New York.



Rauno ZANDER

Rauno Zander currently works as a free-lance consultant in different areas of agricultural and rural finance development. In addition to his work with GIZ, he has also been engaged by i.a. FAO, IFAD, the Asian Development Bank and KfW. He is working also directly for financial institutions, including the Indian HDFC and NABARD, the Ugandan Agricultural Loan Guarantee Company ABI and the Agricultural Development Bank of Trinidad and Tobago. He has recently published on credit guarantee systems, agricultural value chain finance and impact of agricultural finance on rural transformation



Roland GROSS

Roland Gross heads the Competence-Center 'Financial Systems Development'. His current focus lies on Agricultural Finance and Green Finance. Before taking over this position he worked for the GIZ in various positions in Germany and abroad. One example is the position as a consultant at the Ministry of Economics in Namibia. Roland Gross studied business administration and is an agricultural economist. He started his career at the FAO in Rome.



Sandra LOUISZOOON

Currently: private sector development / financial sector issues (Sustainable Economic Development Department):

Coordination of Innovative Finance issues (blended finance); execution the evaluations (particularly development bank FMO); policy development/execution regarding remittances; support for Financing for Development issues.

Earlier in the Ministry of Foreign Affairs:

Coordinator of the research programme. Establishment of the Knowledge Platform Development Policies called “Include”, composed of researchers, think tanks, NGO’s, academia and private sector from the Netherlands and Africa (fifty-fifty). The Platform has set up a research agenda in 2013 and has launched several calls for research proposals.

Other previous functions were in the Sustainable Economic Development Department (also private sector/financial sector development); Environment Department (climate negotiations); UN and IFI’s department (UNDP and UNCDF desk officer).



Sonu AGRAWAL

Sonu Agrawal is the Founder and Managing Director of Weather Risk Limited. Founded in 2004, WRL pioneered the development of the Weather Insurance market in India. Over 10 years, WRL has grown into a comprehensive global Climate Risk Management company with a fast growing footprint that spans India, Africa and Asia. Weather Risk Limited has served over 1 million farmers till date, transforming lives and agriculture with a portfolio of innovative products and services that a team of 150+ specialists create, manage and deliver working with large and visionary companies in climate risk and insurance as well as farmers in the remotest of villages worldwide.



Susanne DORASIL

Head of the Economic Policy, Financial Sector Division at the German Federal Ministry for Economic Cooperation and Development (BMZ)

Susanne Dorasil is in charge of sustainable economic development (economic policy, financial and private sector development), corporate social responsibility and innovative business models for development as well as ICT for development at BMZ. She is currently serving as German co-facilitator of the G20 development pillar on Private Investment and Job Creation and as German co-chair of the Sub-group on SME Finance of the Global Partnership for Financial Inclusion. Susanne Dorasil was formerly Deputy Head of the Central Africa, West Africa II, Madagascar Division; Senior Advisor to the German Executive Director at the World Bank Group; Private Secretary to the Permanent State Secretary of the BMZ; and Deputy Head of the Legal Division. She studied law at the Free University of Berlin and holds a Master of Laws degree from King's College London. She passed her bar examination in Berlin.



Ulrich HESS

Ulrich Hess is Senior Advisor at BMZ/GIZ Insurance Sector Project and the G7 Climate Risk Insurance Initiative. Prior to joining GIZ he worked at MicroEnsure, a private sector microinsurance broker, and the World Bank Group from 1998 to 2012. He pioneered operational work on weather risk management and index-based insurance at the World Bank Group, for example assisting successful weather insurance initiatives in India in 2003 and Malawi in 2004 and Ethiopia in 2005 at micro and macro levels. While on secondment to WFP as chief of Disaster Risk Reduction, he pioneered systemic drought risk management with LEAP (livelihoods, early assessment, Protection) in Ethiopia, introduced weather index based insurance to China and mainstreamed disaster risk reduction in WFP. Prior to joining the World Bank as young professional in 1998, Mr. Hess has been working in management and development consulting. He is the editor and co-author of “Managing Agricultural Production Risk”, IRI’s “Index Insurance and Climate Risk” and “Weather based insurance in Southern Africa” at the World Bank as well as numerous articles on risk management. Mr. Hess holds a Master in Economics degree from Bocconi University, Milan and a Master in Political Science degree from Freie Universität Berlin. He also studied at Institut d’Etudes Politiques de Paris and Yale Law School.



Victoria ZINCHUK

Victoria Zinchuk is Head of Agribusiness Advisory at the European Bank for Reconstruction and Development (EBRD). She supervises implementation of EBRD's advisory and technical cooperation projects in the agribusiness sector in the countries where EBRD invests. Victoria also manages stakeholder relationships with companies, private investors, government officials and financial institutions.

Victoria has been contributing to the work of the EBRD for 13 years. As a Senior Banker she lead transactions, monitored investments and advised on project structuring in the agribusiness sector in Eastern Europe, the Caucasus and Central Asia. Victoria holds a Master's degree in Banking and Finance from the Kiev State University of Economics, Ukraine and the University of Central England, Birmingham.