

Global Forum on Remittances 2013

Speakers' biographies

PLEANARY SESSION

Opening Global Forum on Remittances 2013

Keynote addresses

DATE: 20 MAY 09.00 – 09.45

Speakers	BIOGRAPHIES
<p>Her Majesty Queen Máxima of the Netherlands (video)</p> <p>United Nations Secretary General's Special Advocate for Inclusive Finance for Development (UNSGSA)</p>	<p>Queen Máxima is an active global voice on the importance of inclusive finance for achieving development and economic goals.</p> <p>Designated in 2009 by the UN Secretary-General as his Special Advocate for Inclusive Finance for Development, Queen Máxima encourages universal access for individuals and enterprises, at a reasonable cost, to a wide range of financial services, provided by diverse responsible and sustainable institutions.</p> <p>She works in partnership with stakeholders globally to raise awareness, encourage leadership, and foster action toward financial inclusion.</p> <p>She is also Honorary Patron of the G20 Global Partnership for Financial Inclusion. In her own country, Queen Máxima is a member of the Committee for Entrepreneurship and Finance and Honorary Chair of the Dutch Money Wise Platform.</p>
<p>Kevin Cleaver</p> <p>Associate Vice-President, Programme Management Department,</p> <p>International Fund for Agriculture Development (IFAD)</p>	<p>Kevin Cleaver is IFAD's Associate Vice-President, in charge of its programmes.</p> <p>He joined IFAD in September 2006.</p> <p>Before joining IFAD, he held several key positions in the World Bank, including: Director, Africa Technical Department, Africa Region; Director, Environmentally and Socially Sustainable Development, Europe and Central Asia Region; and, the most recent position, Director, Agriculture and Rural Development for the World Bank Group.</p> <p>He represented the World Bank on the Executive Committee of the CGIAR and participated in mobilizing funds for all of the environmentally and socially sustainable development network's global programmes.</p> <p>While at the World Bank, Kevin Cleaver was recognized as an outstanding manager and was the recipient of the "Good Manager" award from the World Bank Staff Association in 2001.</p> <p>He helped create an effective system of knowledge sharing, knowledge management and staff learning for staff in the World Bank's Environmentally and Socially Sustainable Development Network.</p> <p>Kevin Cleaver has a long and distinguished career in agriculture and rural development, with many books and articles published on agricultural development. He spent several years working and living in Sub-Sahara and North Africa. Kevin Cleaver holds a BA in International Relations from the University of Pennsylvania, Philadelphia, a Master's degree in International Law and Diplomacy and a PhD in Economics from the Fletcher School, Tufts University, Medford, Massachusetts.</p>

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	<p>He has also completed an Executive Development Management Programme at the Harvard Business School in Boston, Massachusetts</p>
<p>Janamitra Devan</p> <p>Vice President and Head of Network, Financial and Private Sector Development,</p> <p>The World Bank Group</p>	<p>Janamitra Devan is World Bank–IFC vice president for Financial and Private Sector Development. As leader of the network, he engages with government policy makers who shape the business environment for the private sector. He works to promote collaborative public-private dialogue and the development of a regulatory environment that fosters opportunities for entrepreneurship and job creation.</p> <p>Devan also provides intellectual leadership and strategic direction in the areas of financial sector diagnostics and policy advice to national financial sector regulatory and supervisory authorities to help build strong and efficient financial systems.</p> <p>Since joining the World Bank Group in October 2009, Devan has focused on efforts to facilitate access to a broad range of financial services—for firms and for households—and to mobilize the private sector in offering better services to the poor, ranging from housing finance and insurance to microfinance and remittances. Devan also represents the World Bank on the Financial Stability Board in Basel.</p> <p>Previously, Devan spent 10 years at McKinsey & Company, building extensive experience in Asia and North America. He served as director for Asia at McKinsey Global Institute and before that as director of global operations for McKinsey's Strategy Practice.</p>
<p>Javier Hernández Peña</p> <p>Deputy Director General for Development Policies, General Secretariat for International Cooperation,</p> <p>Ministry of Foreign Affairs and Cooperation, Government of Spain</p>	<p>Mr Hernández Peña, is currently Deputy Director General for Development Policies, General Secretariat for International Cooperation, at the Ministry of Foreign Affairs and Cooperation, Government of Spain.</p>

PLENARY SESSION: 2 – PANEL 1

TITLE: High Level Forum: G20 Process and Reducing the Cost of Remittances

DATE: 20 MAY 09.45 – 10.45

Speakers	BIOGRAPHIES
<p>Ronald Waas</p> <p>Deputy Governor, Bank Indonesia</p>	<p>Ronald Waas earned his Master's Degree from School of International Affairs, Program in Economic Policy Management, Columbia University, New York. He has been appointed as Deputy Governor of Bank Indonesia since the end of December 2011.</p> <p>His main responsibility is payment and settlement systems area, including currency circulation, information system, and internal management.</p>

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	<p>Before the appointment as Deputy Governor, he had worked with Bank Indonesia for 30 years and during his service of periods with the Bank, he held various strategic positions: Director of IT (2004), Director of Information Management (2007), and Director of Accounting and Payment Systems (2009 to 2011).</p> <p>During his services as Director of Payment Systems, Ronald Waas had also held co-chairmanship of the Working Committee on Payment and Settlement Systems (WC-PSS) for ASEAN Economic Community 2015 and Co-Deputy Chairpersons for Executive Meeting of East Asia & Pacific (EMEAP)-Working Group on Payment & Settlement Systems (WG-PSS)</p>
<p>Blair Exell</p> <p>First Assistant Secretary, International Policy and Sector Division, AusAID</p>	<p>Mr Exell is currently First Assistant Secretary of the International Policy and Sector Division, AusAID.</p>
<p>Michelangelo Pipan</p> <p>Ambassador, Embassy of Italy to Thailand</p>	<p>Ambassador Michelangelo Pipan has a Degree in Law from the University of Turin (1972). Fellowship from the Ministry of Foreign Affairs at the ISPI (Institute for Studies in International Politics) in 1975/76.</p> <p>Entered the Foreign Service by public examination on May 4th, 1978 and after the course at the Diplomatic Institute has served first at the Department for Legal Affairs and then, from November 1979, at the Office for Asia at the Department for Economic Affairs. First diplomatic posting in Manila as Second (later First) Secretary from 15 March 1981, Charge d'Affairs for nearly a year, from September 1981 to August 1982. Promoted to First Secretary in November 1982 and on 1st June 1983 he was transferred to Vienna, where he worked mainly in the multilateral sector.</p> <p>Deputy Head of Mission and Acting Counsellor in Nairobi from 27th June 1986, he was promoted to Counsellor on 1st May 1988. After returning to Rome in September 1989 he worked at the Office for Latin America of the Department for Political Affairs, before moving in March 1990, to the Department for Development and Cooperation, where he headed the Office responsible for cooperation in education, training and cultural heritage. On 15th January 1993 he was entrusted the Office of the same Department, handling the Secretariat of the Steering Committee for Development and Cooperation. Counsellor in London from 27th April 1993, handling the cultural and political sectors. Promoted to the rank of First Counsellor on 1st January 1996 and on September 9th of that year he was posted to the Ministry of Public Education, University, Scientific and Technologic Research, as Diplomatic Advisor for International Affairs of the Hon. Minister. The post he held until early 2000, dealing among other things, the harmonization process of European Universities, that on 19th June 1999 led to the signing of the Declaration of Bologna. Posted in Tbilisi on 15th February 2000 where he opened the Embassy of Italy and stayed as Ambassador until May 2003. Upon his return he was appointed Head of the Office V, Department of Protocol, in charge of major multilateral events, handling among others the organization of the signing Ceremony of the European Constitutional Treaty and was then responsible for coordinating the activities of the Ministry in relation to the Winter Olympics in Turin.</p> <p>Promoted to the rank of Minister Plenipotentiary on January 2nd, 2005, starting in July 2007 he served at the City of Rome as Diplomatic Adviser</p>

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	of the Mayor. Returning to the Ministry in April 2008 he took up the position of Coordinator for the Olympic Games in Beijing. From November 2008 he was also entrusted with the position of Coordinator of economic and cultural initiatives in Japan.
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Moderator	BIOGRAPHY
<p>Janamitra Devan</p> <p>Vice President and Head of Network, Financial and Private Sector Development,</p> <p>The World Bank Group</p>	<p>Janamitra Devan is World Bank–IFC vice president for Financial and Private Sector Development. As leader of the network, he engages with government policy makers who shape the business environment for the private sector. He works to promote collaborative public-private dialogue and the development of a regulatory environment that fosters opportunities for entrepreneurship and job creation.</p> <p>Devan also provides intellectual leadership and strategic direction in the areas of financial sector diagnostics and policy advice to national financial sector regulatory and supervisory authorities to help build strong and efficient financial systems.</p> <p>Since joining the World Bank Group in October 2009, Devan has focused on efforts to facilitate access to a broad range of financial services—for firms and for households—and to mobilize the private sector in offering better services to the poor, ranging from housing finance and insurance to microfinance and remittances. Devan also represents the World Bank on the Financial Stability Board in Basel.</p> <p>Previously, Devan spent 10 years at McKinsey & Company, building extensive experience in Asia and North America. He served as director for Asia at McKinsey Global Institute and before that as director of global operations for McKinsey's Strategy Practice.</p>

PLEANARY SESSION: 2 - PANEL 2

TITLE: International Organizations and Remittances

DATE: 20 MAY 11.15 – 12.30

Moderator	BIOGRAPHY
<p>Donald F. Terry</p> <p>Professor, Development Finance,</p> <p>Boston University School of Law</p>	<p>Donald F. Terry is an expert in matters involving financial inclusion, particularly remittances and microfinance, as well as governance issues involving small enterprises, and non-governmental organizations (NGOs). Mr. Terry was the General Manager of the Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB) from its inception in 1993 until July 2008. The \$1.8 billion Fund, sponsored by 39 donor countries, promotes broad-based economic growth and poverty alleviation through private sector development.</p> <p>Under Mr. Terry's leadership, the MIF helped to transform Latin American microfinance into a commercially sustainable industry, which now reaches approximately twenty million clients, and serves as a model for the rest of the developing world.</p> <p>For more than a decade, Mr. Terry has been a leading advocate for leveraging the potential of remittances as a development tool. It is</p>

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	<p>estimated that worldwide remittances now exceed \$350 billion to developing countries, directly affecting the lives of more than two hundred million families around the world.</p> <p>Currently Mr. Terry consults with the World Bank and the African Development Bank, working throughout the African continent, creating programs to alleviate poverty through enterprise development. He serves on the Advisory Board of ACCION International, and its Center for Financial Inclusion. He provides strategic advice to several bi-lateral donors and international organizations.</p> <p>He is a professor of development finance at Boston University Law School, and a Senior Fellow at the Boston University Center for Finance, Law, and Policy. He is also a Fellow at the Center for Strategic and International Studies in Washington, DC.</p> <p>Before joining the MIF, Mr. Terry served as Deputy Assistant Secretary of the Treasury for International Affairs, where he received that Department's Meritorious Service Award in 1980. From 1982-1993, Mr. Terry served as Staff Director of three Congressional Committees.</p> <p>Mr. Terry holds a bachelor's degree in Political Science from Yale University (1968) and a law degree from the University of California Law School at Berkeley (1972). He also graduated from the Senior Managers in Government Program at the Harvard Business School in 1978.</p> <p>He is married, and has four daughters and four grandchildren. In addition to family activities, his favorite pastime is agonizing over the Boston Red Sox.</p>
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Panellists	
<p>Panellist 1</p> <p>Andrew Bruce</p> <p>Regional Director, International Organization for Migration (IOM)</p> <p>Asia-Pacific Regional Office</p>	<p>Andrew Bruce took up the position of Regional Director for Asia and the Pacific on 1 July 2011. Prior to that he held the position of Regional Representative for South East Asia, from 2009. His responsibilities include overseeing the activities of the IOM Regional Office and providing guidance and support to IOM country missions in the Asia-Pacific region. This includes accountability for the successful execution of ongoing operational programmes and the development of new ones for the region.</p> <p>Under Mr. Bruce's guidance the Regional Office works with concerned governments, donors, UN agencies, other key partners and the IOM Country Missions in the region to develop conceptual approaches and specific programmes in the field of migration. Specific areas of IOM's work in the region include Labour Migration, Human Trafficking, Border Management, Migration and Health, and Refugee resettlement.</p> <p>Mr. Bruce leads the regional team which represents IOM at key meetings in the region where issues of migration are discussed and regularly presents at conferences and fora. Close relationships have been forged between the IOM Regional Office, the regional offices of UN agencies in Bangkok, and with the UN's Economic and Social Commission on Asia and the Pacific (ESCAP). Relations are also developing with the ASEAN Secretariat in Jakarta as the challenges of managing migration attract increasing attention and ASEAN takes a greater role in the region.</p> <p>Mr. Bruce has had an extensive career with IOM spanning more than thirty years on four continents. His present posting is his eighth and prior to</p>

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	<p>taking up the position of Regional Representative for South East Asia, he was IOM's Chief of Mission in Hanoi where he served for six years.</p>
<p>Panellist 2</p> <p>Ana Beatriz Martins</p> <p>Head of Political, Press and Information Section, Delegation of European Union to Thailand</p>	<p>Current Position:</p> <p>Delegation of the European Union to Thailand, Head of Political, Press & Information Section</p> <p>Previous positions in the European Commission:</p> <p>Directorate General for External Relations (2007-2009-) Latin America Directorate, Deputy Head of Unit, Unit Chile and Mercosur (Argentina, Brazil, Paraguay, Uruguay)</p> <p>Directorate General for External Relations (2003-2006) Asia Directorate Desk Officer Bangladesh, South Asia Unit (Afghanistan, Pakistan, Sri Lanka, Bangladesh, Maldives)</p> <p>Directorate General for Social Affairs and Employment (1997-2003) Head of Section, Enlargement Unit for Structural Funds Programmes Employment Initiatives in Enlargement Countries</p> <p>Directorate General for External Relations (1993-1996) Programme Officer, TACIS Programme, Unit Russia and Newly Independent States Privatisation programmes, support to SMEs in Russian Federation</p> <p>Education / Previous professions:</p> <p>1982-1989 Master in Political Science and Law, Albert Ludwigs University, Freiburg im Breisgau, Germany</p> <p>1986-1990 Junior Researcher, Max Planck Institute for International Penal Law, Freiburg</p> <p>1990-1991 Diploma for European Studies, College of Europe, Bruges/Belgium</p> <p>1991-1993 Researcher at the Centre for European Policy Studies, Brussels</p>
<p>Panellist 3</p> <p>Taffere Tesfachew</p> <p>Director, Division for Africa, Least Developed Countries and Special Programmes, UNCTAD</p>	<p>Mr. Taffere Tesfachew was appointed as Director, Division for Africa, Least Developed Countries and Special Programmes at the United Nations Conference on Trade and Development (UNCTAD) in October 2011.</p> <p>Mr. Tesfachew previously held the position as Chief of the Office of the Secretary-General of the United Nations Conference on Trade and Development (UNCTAD) from September 2005, as well as heading the organization's Strategy and Policy Coordination Unit and serving as its Spokesperson.</p> <p>Prior to that role Mr. Tesfachew headed UNCTAD's Investment Policy Review Section, in which capacity he worked on five national policy reviews, leading field missions, presenting reports and raising and managing funds. His prior position was as Special Assistant to the Deputy Secretary-General of UNCTAD, providing policy and political clearance, drafting statements, preparing technical policy papers and delivering substantive support to the intergovernmental process. He has also worked for the International Labour Office as a researcher and teaching fellow.</p>

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	<p>Mr. Tesfachew holds an MPhil and a DPhil in development economics from the Institute of Development Studies, University of Sussex, United Kingdom. He has published on a wide range of topics, including investment and enterprise development, technology transfer, innovation, industrial policy, and terms of trade.</p>
<p>Panellist 4</p> <p>Myo Thant</p> <p>Principal Economist, Office of regional economic Integration, Asian Development Bank</p>	<p>Myo Thant is a Principal Economist in the Office of Regional Economic Integration of the Asian Development Bank (ADB) in Manila, Philippines. He joined the ADB in 1987 as a Young Professional.</p> <p>He pioneered the development of growth triangles and economic corridors as well as examining the economic impacts HIV/AIDS in Asia.</p> <p>Prior to joining ADB he taught at NYU and worked at the UN.</p> <p>He is a citizen of Myanmar.</p>

SESSION: 4 - PANEL: 1

TITLE: Creating and Enabling Remittance Markets: Experiences and Lessons – Policy and Regulatory Reforms

DATE: 20 MAY 14.15 – 15.30

Moderator	BIOGRAPHY
<p>Alfred Hannig</p> <p>Executive Director, Alliance for Financial Inclusion (AFI Global)</p>	<p>Alfred Hannig is the Executive Director of the Alliance for Financial Inclusion, an international network dedicated to providing the world's 2.5 billion unbanked safe access to the formal financial system through smart policy initiatives.</p> <p>While serving as Executive Director, Dr. Hannig has overseen the growth of AFI from an organization with a few enthusiastic members, into a global alliance of financial inclusion institutions from over 85 developing and emerging nations.</p> <p>Before his work with AFI, Dr. Hannig served in leading management, policy advisory, training and research focused positions around the world including: Director of GIZ's Sustainable Economic Development Programs in Indonesia; Head of the Financial System Development Program in Uganda; Specialist Consultant with the Superintendencia de Bancos in Bolivia; and Head of the Financial Systems Development Unit at German Technical Cooperation while also serving as the Federal Republic of Germany's representative for the Consultative Group to Assist the Poor (CGAP).</p>

Panellists	BIOGRAPHIES
<p>Panellist 1</p> <p>Dato' Muhammad Bin</p>	<p>Mr Muhammad Ibrahim is currently the Deputy Governor of Bank Negara Malaysia. His areas of expertise include financial markets, foreign exchange, banking and insurance. He also sits as a member of the Bank's</p>

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<p>Ibrahim, Deputy Governor, Bank Negara Malaysia</p>	<p>Monetary Policy Committee and Financial Stability Committee.</p> <p>He was former commissioner of the Securities Commission of Malaysia and Senior Associate of the Institute of Bankers Malaysia.</p> <p>He sits on the Board of the Retirement Fund Incorporated and is a member of the Malaysian Institute of Accountants and the Investment Panel of National Trust Fund.</p> <p>He is a board member of the SEACEN Research and Training Centre and chair of the senate for International Centre for Education in Islamic Finance [INCEIF].</p> <p>He is also the Chairman of Irving Fisher Committee on Central Bank Statistics, Bank for International Settlement.</p>
<p>Panellist 2 Ajith Nivard Cabraal Governor, Central Bank of Sri Lanka</p>	<p>AJITH NIVARD CABRAAL serves as the 12th Governor of the Central Bank of Sri Lanka, and the Chairman of the Monetary Board, since July 2006. He currently functions as an Alternate Governor of the International Monetary Fund.</p> <p>He is a former Chairman of the SEACEN Board of Governors, and the SAARC Governors Forum. Mr. Cabraal is also a Past President of the Institute of Chartered Accountants of Sri Lanka and South Asian Federation of Accountants.</p> <p>Prior to his appointment as the Governor, Mr Cabraal was the Advisor to the His Excellency the President on Economic Affairs, and the Secretary, Ministry of Plan Implementation. In the year 2005, Mr. Cabraal was closely associated in the development of the "Mahinda Chintana" which currently serves as the Policy Framework and Development Plan of the Government.</p> <p>During the period Mr. Cabraal has served as the Governor, he has been able to steer the transformation of the Sri Lankan economy to be a safe and stable investment destination, and a middle income emerging market nation. He also provided leadership to several heavily over-subscribed international bond issues.</p> <p>At the same time, the Central Bank under Mr.Cabraal's guidance has been able to maintain sound and stable macro-economic fundamentals, with inflation being contained to low levels, and financial system stability being achieved in a time of severe global uncertainties and turmoil.</p>
<p>Panellist 3 Byung Rhae Lee Director-General, Financial Services Bureau, Financial Services Commission of the Republic of Korea</p>	<p>Education:</p> <p>1998 UNIVERSITY OF MISSOURI, Ph.D. in Economics</p> <p>1995 SEOUL NATIONAL UNIVERSITY, M.A. in Public administration</p> <p>1985 SEOUL NATIONAL UNIVERSITY, B.A. in Economics</p> <p>Career:</p> <p>2012 Director General of the Financial Services Bureau, FSC</p> <p>2011 Spokesperson, FSC</p> <p>2010 Senior Advisor to the Governor, Bank of Mongolia</p>

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	2009 Director of the Financial Policy Division, FSC
	2008 Director of the Administrative Reform Division, FSC
	2007 Director of the Insurance Division, FSC
	2006 Director of the Non-bank Supervision Division, FSC
	1990 Deputy Director, Ministry of Finance

SESSION: 4 – PANEL: 2

TITLE: Private Sector Initiatives in Creating Enabling remittance Markets

DATE: 20 MAY 15.45 – 17.00

Moderator	BIOGRAPHY
<p>Donald F. Terry Professor, Development Finance, Boston University School of Law</p>	<p>Donald F. Terry is an expert in matters involving financial inclusion, particularly remittances and microfinance, as well as governance issues involving small enterprises, and non-governmental organizations (NGOs). Mr. Terry was the General Manager of the Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB) from its inception in 1993 until July 2008. The \$1.8 billion Fund, sponsored by 39 donor countries, promotes broad-based economic growth and poverty alleviation through private sector development.</p> <p>Under Mr. Terry's leadership, the MIF helped to transform Latin American microfinance into a commercially sustainable industry, which now reaches approximately twenty million clients, and serves as a model for the rest of the developing world.</p> <p>For more than a decade, Mr. Terry has been a leading advocate for leveraging the potential of remittances as a development tool. It is estimated that worldwide remittances now exceed \$350 billion to developing countries, directly affecting the lives of more than two hundred million families around the world.</p> <p>Currently Mr. Terry consults with the World Bank and the African Development Bank, working throughout the African continent, creating programs to alleviate poverty through enterprise development. He serves on the Advisory Board of ACCION International, and its Center for Financial Inclusion. He provides strategic advice to several bi-lateral donors and international organizations.</p> <p>He is a professor of development finance at Boston University Law School, and a Senior Fellow at the Boston University Center for Finance, Law, and Policy. He is also a Fellow at the Center for Strategic and International Studies in Washington, DC.</p> <p>Before joining the MIF, Mr. Terry served as Deputy Assistant Secretary of the Treasury for International Affairs, where he received that Department's Meritorious Service Award in 1980. From 1982-1993, Mr. Terry served as Staff Director of three Congressional Committees.</p> <p>Mr. Terry holds a bachelor's degree in Political Science from Yale</p>

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	<p>University (1968) and a law degree from the University of California Law School at Berkeley (1972). He also graduated from the Senior Managers in Government Program at the Harvard Business School in 1978.</p> <p>He is married, and has four daughters and four grandchildren. In addition to family activities, his favorite pastime is agonizing over the Boston Red Sox.</p>
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Panellists	BIOGRAPHIES
<p>Panellist 1</p> <p>Edward Brandt</p> <p>EVP - Managing Director, Government Services & Solutions, MasterCard</p>	<p>Ed Brandt has served as EVP, Managing Director – Government Services and Solutions since April, 2012. In this role, he works with Governments around the world to strengthen the relationship with MasterCard. Ed leads the global strategy by leveraging MasterCard capabilities to solve Government needs for efficiency, financial inclusion, and transparency.</p> <p>Mr. Brandt joined MasterCard Worldwide in December 2005 as Executive Vice President, Global Accounts and partnered with select MasterCard customers to grow their payments business. Most recently he was responsible for managing MasterCard's business with Wells Fargo, FNBO, and the U.S. business for HSBC, Barclay's, GE and RBS.</p> <p>Prior to MasterCard, Ed built a 23 year career with General Electric beginning in the Financial Management Program. He progressed through the Corporate Audit Staff and then a variety of Finance and General Management roles in different GE businesses.</p> <p>Mr. Brandt earned a degree in Economics from St. Lawrence University.</p>
<p>Panellist 2</p> <p>Khalid Fellahi</p> <p>Senior Vice President and General Manager, Western Union Digital Ventures</p>	<p>Senior Vice President and General Manager, Western Union Digital</p> <p>As Senior Vice President and General Manager for Western Union Digital, Khalid Fellahi is responsible for ensuring the continued growth and global expansion of Western Union in the digital space, including the strategy, operations and P&L for www.westernunion.com and Mobile Money Transfer. He is based in San Francisco.</p> <p>Fellahi, who joined Western Union in 2002 as Regional Director for North Africa, was previously head of the Mobile Transaction Services group (2010). He also held several senior regional positions at Western Union, including the role of Senior Vice President for Africa from 2005 to 2010, where he was responsible for 51 countries with more than 20,000 Agent locations.</p> <p>Prior to working at Western Union, Fellahi held roles within SIS-Groupe Compagnie Bancaire (Paribas) and Price Waterhouse Management Consultants. In addition, he has held senior leadership positions at small and medium enterprises in the service industry.</p> <p>A Moroccan-French national, Fellahi has an engineering degree from the National Institute of Applied Sciences in France (INSA-Lyon) with a major in Information Technology, and an MBA from INSEAD.</p>
<p>Panellist 3</p> <p>Leon Isaacs</p>	<p>For the last 6 years Leon has led the remittances practice at DMA (the leading remittances and development consultancy) and been managing director at the trade body IAMTN.</p> <p>Leon has over 20 years hands-on experience in the remittance industry</p>

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<p>Managing Director, International Association of Money Transfer Networks (IAMTN)</p>	<p>and has been involved with two successful start-up money transfer businesses during that time. Before establishing DMA Leon was part of the senior management team running Coinstar Money Transfer Limited (formerly Travelex Money Transfer Limited). Aside from his functional responsibilities Leon was responsible for the business in UK, Sub-Saharan Africa, Ireland, Belgium and Netherlands.</p> <p>He was a steering group member of the UK Government's Remittances Task Force, from its inception in 2005 until the completion of its work early in 2010. He is an observer to the G20 Consultative Committee of the Private-Public Sector Partnership on Remittances.</p> <p>Leon has spoken at, and chaired, numerous international conferences on remittances including at the World Bank, the United Nations and the G8.</p>
<p>Panellist 4</p> <p>Arken Kenesbekovich Arystanov</p> <p>Chairman of the Management Board, KazPost</p>	<p>Republic of Kazakhstan citizen.</p> <p>1988 graduate from the Moscow M.V. Lomonosov State University with the major in Political Economy (Economist and Political Economy Teacher),</p> <p>1992 postgraduate student at the same university. Acquired his Economy Doctorate at the end of post-graduate studies.</p> <p>2004 graduate from the T.Ryskulov Kazakh Economy University. Ph.D. in Economics</p> <p>Work Experience:</p> <p>Throughout various of his life, Mr. Arystanov performed various duties and held various posts in the Republic of Kazakhstan Ministry of Economy, National State Bank, Almaty Merchant Bank and Public Joint-Stock Company Narodny Bank Kazakhstan (People's Bank Kazakhstan).</p> <p>March 2000 to February 2006, Mr. Arystanov performed the duties of the Kazpost Deputy Chairman and then Chairman.</p> <p>February 2006 to April 2011 – Head of Republic of Kazakhstan Agency for Regulation of the Regional Financial Center Almaty.</p> <p>April 2011 – the Kazpost Board of Directors elected Mr. Arystanov to the post of the Kazpost Management Board Chairman.</p>
<p>Panellist 5</p> <p>Roy Emil S. Yu</p> <p>Senior Vice President, Bank of the Philippine Islands</p>	<p>Roy Emil Yu assumed the role of Overseas Customer Segment and Remittance Division Head of the Bank of Philippine Islands in October of 2012.</p> <p>Prior to this he was a Division Head, VP for Sales-Consumer Banking. Before he joined BPI in 2009, he was Head of Sales of Sun Life Financial Phils. and Chief Agency Officer.</p> <p>He started his career in consumer product sales and eventually attained senior management positions.</p> <p>He is a graduate of the University of San Carlos, Cebu, Phils., Bachelor of Science in Business Administration.</p>

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SESSION: 5 – PANEL: 1

TITLE: Market Trends, Innovations and Opportunities

DATE: 21st MAY 08.45 – 10.15

Moderator	BIOGRAPHY
<p>Leon Isaacs Managing Director, International Association of Money Transfer Networks (IAMTN)</p>	<p>For the last 6 years Leon has led the remittances practice at DMA (the leading remittances and development consultancy) and been managing director at the trade body IAMTN.</p> <p>Leon has over 20 years hands-on experience in the remittance industry and has been involved with two successful start-up money transfer businesses during that time. Before establishing DMA Leon was part of the senior management team running Coinstar Money Transfer Limited (formerly Travelex Money Transfer Limited). Aside from his functional responsibilities Leon was responsible for the business in UK, Sub-Saharan Africa, Ireland, Belgium and Netherlands.</p> <p>He was a steering group member of the UK Government's Remittances Task Force, from its inception in 2005 until the completion of its work early in 2010. He is an observer to the G20 Consultative Committee of the Private-Public Sector Partnership on Remittances.</p> <p>Leon has spoken at, and chaired, numerous international conferences on remittances including at the World Bank, the United Nations and the G8.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1 Paolo Baltao President, G-Xchange, Inc. (GXI)</p>	<p>Paolo Baltao is the President of G-Xchange, Inc. (GXI), a wholly-owned subsidiary of Globe Telecom, one of the leading wireless providers in the Philippines. GXI pioneered the revolutionary model in cardless and cashless mobile commerce service called GCASH which was launched in the Philippines in October 2004.</p> <p>GCASH is the innovative service transforming the mobile phone into a wallet for financial transactions with the convenience and cost of a text message. This service has earned various international accolades including GSMA Awards (the most prestigious award in the telecom industry) for Best Mobile Messaging Service received in February 2005, Mobile News Asia's Most Innovative Mobile Service and Global Messaging Awards for Best M-commerce Service application both received in June 2005.</p> <p>Further innovating on the service, in 2006, GXI successfully launched GCASH in its first commercial implementation of Cross Border Single Currency Remittance in Hong Kong. By 2007, GXI unveiled GCASH as the first direct inter-operable m-commerce platform expanding its capability by creating an inter-exchange hub that allows instant multi-language and multi-currency money transfer across various m-commerce platforms of partner mobile operators around the world.</p> <p>Today, GCASH has over 1 million users in the Philippines covering various ecosystems in the country.</p> <p>Before he became President, Paolo held the following positions in GXI -</p>

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	<p>Product Group and International Remittance & Banking Business Development Head, a position he held for 2 years, Financial and Government Services Segment Head for 2 years and OFW and Money Remittance Segment Head for 2 years. In this capacity, he was responsible for the formulation of the product strategy and roadmap to achieve business imperatives, management of product portfolio performance and profitability, creation of business development strategy and management of its implementation in line with the targets set for international remittance companies, banks and B2B applications. He also led the acquisition of international and domestic partners, financial (commercial banks, rural and thrift banks, and microfinance institutions) and government institutions for GXI, from lead development to account management.</p> <p>Prior to working for GXI, he had 13 years of experience in product management and business development in various industries such as pharmaceutical, banking and remittance, and telecommunications.</p>
<p>Panellist 2</p> <p>Chandra Prasad Dhakal</p> <p>Chairman, Global IME Bank</p>	<p>Mr. Chandra Prasad Dhakal, having seen the huge potential of remittance business from Malaysia to Nepal, got the approval from central bank of Nepal in 2001 and set up IME in Nepal and Malaysia. Now, IME boasts with a generic brand of remittance in global remittance market with its primary focus in Asian market.</p> <p>Mr. Dhakal is the chairman of Global IME Bank Limited and executive chairman of IME Group of Companies, a leading business conglomerate in Nepal making its remarkable presence in banking, money service, manufacturing, IT, trading, hydro-energy, travel and infrastructures.</p> <p>He is working as the Coordinator of Investment Promotion Forum in Federation of Nepalese Chambers of Commerce and Industry (FNCCI) and as a permanent invitee member of Nepal Investment Board chaired by the Prime Minister.</p> <p>He is conferred with the Honorary Consul of the Republic of Indonesia to Nepal. He is honoured with several awards in the recognition of his philanthropic contributions and business successes.</p>
<p>Panellist 3</p> <p>Sebastian Plubins Malfanti</p> <p>Managing Director of Europe, Middle East, Africa & South Asia. RIA Financial Services</p>	<p>Sebastian Plubins is the Managing Director of EMEASA for Ria Financial Services, a subsidiary of Euronet Worldwide, Inc. Sebastian oversees the sales, financials, operations and expansion of Ria in Europe, Middle East, Africa and South Asia.</p> <p>Prior his current role, Sebastian was Switzerland Country Manager and Sales and Marketing Manager for Europe. He has been an integral part of the Ria organization since 2005.</p> <p>Sebastian has more than 12 years of experience in the money transfer industry. He began his career at Cambios Inter, a sub agent of Western Union, in Chile and later he worked in London at Chequepoint, the Foreign Exchange powerhouse of Europe.</p> <p>Sebastian studied Commercial Engineering and has an MBA with a major in international business from the University Gabriela Mistral in Chile and has an advanced Diploma in Strategy and Innovation from Oxford University in the UK.</p>
<p>Panellist 4</p>	<p>Kirill Palchun is the CFO of the new generation (nominated by Adam Smith Institute in 2013) who shows extra profound knowledge of financial banking</p>

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<p>Kirill Palchun</p> <p>Vice President and Chief Financial Officer,</p> <p>Unistream Bank</p>	<p>system and who is involved in each and every business process.</p> <p>Shortlisted as the Best Financial Director 2012 by Russian famous magazine relatively named <Financial Director>, he was also shortlisted by Adam Smith Institute as the person who produced the best finance achievement of the year 2012.</p> <p>Kirill Palchun will share his progressive and proactive views on how to make the e-money become an integral part of money transfer business.</p>
<p>Panelist 5</p> <p>Sudhir Kumar Shetty</p> <p>COO – Global Operations,</p> <p>UAE Exchange</p>	<p>The name Y Sudhir Kumar Shetty, COO - Global Operations, UAE Exchange, rings a bell in finance and global remittance circuits, for he is a person with strong technical insight and operational expertise. The driving force behind the global remittance major, Mr. Sudhir strengthened the company's culture of innovation and infused inimitable quality in all aspects of its operations.</p> <p>Mr. Sudhir's strong functional expertise in the process flow of the organization coupled with his rich understanding of this dynamic industry have given UAE Exchange, a competitive edge. Under his leadership, UAE Exchange initiated a comprehensive study which led to organizational restructuring, strengthening the brand and expanding its network across the world, thus transforming the company into a global brand with operations over 30 countries across five continents with over 700 direct offices.</p> <p>The soft-spoken leader, who heads this global brand today, actually had a rather humble beginning. His tall and lanky frame contains a subtle personality, which likes to take challenges head on and conquer every obstacle in style.</p> <p>This trait is very much reflected in the aggressive way in which UAE Exchange grew to be a global brand, while keeping its hold strong on its conventional values of Knowledge, Integrity and Commitment, which drive the company forward.</p> <p>He holds Bachelor's degree in Commerce, Law and is a Fellow Member of the Institute of Chartered Accountants of India (ICAI).</p>

SESSION: 5 – PANEL: 2

TITLE: Remittances and Cross-selling of Financial Products: Meeting the Specific Needs of Remittance Senders and Recipients

DATE: 21 MAY 10.45 – 12.15

Moderator	BIOGRAPHY
<p>Michael Hamp</p> <p>Senior Technical Advisor, Rural Finance,</p> <p>International Fund for Agriculture Development (IFAD)</p>	<p>Michael Hamp holds a Ph.D. in Sociology of Agricultural Economics and a Master Degree in Agricultural Engineering both from the Faculty of Agriculture of the University of Bonn, Germany.</p> <p>He became staff member of the International Fund for Agricultural Development (IFAD) in Rome on 1 November 2007. The Unit managed by him includes two specialized sub-teams: the multi-donor funded Financing Facility for Remittances (FFR) and the WFP-IFAD Weather Risk</p>

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	<p>Management Facility.</p> <p>Prior to IFAD, Michael Hamp has been working with the German Technical Cooperation, GTZ. He was assigned as Principal Advisor to the Ministry of Trade and Industry for the Small and Medium Enterprise Promotion Project (1999 - 2003) in Namibia, before he joined the Central Bank of Indonesia as Principal Advisor for the Promotion of Small Financial Institution (ProFI) Programme until October 2007.</p>
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Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Habib Ali</p> <p>Executive Director, Head of Brancheless banking and EasyPaisa Operations, Tameer Microfinance Bank, Pakistan</p>	<p>Habib Ali is an Executive Director and Head of Branchless Banking at Tameer Microfinance Bank Limited, Pakistan's first private sector microfinance bank and world leader in branchless banking. Habib is a member of Management Team of the Bank and heading the Operations of Mobile Financial Services across Pakistan. Mr. Habib is a founder member of Mobile Banking under brand name "Easypaisa" and deployment of financial inclusion for unbanked population of Paistan.</p> <p>Habib has been in banking industry for over 20 years and worked for Citibank Pakistan for 17 years. Mr. Habib has, during his Citibank Career worked in corporate banking, Trade, Treasury, Cash Management, Electronic Payment Systems and International Remittance business.</p>
<p>Panellist 2</p> <p>Jonathan Alles</p> <p>Deputy CEO, Hatton National Bank, Sri Lanka</p>	<p>Jonathan Alles is the Deputy Chief Executive Officer of HNB from 23rd November 2011 and has been appointed as Chief Executive Officer with effect from 1st July 2013.</p> <p>Alles holds a MBA from the University of Stirling, Scotland and is an Associate Member of the Institute of Bankers, Sri Lanka. He counts 25 years of banking experience having served International Banks and HSBC, Sri Lanka and also at Hatton National Bank during the period September 2002 to June 2005. Having returned to Sri Lanka from the UAE in September 2010, Alles re-joined Hatton National Bank in the capacity of the Chief Operating Officer.</p> <p>He also serves as a Director of Sithma Development (Pvt) Ltd, Acuity Partners (Pvt) Ltd, Acuity Stockbrokers (Pvt) Ltd, Lanka Ventures PLC and HNB Assurance PLC.</p>
<p>Panellist 3</p> <p>Robert Cantrell</p> <p>Vice President, Wells Fargo</p>	<p>Bob Cantrell is Vice President and product manager for Wells Fargo's Global Remittance Services group.</p> <p>Global Remittance Services offers the ExpressSend service, providing an economical, convenient and dependable way for consumers to remit money to friends and family in 14 countries in Latin America and Asia.</p> <p>Cantrell has been with Global Remittance Services since 2005 and with Wells Fargo since 2002.</p>
<p>Panellist 4</p> <p>Elena Gafarova</p> <p>Vice President,</p>	<p>Elena Gafarova is Vice-President of RUSSLAVBANK and is responsible for global development of CONTACT payment system. She started her career with CONTACT in 2005, having a 13+ years background in commercial banks with specialization in international payments, investigations and correspondent relations.</p>

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<p>Russlavbank</p>	<p>Later, such experience helped her a lot to develop new remittance corridors and services in CONTACT. System adjustment to AML requirements of other jurisdictions, automatization of messaging and settlements with foreign companies, workflow optimization - all these were literally designed from scratch in CONTACT with her active participation.</p> <p>Now CONTACT is a hub in more than 110 countries around the world with 250,000 POS, inc. ATMs, and a \$12mln transaction annual turnover.</p> <p>In 2012, 10% of CONTACT cross-border transactions were sent to overseas countries and received therefrom. It is also very encouraging that globe segment shows the highest transaction growth rates in CONTACT system – up to 40% on some corridors.</p>
<p>Panellist 5</p> <p>Avijit Nanda</p> <p>Chief Executive Officer, TimesofMoney</p>	<p>Avijit Nanda, is the Chief Executive Officer- TimesofMoney, is India's leading digital payment service provider catering to a diverse base of Indian & International clients, individuals and companies across the globe.</p> <p>It provides a wide spectrum of offerings including retail online remittances, specialized NRI services, a managed white-label remittance platform & an online payment gateway. Avijit heads the company operations with a prime focus to introduce and build payment products.</p> <p>Avijit has a specialized experience of over 15 years across various functions that include Product Management, Sales and Business development, Channel sales, Account management, Key relationship management and Solutions. Avijit was the brain behind introducing third party distribution, sales force performance management and sales management in the banking space.</p> <p>He also worked for ICICI bank in the International Banking Division and was responsible for setting up the Assets Origination franchise across key global markets. He was also responsible for accelerating key alliances to drive the Cross border payments and Remittances franchise and build a robust network across geographies.</p> <p>Avijit is on the Advisory Board of IAMTN (International Association of Money Transfer Network), active member of PIF (Prepaid International Forum) India and has been a global representative of the World Bank and G8's Private Public Partnership Steering Group.</p>

SESSION: 5 – PANEL: 3

TITLE: New market opportunities

DATE: 21 MAY 12.15 – 13.00

Panellist	BIOGRAPHIES
<p>Massimo Cirasino</p> <p>Manager, Financial Infrastructure and Remittances,</p>	<p>Mr. Cirasino, joined the World Bank in July 1998 and is Manager of the Financial Infrastructure & Remittances Service Line and Head of the Payment Systems Development Group of the Financial Inclusion and Infrastructure Global Practice of the Financial and Private Sector Development Vice Presidency (FPD).</p> <p>Mr. Cirasino has participated in many of the group's significant country and</p>

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<p>The World Bank Group</p>	<p>regional interventions and has been involved in payment system reforms in 60+ countries. Mr. Cirasino has been representing the World Bank on the BIS CPSS Task Force that developed the Core Principles for Systemically Important Payments Systems (SIPS); the CPSS-IOSCO Task Force that developed the assessment methodology for the Securities Settlement System Recommendations; the CPSS-IOSCO Task Force that developed recommendations for Central Counterparties, and the CPSS Working Group that developed guidelines for national payment system development.</p> <p>Mr. Cirasino is also the Co-Chairman of the World Bank-CPSS Task Force which issued the General Principles for International Remittance Services and Chairman of the World Bank international task forces, which recently produced the standards on credit reporting systems and the guidelines for Government payment programs; he is also heavily involved in the production of the new CPSS-IOSCO Principles for Financial Market Infrastructures.</p> <p>Mr. Cirasino worked at Banca d'Italia in the Payment System Department from 1993 to 1996, and, later on, in the Representative Office in New York.</p>
<p>Norbert Bielefeld</p> <p>Deputy Director Payment Systems,</p> <p>World Savings Bank Institute / European Savings Banks Group WSBI/ESBG aisbl</p>	<p>Norbert BIELEFELD started his career with Union de Banques à Paris, moved on to Clark Credit France, and subsequently to Econocom Deutschland, ECS International Belgium, and later, SWIFT. He joined ESG/WSBI in 2001 to head Payments and Securities Systems, with responsibility for all payments topics.</p> <p>He represents ESG on the ECB's TARGET2 Securities Advisory Group and the European Commission's Payments Systems Expert Groups, and WSBI on several Groups of the World Bank. He has been elected Chairman of the Board of Trionis, a joint venture between several European banks and First Data.</p> <p>He served as Secretary General of the European Payments Council from 2002 to 2004. He is a member of the Global Payments Forum (Washington DC) serving several terms on the Steering Committee.</p> <p>He chaired the European Payments Council's Cards Standardisation Task Force.</p> <p>Norbert graduated from ESSEC (Ecole Supérieure des Sciences Economiques et Commerciales, Paris), and a chartered accountant</p>
<p>Pedro de Vasconcelos</p> <p>Manager, Financing Facility for Remittances,</p> <p>International Fund for Agriculture Development (IFAD)</p>	<p>Pedro de Vasconcelos joined IFAD in 2007 as Programme Coordinator of the multi-donor Financing Facility for Remittances (FFR).</p> <p>From 1998 to 2000, Mr De Vasconcelos served at the United Nations Conference on Trade and Development (UNCTAD) in Geneva under the project MicroBanks in cooperation with the Banque Internationale du Luxembourg. The same year, he joined the Multilateral Investment Fund of the Inter-American Development Bank in Washington DC, and was responsible for launching and coordinating the remittance programme for Latin America and the Caribbean until early 2007.</p> <p>Mr. De Vasconcelos holds a Bachelor's Degree in International Business from the University of Toulouse-France and a Masters in International Business and Management of the University of Paris IV, La Sorbonne, France.</p>

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SESSION: 6 – PANEL: 1

TITLE: Financial Infrastructure, Innovation and New Models being developed for Cross-border Remittance Services

DATE: 21 MAY 14.15 – 15.45

Moderator	BIOGRAPHY
<p>Isaku Endo</p> <p>Financial Sector Specialist, Financial Infrastructure and Remittances,</p> <p>The World Bank Group</p>	<p>Isaku Endo is Financial Sector Specialist in the Financial Infrastructure and Remittances Service Line of the World Bank where he advises governments on the development of payment systems and remittances.</p> <p>Since he joined the service line in 2010, he has managed and participated in a number of policy development projects, technical assistance programs, and assessment programs of payment and remittances systems.</p> <p>From 2004 to 2010, he worked at the Financial Market Integrity Unit in the World Bank where he led technical assistance programs and policy development and research projects on Anti-money laundering and combating the financing of terrorism (AML/CFT), access to finance and remittances issues, and participated in AML/CFT assessment programs. He was also a coordinator of the AML/CFT work for the Latin America and the Caribbean region and represented the World Bank at GAFISUD and CFATF.</p> <p>He published a number of World Bank papers on remittances as well as policy papers on access to finance issues.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Vijay Chugh</p> <p>Chief General Manager,</p> <p>Department of Settlement Systems,</p> <p>Reserve Bank of India</p>	<p>Mr. Vijay Chugh earned his master in History and later acquired additional qualifications in Law and Business Administration. Subsequently, he earned an Advanced Certificate for Executives in Management, Innovation and Technology from MIT Sloan School of Management, Cambridge, USA.</p> <p>His career has spanned stints in selling tea processing machines, personnel officer in a large textile mill and as a Customs Officer with Government of India.</p> <p>He joined the Reserve Bank of India in 1982 and has been a central banker for more than 30 years with experience in areas of Banking Supervision, Rural Planning and Payment Systems.</p> <p>Mr. Chugh has handled sensitive and key assignments and successfully implemented various projects for the Reserve Bank, including its Core Banking Solution and business process re-engineering of five departments.</p> <p>Mr. Chugh is currently heading the Department of Payment and Settlement Systems and represents the Bank as member in the Committee on Payment and Settlement Systems, Basle and the SAARC Payments Council. He is also the RBI nominee on the Board of the State Bank of Patiala.</p>

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<p>Panellist 2</p> <p>Ian Hooper</p> <p>Lead – Accenture Payment Services, Asia-Pacific,</p> <p>Accenture</p>	<p>Ian leads Accenture's Payments business in the Asia Pacific region.</p> <p>Ian joined Accenture 6 years ago after many years with a large global bank. Originally from the Accenture London office, Ian is now based in Singapore, and has experience of working in Australia, Dubai, Egypt, Singapore, Malaysia, Indonesia, Hong Kong. Ian's professional interest is in electronic payments, market infrastructures, cards, and the new markets and technologies for payments.</p> <p>Accenture provides services in strategy consulting, business change, technology change and large scale transformation, as well as technology and business outsource. Accenture has well defined offerings, assets and experience across electronic payments, mobile and alternative payments, card payments, transaction banking and regulation and risk.</p>
<p>Panellist 3</p> <p>Vikram Modi</p> <p>Head of Personal Payments, Asia Pacific, Central Europe, Middle East & Africa,</p> <p>VISA Inc.</p>	<p>Vikram Modi is the Head of Personal Payments for Asia Pacific Central Europe Middle-east and Africa for Visa Inc.</p> <p>Previously, Vikram led the eCommerce and Prepaid initiatives for Visa in Asia Pacific and business development and marketing in India.</p> <p>Vikram has 15 years of experience in the payments industry with a specialization in innovation and emerging technologies in some of Visa's fastest growing markets. Before joining Visa, Vikram worked with the Tata group in India.</p> <p>Vikram holds a MBA from the Indian Institute of Management in Ahmedabad and a B.E. in Electrical Engineering from the Indian Institute of technology.</p>
<p>Panellist 4</p> <p>Bella Santos</p> <p>Director, Payment Systems,</p> <p>Bangko Sentral ng Pilipinas</p>	<p>Currently the Officer-in-Charge, Information Technology Sub-Sector (ITSS), Bangko Sentral ng Pilipinas (BSP) and concurrent Director, Payments and Settlements Office (PSO).</p> <p>Has been the Director, PSO since, 2006 after a 6 years stint as the Head, Computer Audit Services, Internal Audit Office, BSP.</p> <p>Have also 19 years of experience as State Auditor, in charge of Information Systems Audit Services, Philippine Commission on Audit. A Certified Public Accountant by Profession, a graduate of Bachelor of Science, Major in Accounting from the Polytechnic University of the Philippines and Master Degree in Government Management from the Pamantasan ng Lungsod ng Maynila (PLM).</p>
<p>Panellist 5</p> <p>Mark Van Teeseling</p> <p>Vice President, Business Development for Asia-Pacific,</p> <p>Earthport Plc.</p>	<p>Marc van Teeseling has built up a vast experience in international payments and clearing and settlement systems in multinational organisations, including IBM and Logica.</p> <p>In the Asia Pacific region he has been involved in clearing and settlement systems in the Philippines, Sri Lanka, Singapore, Bangladesh, Hong Kong, India and Fiji.</p> <p>For Earthport Plc., Marc is responsible for business development and banking relations in the Asia Pacific region.</p> <p>Earthport is a global financial services organisation, specialising in cross border payments.</p> <p>Focused on the needs of banks, money transfer companies and other</p>

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	financial institutions, Earthport enables its clients to improve existing payments processes and innovate new services. Earthport provides disbursement services around the world through access to local ACH networks in more than 50 countries.
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SESSION: 6 – PANEL: 2

TITLE: Rural Access and Financial Services: Expanding the Market

DATE: 21 MAY 14.15 – 15.45

Moderator	BIOGRAPHY
<p>Francesco Rispoli Rural Finance Expert, International Fund for Agriculture Development (IFAD)</p>	<p>Francesco Rispoli is a Technical Advisor on Rural Finance at the International Fund for Agricultural Development. His areas of emphasis in this role include the technical review, operational oversight and support of IFAD rural finance projects at all stages of design and implementation, performance monitoring of IFAD-investments, and innovative financial products. He is also currently leading IFAD work on index based weather insurance in the framework of the IFAD-WFP Weather Risk Management Facility (WRMF).</p> <p>Francesco has more than 15 years of professional experience spanning both the private sector and international development. Before joining IFAD, he worked with UNDP Kenya, first as the coordinator of the Microstart project and then as the Head of the Private Sector Development Unit. Previously, he worked as a manager in a consulting firm providing technical assistance to the European Commission. Francesco holds an MBA from the Solvay Business School in Belgium.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1 Ron Bevacqua Asia Regional Coordinator, PlaNet Finance</p>	<p>Ron Bevacqua is the Asia Regional Coordinator for PlaNet Finance. In that capacity he helps develop and deliver technical assistance to microfinance institutions (MFIs) and other microfinance sector stakeholders across South and Southeast Asia in line with the principles of Responsible Finance.</p> <p>Linking the flow of migrants' remittances to microfinance institutions as a way of supported local economic development is one of PlaNet Finance's goals in the region. When combined with financial education and entrepreneurship development training, the results so far have been an increase in savings and investment by migrants and their family members.</p> <p>An American citizen, Ron has worked in banking and financial services in Asia since 1993. Since 2004 he has also been a contributing editor to the Economist Intelligence Unit, writing on East Asian business and economics as well as its annual Microscope on Microfinance. He is a member of the Remittance for Development Council of the Philippines.</p>
<p>Panellist 2 Marissa M. De Mesa Vice President</p>	<p>Marissa De Mesa was born on March 07, 1972. She met and married Roberto M. de Mesa. They had 2 children. Marissa, at the age of 21 worked at CARD. She started as technical officer and slowly climbed up until she assumed the post of First Vice President in Operation at CARD Bank. She spent more than 19 years at CARD.</p>

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<p>CARD Bank, Inc.</p>	<p>She graduated with a degree of Bachelor of Science in social Work. She then took up graduate studies in Master in Business Administration at the Trinity College of Quezon City, Philippines.</p> <p>In 2007, she was chosen and sent to Asian Institute of management, Manila, Philippines to pursue an Executive Master in Business Administration which she finished in 2010.</p>
<p>Panellist 3</p> <p>María Luisa Hayem</p> <p>Access to Finance Specialist, Multilateral Investment Fund, IADB</p>	<p>María Luisa Hayem is an Access to Finance Specialist at the Multilateral Investment Fund (MIF) of Inter-American Development Bank (IDB), where she leads the design of projects to promote financial inclusion of low-income individuals in Latin America and the Caribbean (LAC), including of international remittances clients.</p> <p>María Luisa also works in assessing the legal and regulatory environment of remittances services in LAC and is the co-author of MIF's annual remittances reports.</p> <p>Prior to joining the IDB in 2009, she conducted research on India's microfinance industry for the U.S. NGO Project Concern International in the State of Rajasthan, India.</p> <p>Between 2003 and 2007 she was the advisor to El Salvador's Permanent Mission to the World Trade Organization in Geneva, on the multilateral negotiations of services and trade facilitation.</p> <p>She holds a master's degree in development economics and international business from Tufts University's Fletcher School and a degree in economics and business from El Salvador's Escuela Superior de Economía y negocios.</p>
<p>Panellist 4</p> <p>Sergey Nanba</p> <p>Postal Financial Services Coordinator, UPU</p>	<p>Mr. Nanba, UPU Postal Financial Services Coordinator, has been working for the Universal Postal Union, one of the UN specialized agencies, since 1988.</p> <p>He is responsible for the development of the UPU postal payment services programmes in 192 member countries, with the following particular objectives: modernizing systems for exchanging payments between postal designated operators and people worldwide; facilitating customers' access to postal and banking services; and creating new postal financial services and regulations.</p> <p>His areas of responsibility include cooperation with international organizations and financial institutions, and standardization and regulation of postal financial services worldwide.</p> <p>Mr. Nanba is also Assistant Secretary of the Postal Operations Council, one of the permanent bodies of the Universal Postal Union. He worked in the postal industry for ten years prior to his appointment by the UPU.</p>
<p>Panellist 5</p> <p>Leila Rispens-Noel</p> <p>President and Co-Founder, Wimler Foundation</p>	<p>Leila Rispens-Noel works as Senior Advisor at INAFI International, a network of more than 300 microfinance institutions located in Latin America, Asia, and Africa. Leila was formerly Programme Officer (migration and development) at Oxfam Novib. She designed and implemented capacity-building programs for diaspora organisations and assisted in the formation of diaspora networks.</p> <p>Leila has been advocating for the inclusion of migration in development strategies and the active participation of diaspora organizations in the field</p>

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<p>Hong Kong and Senior Advisor, INAFI International</p>	<p>of migration and development. She was a member of the International Advisory Committee of the Civil Society Global Forum for Migration and Development (GFMD) (2008 and 2012).</p> <p>She is also a member of the Migrants Advisory Board of the EC-UN Joint-Initiative for Migration and Development, and founded of WIMLER Foundation Hong Kong (2011) and WIMLER Philippines (2007). Leila holds a Bachelor in Commerce (Major in Accounting), a Diploma in Rural and Agricultural Project Planning at the Institute of Social Studies, Netherlands, and currently pursuing Masters in Migration Studies at Miriam College (Philippines).</p>
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SESSION: 7 - PANEL: 1

TITLE: International Mobile Remittances and Financial Services: Opportunities and Limitations

DATE: 21 MAY 16.15 – 17.45

Moderator	BIOGRAPHY
<p>Reuben Summerlin Advisor, Pacific Financial Inclusion Programme, United Nations Capital Development Fund (UNCDF)</p>	<p>Reuben is the Regional Financial Inclusion Advisor and Programme Manager for the Pacific Financial Inclusion Programme (PFIP). Through his position, Reuben oversees projects involving branchless banking, mobile money, international remittances, microinsurance, financial literacy and financial competency. Based in Suva, Fiji, Reuben is a member of the National Financial Inclusion Task Forces of Fiji, Solomon Islands and Vanuatu.</p> <p>Reuben has worked in financial inclusion since 1996. Prior to joining UNCDF, he worked as a microfinance and microenterprise development consultant for 12 years. As a consultant, Reuben's geographic areas of focus included Latin America, the Caribbean and the former Soviet Union. Prior to that, he worked in management for microfinance institutions in Haiti and Kyrgyzstan.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1 Massimo Cirasino Manager, Financial Infrastructure and Remittances, The World Bank Group</p>	<p>Mr. Cirasino, joined the World Bank in July 1998 and is Manager of the Financial Infrastructure & Remittances Service Line and Head of the Payment Systems Development Group of the Financial Inclusion and Infrastructure Global Practice of the Financial and Private Sector Development Vice Presidency (FPD).</p> <p>Mr. Cirasino has participated in many of the group's significant country and regional interventions and has been involved in payment system reforms in 60+ countries. Mr. Cirasino has been representing the World Bank on the BIS CPSS Task Force that developed the Core Principles for Systemically Important Payments Systems (SIPS); the CPSS-IOSCO Task Force that developed the assessment methodology for the Securities Settlement System Recommendations; the CPSS-IOSCO Task Force that developed recommendations for Central Counterparties, and the CPSS Working Group that developed guidelines for national payment system development.</p> <p>Mr. Cirasino is also the Co-Chairman of the World Bank-CPSS Task Force</p>

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	<p>which issued the General Principles for International Remittance Services and Chairman of the World Bank international task forces, which recently produced the standards on credit reporting systems and the guidelines for Government payment programs; he is also heavily involved in the production of the new CPSS-IOSCO Principles for Financial Market Infrastructures.</p> <p>Mr. Cirasino worked at Banca d'Italia in the Payment System Department from 1993 to 1996, and, later on, in the Representative Office in New York.</p>
<p>Panellist 2</p> <p>Yoshimune Ishii</p> <p>Director, International Service Strategy, Global Business Division</p> <p>NTT DOCOMO, INC.</p>	<p>John Yoshimune Ishii is a Director of Global Business Division, NTT DOCOMO, Inc. In this position, he manages new service and global business development with focusing on international remittance through mobile handset.</p> <p>John is a specialist for Chinese business, and he has stayed in China for more than 10years operating subsidiaries and business development, as well as managing Chinese venture companies invested with venture fund.</p> <p>John was awarded a MBA degree from Thunderbird, School of Global Management, Arizona, USA, in 2002. He received a Bachelor of Arts for Chinese Language from Reitaku University, Japan.</p>
<p>Panellist 3</p> <p>Claire Featherstone</p> <p>Head of new business, Maxis Com Bhd, Malaysia</p>	<p>Claire has over 15 years' experience in the telecommunications industry and started work with British Telecommunications Plc. (BT) in London. In 2000, Claire was seconded to Maxis Malaysia and later left BT to join Maxis bringing to market multiple new telecommunications products.</p> <p>In 2005, Claire became the Head of M-Commerce at Maxis and launched a Mobile International Remittance to Philippines (2007), which was the first mobile-to-mobile remittance service in the world leveraging the Maxis M-money mobile wallet as source of funds.</p> <p>In 2010, Maxis became the first mobile send country to partner with Western Union on remittance services.</p> <p>Since 2010, Claire has assumed a wider portfolio, New Business serving the Maxis vision to enrich its' customer's lives 'beyond telecoms'.</p> <p>In this role, Claire has leveraged her experience at the bleeding edge of technology to define innovative new product offerings in collaboration with partners (e.g. Western Union, Visa, KPJ Hospitals, Astro etc.)</p>
<p>Panellist 4</p> <p>Frédéric Salmon</p> <p>Vice President, Mobile Financial Services and International Strategic Sourcing, BICS SA/NV</p>	<p>Frederic is currently heading the Mobile Financial Services activities of Belgacom International Carrier Services, a 2 Bio USD revenue company being market leader in providing international wholesale voice and data solutions to more than 700 telecommunication service providers worldwide.</p> <p>Frederic joined the international team of Belgacom in 2000 after some years in consulting services and later on, with the Executive Office attached to the CEO of the Belgacom Group. For more than 4 years in the Strategy department, Frederic actively supported the strategic growth initiatives of Belgacom International.</p> <p>In 2005, Frederic joined the commercial team and was quickly promoted in 2007 as Regional Vice President for Africa. Under his leadership till 2011, BICS became a significant player in providing international services to telecom operators in Africa.</p>

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	Frederic has a Master degree in Business and Engineering, and is also a Certified European Financial Analyst.
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SESSION: 7 – PANEL: 2

TITLE: Reaching the Last Mile: Success Stories and Challenges

DATE: 21 MAY 16.15 – 17.45

Moderator	BIOGRAPHY
<p>Mayada El-Zoghbi</p> <p>Senior Microfinance Specialist, Donors and Investors</p> <p>Consultative Group to Assist the Poor (CGAP)</p>	<p>Mayada El-Zoghbi is a Senior Microfinance Specialist at CGAP heading CGAP's Paris office. Mayada manages the Donors and Investor Team, a team of microfinance specialists who work closely with donors and investors on improving the effectiveness of their support to financial inclusion. She is also responsible for CGAP's work on financial inclusion with partners in the Middle East and North Africa.</p> <p>Prior to joining CGAP, she was a partner at Banyan Global, a development consulting firm.</p> <p>Mayada was an adjunct faculty member at Columbia's School of International and Public Affairs teaching a course on microfinance from 2006-2008.</p> <p>Mayada has a Master's degree in International Affairs from Columbia University.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Mahabub Hossain</p> <p>Executive Director, BRAC – Bangladesh</p>	<p>Prior to joining BRAC, Dr Hossain had been the head of the Social Sciences Division and programme leader of the Rainfed Ecosystems Programme of International Rice Research Institute (IRRI), Philippines.</p> <p>Before, he worked as the director general of Bangladesh Institute of Development Studies (BIDS) from 1989 to 1992.</p> <p>Dr Hossain is an internationally renowned development economist and known for his substantial contributions to research on rural development and agriculture policy in South and Southeast Asia.</p> <p>He is a member of Technical Review committee of the Global Fund for Agricultural and Food Security, Project Advisory Council of the HarvestPlus Challenge Programme of CGIAR, and Rice Advisory Board for Syngenta Asia Pacific Pte. Ltd. He is also the member of the Global Knowledge Advisory Commission of the World Bank. Currently, he is president elect of the Asian Society of Agricultural Economics.</p>
<p>Panellist 2</p> <p>Prahlad Man Mali</p> <p>CEO,</p>	<p>Currently, working as CEO of Center for Microfinance (CMF), Nepal.</p> <p>Until July 2011 was working as Resident Technical Advisor in Zambia for AYANI, an inclusive financial service company and funded by Cordaid, Netherlands. Prior to the RTA's job was working as Sector Head for Livelihoods Sector with SAVE THE CHILDREN, Aceh Program, Indonesia</p>

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<p>Centre for Micro-Finance – Nepal</p>	<p>since August 2006.</p> <p>Previous works include working as Deputy Chief Executive Officer in Centre for Microfinance (CMF) Nepal after completing the assignment as Resident Technical Advisor in Save the Children Federation US (SCUS), Azerbaijan Field Office.</p> <p>Has received extensive training on different areas including Boulder training. Over 30 years of experience working in various microfinance programs. Experiences include promoting and strengthening several microfinance methodologies including limited liability and not for profit Microfinance Companies, Community Based Financial Organizations (CBFOs), Financial Intermediary NGOs, Credit Unions and Grameen replicating programs; conducting studies, assessments, evaluations and capacity building activities.</p>
<p>Panellist 3</p> <p>Budi Setiawan</p> <p>Director of Technology and Financial Services, PT Pos Indonesia</p>	<p>Mr. Budi Setiawan spent his 24 years career in PT Pos Indonesia (Persero), the designated postal operator of Indonesia. Starting his career as a manager in Semarang Post Office, he was then resuming his duties in several positions including 5 years as a Senior Executive responsible for Financial Management. He was appointed as Director of Technology and Financial Services in August 2011 with a mandate to continue transforming the state owned postal operator and increase its profitability.</p> <p>His main focus is maintaining transactional financial services business and leveraging the role of information technology to improve service level and competitiveness.</p> <p>The strategic initiatives include the improvement of current product portfolio and defining partnership model for product expansion.</p> <p>In 2013, he is awarded with Satya Lencana Pembangunan Honorary Medal from the President of the Republic of Indonesia, following his success in coordinating the Government Program with regard to the performance of fund distribution program for the poor, called Program Keluarga Harapan</p>
<p>Panellist 4</p> <p>Nguyen Quoc Vinh</p> <p>Vice President, Vietnam Post</p>	<p>Current Vice President of Vietnam Post</p>

SESSION: 8 – PANEL: 1

TITLE: Role of Financial Inclusion Policies for Remittances

DATE: 22 MAY 09.30 – 11.00

Moderator	BIOGRAPHY
<p>Sara Bayes</p> <p>Head of Migration and Development Program,</p>	<p>Sara Bayes is currently Head of Migration and Development Program at the Fundación Internacional y para Iberoamérica de Administración y Políticas Públicas (FIIAPP).</p>

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<p>Fundación Internacional y para Iberoamérica de Administración y Políticas Públicas (FIIAPP)</p>	<p>Background:</p> <ul style="list-style-type: none"> • 12 years of professional experience in Development and Migration cooperation activities. • 6 years as a Head of the Migration and Development Program in FIIAPP. • Skills on Migration and Development interventions in the framework of international cooperation. • 8 years of experience as a lecture/professor in Master degree on development and cooperation issues. • Visited more than 20 countries in Migration and Development working missions. <p>Key qualifications:</p> <ul style="list-style-type: none"> • Good knowledge of MEDA, African and LAC and UE countries needs and priorities in the field of Migration and Development, mainly in remittances and development policies • Design and definition of Migration and Development policies such as an intervention model to promote the Public and Private Partnership in the field of remittances • Support governments on Migration and Developments policies and strategies implementation • Management and development of institutional relationships with European, Mediterranean and African public administrations
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Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Henri Dommel</p> <p>Director – Inclusive Financial Practice Area, United Nations Capital Development Fund (UNCDF)</p>	<p>Henri Dommel joined UNCDF as the Director of the Inclusive Finance Unit in 2007. He is responsible for leading the Unit's strategy in promoting the access to financial services and the development of inclusive financial sectors in Least Developed Countries.</p> <p>In his position, Mr. Dommel helps develop UNCDF's strategy within Inclusive Finance. He also contributes to mobilizing external partnerships and supports UNCDF's agenda on product innovation and diversification which includes microinsurance and remittances. M. Dommel leads a technical team of regional managers, portfolio managers and country resident advisors based in the field.</p> <p>Prior to joining UNCDF as Director, Mr. Dommel spent 6 years (2001-2007) at Rural Finance, IFAD (International Fund for Agricultural Development) as its Senior Technical Advisor. Prior to IFAD, M. Dommel had worked as Programme Manager at UNCDF from 1993 to 2001.</p> <p>Before entering the UN system altogether, Henri Dommel worked at Banque Paribas in New Delhi as well as in Paris at the bank's department for Africa and the Middle East.</p>

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	<p>Mr. Dommel holds a master degree in International Affairs from the School of Advanced International Studies at Johns Hopkins University, and a degree from the "Institut d'Études Politiques" of Paris, France.</p>
<p>Panellist 2</p> <p>Imelda M. Nicolas</p> <p>Chairperson, Commission on Filipinos Overseas</p>	<p>Secretary Imelda M. Nicolas was appointed in 2010 as Chairperson of the Commission on Filipinos Overseas (CFO), a cabinet-level Secretary position under the Office of the President of the Philippines. Since 1980, the CFO has been mandated to maintain strong and mutually beneficial ties between the country and Filipino communities throughout the world and to promote and protect the welfare, the interests and well-being of Filipinos overseas.</p> <p>By now, there are approximately 9.5 million overseas Filipinos spread out in 210 countries, almost half of them permanent residents while the other half are composed of temporary migrants with the balance composed of Filipinos who are “irregular” in status.</p> <p>As CFO chairperson, Secretary Nicolas takes a more pro-active role for and with all overseas Filipinos, whether working or living in other countries, to maximize the development potential of international migration while at the same time to minimize migration's significant social costs.</p> <p>Secretary Nicolas is guided by the new CFO Vision: A community of well-respected and proudly competitive Filipinos overseas who contribute significantly to the productivity and well-being of the countries of where they live or work while maintaining strong political, economic, and cultural ties with the Philippines, and driven by the new CFO Mission: Be the Philippines' premier institution in promoting policies, programs, and projects with Migration and Development as a framework for the strengthening and empowerment of the Filipino overseas community.</p> <p>Prior to her appointment to the CFO, she was former Secretary of the National Anti-Poverty Commission (NAPC), former Chairperson of the National Commission on the Role of Filipino Women (NCRFW), and Presidential Assistant helping cabinet secretaries in monitoring implementation of major government-funded infrastructures.</p> <p>She is currently chair of the Women's Business Council of the Philippines. She is a member of the Board of the following institutions: ASA Foundation, the fastest growing-microfinance institution (MFI) in the Philippines; Tanghalan Pilipino, the resident theater company of the Cultural Center of the Philippines, and The Lewis College, a family-owned school in Sorsogon City.</p> <p>Before rejoining government in 2004, she was Vice-President for Development of TLC Beatrice International Holdings, Inc., a New York-based multinational company, and Managing Director of TLC Beatrice China.</p> <p>She graduated with highest honors at St. Theresa's College, Manila and took M.A. Units in Arts History at Columbia University, New York.</p> <p>She has been a lifetime advocate for women's rights and good governance. She was the head of the Philippine delegation during the 10th anniversary of the Beijing UN Conference on Women held in 1995.</p>
<p>Panellist 3</p>	<p>Karina Broens Nielsen is a Program Officer, Measurement, Learning and Evaluation at the Bill and Melinda Gates Foundation's Financial Services</p>

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<p>Karina Nielsen</p> <p>Measurement, Learning and Evaluation Officer, Bill and Melinda Gates Foundation</p>	<p>for the Poor team on Research and Innovation investments.</p> <p>Prior to joining the Gates foundation two years ago, she worked for six years for the International Fund for Agricultural Development (IFAD) in the Near East and North African division (Moldova, Armenia, Albania, Turkey, Macedonia) and the East and Southern Africa division (Uganda) where she designed and managed rural microfinance and agricultural finance programs and country strategies. Before joining IFAD she worked as an Advisor to the European Commission's delegation to the United Nations.</p> <p>She has a Master of Science in Public Administration (Candidata Scientiarum Administrationis) from Aalborg University in Denmark and studies part of her degree at London Metropolitan University</p>
<p>Panelist 4</p> <p>Arnulfo Valdivia Machuca</p> <p>Director Institute for Mexicans abroad</p>	<p>Dr. Arnulfo Valdivia Machuca is Director of IME, the Institute for Mexicans Abroad at Mexico's Ministry of Foreign Affairs.</p> <p>He has a PHD in Political Economics from the University of Cambridge in the UK, and an MBA in Development Studies from the same university. He has two post-doctorate degrees, one in European Economic Integration from the European University Institute in Florence, Italy, and the second one in Latin American Integration from Stone Center for Latin American Studies at Tulane University, in New Orleans, USA and is a graduate in International Commerce from Mexico's ITAM (Instituto Tecnológico de Estudios Superiores de Monterrey). In 2010 he concluded the Higher Management Program (AD-2) at Mexico City's IPADE (Pan-American University Business School).</p> <p>Dr. Valdivia served as Migration Affairs' Coordinator at the General Policy and Security Coordination of Mexico's President Elect Enrique Peña Nieto's Transition Team. During the 2012 Presidential Campaign, Dr. Valdivia held the positions of National Deputy Coordinator for International Affairs and National Deputy Coordinator for Attention to Mexicans Abroad.</p> <p>From 2005 to 2012 he was Coordinator of International Affairs at the State of Mexico's Government and Honorary Spokesperson for the State of Mexico in Europe and the UK from 2000 to 2003.</p> <p>He has been Associate Professor at Tulane University, the Autonomous University of the State of Mexico, ITAM, the University of the Valley of Toluca, Colegio Mexiquense and has participated as key-note speaker in several national and international conferences. He is also the author of "State and Business Groups in Mexico" published by Editorial Routledge.</p> <p>Dr. Valdivia has held different positions in several organizations and Advisory Councils. From 2007 to 2011 he was President of the Regional Advisory Council at the National Migration Institute in the State of Mexico and an active member of the National Advisory Council of the same Institute. He also was Founder and National Executive Coordinator of the Mexican Association of International Affairs' State Offices (AMAIE). Currently he serves as Vice-President of the Mexican Association for International Studies (AMEI) and continues to be an active member of the Mexican Council for International Affairs (COMEXI).</p> <p>He was born on September 8, 1970; speaks Spanish, English, Italian, French and German and his main hobbies are photography, cinematography, golf, jogging, playing the guitar and the saxophone.</p>
<p>Panelist 5</p>	<p>Mr. Qifeng Zhang is a Principal Financial Sector Specialist in the Office of</p>

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<p>Qifeng Zhang</p> <p>Principal Financial Sector Specialist,</p> <p>Asian Development Bank</p>	<p>Regional Economic Integration (OREI) at the Asian Development Bank (ADB).</p> <p>He is the Focal Point for Microfinance in ADB, where he has over 14 years' professional experience in various positions related to financial inclusion, customs modernization, regional cooperation, and budget management.</p> <p>Prior to joining ADB, Mr. Zhang was deputy head of department at the Credit Risk Management Department, Bank of China, Head Office, where he directly supervised Credit Risk Management Division and Corporate Lending Division, and guided Bankwide credit risk management throughout mainland China. Graduated from Beijing University,</p> <p>Mr. Zhang received his Ph.D. in international law from the Graduate Institute of International Studies, University of Geneva, Switzerland, and MBA in international finance from HEC School of Management, France.</p>
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SESSION: 8 - PANEL: 2

TITLE: Financial Literacy and Consumer Protection

DATE: 22 MAY 11.30 – 13.00

Moderator	BIOGRAPHY
<p>Manuel Orozco</p> <p>Director, Migration, Remittances and Development,</p> <p>Inter-American Dialogue</p>	<p>Manuel Orozco is Senior Associate and Director of Migration, Remittances and Development at the Inter-American Dialogue.</p> <p>Dr Orozco is chair of Central America and the Caribbean at the U.S. Foreign Service Institute. He is also adjunct professor at Georgetown University, where he is senior researcher at the Institute for the Study of International Migration. He has conducted extensive research, policy analysis and advocacy on issues relating to global flows of remittances, and migration and development worldwide. He frequently testifies before Congress and has spoken before the United Nations.</p> <p>Dr Orozco holds a Ph.D. in political science from the University of Texas at Austin, a Masters in public administration and Latin American studies, and a BA in international relations from the National University of Costa Rica.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Peter Bonin</p> <p>Head of Project,</p> <p>GIZ Sector Project Migration and Development</p>	<p>On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), the Sector Project Migration and Development develops concepts and instruments to harness the potentials of migration for sustainable development and to reduce its risks.</p> <p>Before taking over the responsibility for the project, Mr. Bonin throughout the last 10 years fulfilled several assignments in several regions and topics for GIZ: In Eastern Europe, the Caucasus, Central Asia and Turkey he was responsible for projects financed by other clients and donors, such as the European Commission and SDC, but also the privat sector.</p> <p>All missions were related to EU-approximation and sustainable economic- and regional development as well as preparation for the EU Structural</p>

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	<p>Instruments.</p> <p>From 2008 to 2011 Mr. Bonin established on behalf of BMZ the Open Regional Fund for Southeast Europe and lastly was responsible for the GIZ country office in Montenegro./</p>
<p>Panellist 2</p> <p>Sarah Hugo</p> <p>Programme Manager, Developing</p> <p>Markets Associates (DMA)</p>	<p>Sarah is a specialist in international remittances and financial inclusion. Over the past two years at DMA, Sarah has managed a series of financial education projects in 4 CIS countries; responsible for project management, training and M&E.</p> <p>So far in these pilots more than 85,000 people have been provided with a tailored financial consultation and over USD10 million mobilised into formal FIs. At DMA, Sarah has also designed mobile money pilots in Africa, assisted RSPs in market entry and growth strategies, written research papers on remittances for development and worked with Diaspora on Diaspora investment. Sarah previously worked at a Dubai Government asset management company responsible for strategy and financial feasibilities for new investments. Prior to that Sarah worked as a Senior Economic Researcher with the Dubai Chamber of Commerce and Industry.</p> <p>Sarah has a first class degree in Economics and a Masters in Economic Development.</p>
<p>Panellist 3</p> <p>M. Kalyanasundaram</p> <p>Chief Executive Officer, INAFI India</p>	<p>A) Education: Master Degree in Agriculture, Banking</p> <p>B) Experience in Development Banking:</p> <p>30 years of development work including development banking, financial inclusion, financial literacy, microfinance programmes, rural and agriculture livelihood projects and financing. More than two decades of banking experience in a leading commercial bank – Responsibilities include field operations in rural/agricultural banking at the branch level (delivery points)</p> <p>Designing products and programmes for agriculture and rural lending and also evolving policies for the banking system in India through SLBC and Reserve Bank of India.</p> <p>C) Experience in Development Sector/Microfinance</p> <p>Working in the development sector since 2000 Currently Chief Executive of INAFI India (International Network of Alternative Financial Institutions – India) A Pan India network of development NGOs running large microfinance programmes.</p> <p>Involved in the policy making process of Central Bank and apex agricultural financing bank in India in the field of microfinance.</p> <p>Member of the Board of a new generation of MFI (Section 25 not-for-profit) delivering development financial services including financing in disaster context.</p> <p>A Member of Board of Trustees of INAFI Asia network, a global network of microfinance practitioners.</p>
<p>Panellist 4</p> <p>Czarina Medina</p>	<p>Marcia Czarina Corazon Medina, M.A., is the Head of the Plans & Programs Unit of the Union of Local Authorities of the Philippines (ULAP), the umbrella organization of all government leagues in the Philippines, created in 1999 and endorsed through Executive Order 351 of 2004.</p>

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<p>Acting Executive Director,</p> <p>Union of local authorities of the Philippines</p>	<p>In ULAP, she handles program initiatives and policy advocacies for LGUs with development partners from private, national government, and CSOs, as well as research partnerships.</p> <p>She is primarily concerned with ULAP's program and policy initiatives on health, education, and local economic development</p>
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SESSION: 8 - PANEL: 3

TITLE: Diaspora capital: Entrepreneurship, Investment and Financial Intermediation

DATE: 22 MAY 14.00 – 15.30

Moderator	BIOGRAPHY
<p>Pedro de Vasconcelos</p> <p>Manager, Financing Facility for Remittances, International Fund for Agriculture Development (IFAD)</p>	<p>Pedro de Vasconcelos joined IFAD in 2007 as Programme Coordinator of the multi-donor Financing Facility for Remittances (FFR).</p> <p>From 1998 to 2000, Mr De Vasconcelos served at the United Nations Conference on Trade and Development (UNCTAD) in Geneva under the project MicroBanks in cooperation with the Banque International du Luxembourg. The same year, he joined the Multilateral Investment Fund of the Inter-American Development Bank in Washington DC, and was responsible for launching and coordinating the remittance programme for Latin America and the Caribbean until early 2007.</p> <p>Mr. De Vasconcelos holds a Bachelor's Degree in International Business from the University of Toulouse-France and a Masters in International Business and Management of the University of Paris IV, La Sorbonne, France.</p>

Panellist	BIOGRAPHIES
<p>Panellist 1</p> <p>Marriz Agbon</p> <p>President,</p> <p>Philippine Agricultural Development and Commercial Corporation,</p> <p>Department of Agriculture of the Philippines</p>	<p>A professional manager and business development advisor with over 24 years of professional experience in actual middle to top management positions, including 7 years of top management and leadership position of major business membership/support organizations in Mindanao, Southern Philippines, 4 years of marketing and sales management in the property and leisure sector combined with business development for a multi-interest holding company operating in Mindanao, and 6 years at the helm of a government-owned and controlled corporation attached to the Department of Agriculture (DA) with the expressed mandate of promoting investments in Philippine agriculture and agribusiness, including high-value commercial crops such as coffee and cacao.</p> <p>A professional manager and business development advisor with over 24 years of professional experience in actual middle to top management positions, including 7 years of top management and leadership position of major business membership/support organizations in Mindanao, Southern Philippines, 4 years of marketing and sales management in the property and leisure sector combined with business development for a multi-interest holding company operating in Mindanao, and 6 years at the helm of a government-owned and controlled corporation attached to the Department of Agriculture (DA) with the expressed mandate of promoting investments in Philippine smallholder agriculture and agribusiness, including high-value commercial crops such as coffee, cacao, and</p>

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	<p>sugarcane; Aquaponics, bioenergy feedstock such as sweet sorghum and biomass/renewable energy.</p>
<p>Panellist 2</p> <p>Bikash Chowdhury Barua</p> <p>Chairperson, BASUG, Bangladesh</p>	<p>Chairman of the Netherlands-based Diaspora organisation, "BASUG-Diaspora and Development". Did B.A. (Honours) and M.A. in English literature and language, he began his career as journalist in Bangladesh with a national daily English newspaper and also worked as freelance Reporter for IPS, Amsterdam.</p> <p>He was founding Steering Committee member & former Vice Chairman of Netherlands-based Diaspora Platform, DFD (Diaspora Forum for Development) & working group member of e-MFP (European Microfinance Platform), Luxembourg.</p> <p>In early nineties worked as Consultant on Bangladesh for Novib (now Oxfam Novib) and did consultancy for Swiss development organization, HEKS.</p> <p>He has extensive experience on migration and development, remittance issues; took active part in many international conferences which include among others: UN interactive hearing at UN General Assembly on Migration & Development in NY (2006), e-MEP conference in Luxembourg (2006); Global Forum on Migration and Development (GFMD) in Brussels (2007), Manila (2009), Greece (2009), Mexico (2010), Geneva (2011) and Mauritius (2012).</p> <p>He also took part in deliberations at European and Dutch Parliament and European Commission on Bangladesh issues such as democracy, fair elections and human rights.</p> <p>Writer of three books, the last two were published in Feb 2011 from Bangladesh.</p>
<p>Panellist 3</p> <p>Romi Bhatia</p> <p>Senior Advisor for Diaspora Partnerships, USAID</p>	<p>Romi Bhatia is a Senior Advisor for Diaspora Partnerships in the Global Partnerships Division at the U.S. Agency for International Development.</p> <p>He is part of the core team that is helping to drive the Agency's engagement with diaspora communities.</p> <p>He focuses on creating partnerships and developing programs that engage diaspora organizations in the U.S. in order to achieve development objectives of the Agency.</p> <p>Prior to joining the Agency, Romi was the V.P of International Operations at Microfinance International Corporation where he managed partnerships with microfinance institutions (MFIs) in Latin America.</p> <p>He launched and managed the Transnational Loan program for Latin American immigrants in the U.S. that sought to channel remittances for home purchases and small and medium enterprise (SME) development in their country of origin.</p> <p>In 2001, Romi conducted his Fulbright research on the use of smart-card technology to enhance microfinance operations in India with Swayam Krishi Sangam (SKS) Microfinance. Romi currently teaches microfinance courses as an adjunct lecturer at the George Washington University School of Business.</p>
<p>Panellist 4</p>	<p>Christian Eigen-Zucchi is a Senior Economist in the Development</p>

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<p>Christian Eigen Zucchi</p> <p>Senior Economist, Migration and Remittances,</p> <p>Development Prospects Group,</p> <p>The World Bank</p>	<p>Economics - Prospects Group, where his responsibilities include monitoring remittance and migration flows, conducting research, supporting country programs on this growing agenda, and contributing to the implementation of the Global Knowledge Partnership on Migration and Development (KNOMAD).</p> <p>He holds a PhD in Economics from George Mason University (2001), where he focused on public choice, institutional economics, growth, international finance and monetary economics.</p> <p>Prior to joining the World Bank, he worked at the Institute of International Finance.</p> <p>He joined the World Bank in 2001 as a core team member on the 2003 World Development Report, and subsequently worked in the South Asia Economic Policy Department on Bhutan, the Maldives, Pakistan and India, as well as serving in Managing Director Mahmoud Mohieldin's office</p>
<p>Panelist 5</p> <p>Thierry Sanders</p> <p>Director and Founder,</p> <p>BiDx BV and BiD Network Foundation</p>	<p>Thierry is Director and Founder of the BiD Network Foundation and the daughter web-company BiDx. By 2020 BiD aims to grow 5 businesses a day in emerging markets. We are now at 2 businesses per week.</p> <p>We will achieve this by scaling up our web-services for entrepreneurs and investors. Additionally we offer certification services to Business and Investment Service Providers in emerging markets.</p> <p>Thierry's career has been a blend of development and business, with a dash of IT, carbon markets and finance.</p> <p>Thierry is proud to have founded: Dutch Design in Development Foundation; the MDG Scan for multinational corporations; the Economic Impact Assessment method for Heineken's breweries and published the world's first Guide for Venture Capital and private Equity for Developing Countries.</p> <p>He studied Agricultural Economics at Imperial College, London. He shares his life with three great people: Anna, Haiko and Jet.</p>

PLEANARY SESSION: 9

TITLE: Innovation Awards Ceremony

DATE: 22 MAY 15.45 – 16.30

Panellist	BIOGRAPHIES
<p>Paolo Baltao</p> <p>President,</p> <p>G-Xchange, Inc. (GXI)</p>	<p>Paolo Baltao is the President of G-Xchange, Inc. (GXI), a wholly-owned subsidiary of Globe Telecom, one of the leading wireless providers in the Philippines. GXI pioneered the revolutionary model in cardless and cashless mobile commerce service called GCASH which was launched in the Philippines in October 2004.</p> <p>GCASH is the innovative service transforming the mobile phone into a wallet for financial transactions with the convenience and cost of a text message. This service has earned various international accolades including GSMA Awards (the most prestigious award in the telecom</p>

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	<p>industry) for Best Mobile Messaging Service received in February 2005, Mobile News Asia's Most Innovative Mobile Service and Global Messaging Awards for Best M-commerce Service application both received in June 2005.</p> <p>Further innovating on the service, in 2006, GXI successfully launched GCASH in its first commercial implementation of Cross Border Single Currency Remittance in Hong Kong. By 2007, GXI unveiled GCASH as the first direct inter-operable m-commerce platform expanding its capability by creating an inter-exchange hub that allows instant multi-language and multi-currency money transfer across various m-commerce platforms of partner mobile operators around the world.</p> <p>Today, GCASH has over 1 million users in the Philippines covering various ecosystems in the country.</p> <p>Before he became President, Paolo held the following positions in GXI - Product Group and International Remittance & Banking Business Development Head, a position he held for 2 years, Financial and Government Services Segment Head for 2 years and OFW and Money Remittance Segment Head for 2 years. In this capacity, he was responsible for the formulation of the product strategy and roadmap to achieve business imperatives, management of product portfolio performance and profitability, creation of business development strategy and management of its implementation in line with the targets set for international remittance companies, banks and B2B applications. He also led the acquisition of international and domestic partners, financial (commercial banks, rural and thrift banks, and microfinance institutions) and government institutions for GXI, from lead development to account management.</p> <p>Prior to working for GXI, he had 13 years of experience in product management and business development in various industries such as pharmaceutical, banking and remittance, and telecommunications.</p>
<p>Chandula Abeywickrema</p> <p>Deputy General Manager</p> <p>Hatton National Bank, Sri Lanka</p>	<p>Chandula Abeywickrema is currently the Project Director of Hatton National Bank (HNB) which is the largest private sector commercial bank in Sri Lanka, spearheading the spinning off of the microfinance and development banking activities into a separate financial institution with a view to lead and drive the financial inclusion landscape of Sri Lanka.</p> <p>Prior to the appointment as Project Director, Chandula was the Deputy General Manager – Development Banking where he overlooked the area of Development Banking which includes micro financing.</p> <p>He graduated with a Bachelor of Commerce (Special) Degree from the University of Kelaniya, Sri Lanka.</p> <p>He is also the Chairman of the Banking with the Poor Network (BWTP) which is the largest Asia based microfinance network having its secretariat in Singapore.</p> <p>In addition to the above positions he is also Chairman of Lanka Financial Services for Underserved Settlements (LFSUS), a joint venture between UNHABITAT and the Government of Sri Lanka to initiate a national programme for low income housing, and Splendor Media (Pvt) Ltd.</p> <p>Mr Abeywickrema has earned leadership in microfinance in Sri Lanka as</p>

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	<p>well as in Asia as an innovator and practitioner. He was appointed as the Team Leader for micro finance for the Asian Bankers Association in view of his wide knowledge and expertise.</p> <p>Recently he was appointed as a member of Executive Advisory Board of YouthSave Consortium, USA and also serves in the Advisory Committee of the Youth Inclusive Financial Services, an initiative of the Washington based Makingcents International.</p> <p>Chandula also serves as an Independent Non Executive Director of Thaneakea Phum (Cambodia) Ltd, one of the largest microfinance institutions in Cambodia.</p> <p>In addition the above positions, Chandula is also a Director of Vision Fund a fully owned company of World Vision International.</p> <p>He is a distinguished expert Speaker at key microfinance forums worldwide.</p> <p>He has also obtained professional exposure and training in the Credit Analysis, Marketing, Business Management, Finance & Banking and Leadership in Europe and Asia</p>
<p>Estrella Mai Dizon-Anonuevo</p> <p>Executive Director,</p> <p>Atikha Overseas Workers and Communities Initiative Inc.</p>	<p>Estrella Mai Dizon Anonuevo, graduated Masters in Entrepreneurship for Social and Development Enterprises at Asian Institute of Management. She worked in Germany for 7 years at the Frankfurt Institute for Women Research. She is currently the Executive Director of Atikha Overseas Workers and Communities Initiatives Inc. and Co-chairperson of the Migration and Development Committee of Region 4A.</p> <p>She is the co-convenor of the Pinoy Worldwide Initiative for Investment Savings and Entrepreneurship movement, a multi-stakeholder network of government and private sector involved in financial education and investment, trade and tourism promotion for Overseas Filipinos.</p> <p>She is a Board of Trustee of the Overseas Workers Welfare Administration (OWWA), women representative. She is a researcher and writer of several publications on women migration, reintegration, social cost of migration, diaspora philanthropy, values and financial education, establishing One-stop Migration Resource Centers and integrating migration issues in the curriculum of the Department of Education.</p>
<p>Gary Howe</p> <p>Director, Strategic Planning Division,</p> <p>International Fund for Agriculture Development (IFAD)</p>	<p>Gary Howe is Director of Strategic Planning at the International Fund for Agricultural Development (IFAD), and is responsible for planning for long-term shifts in the development architecture, and for strategizing expanded impact through, inter alia, better linkages between development processes and non-development oriented processes of savings, investment and exchange.</p> <p>After taking his doctorate at the London School of Economics, he led research, published and taught in universities in Brazil, the United States and Mexico.</p> <p>Previously in IFAD, he has directed operations in East and Southern Africa, and was the Fund's first Chief Development Strategist</p>

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PLEANARY SESSION: 10

**TITLE: Conclusion and Recommendations: Role for stakeholders
Road ahead and Conclusions**

DATE: 22 MAY 17.15 – 17.45

<p>Massimo Cirasino</p> <p>Manager, Financial Infrastructure and Remittances,</p> <p>The World Bank Group</p>	<p>Mr. Cirasino, joined the World Bank in July 1998 and is Manager of the Financial Infrastructure & Remittances Service Line and Head of the Payment Systems Development Group of the Financial Inclusion and Infrastructure Global Practice of the Financial and Private Sector Development Vice Presidency (FPD).</p> <p>Mr. Cirasino has participated in many of the group's significant country and regional interventions and has been involved in payment system reforms in 60+ countries. Mr. Cirasino has been representing the World Bank on the BIS CPSS Task Force that developed the Core Principles for Systemically Important Payments Systems (SIPS); the CPSS-IOSCO Task Force that developed the assessment methodology for the Securities Settlement System Recommendations; the CPSS-IOSCO Task Force that developed recommendations for Central Counterparties, and the CPSS Working Group that developed guidelines for national payment system development.</p> <p>Mr. Cirasino is also the Co-Chairman of the World Bank-CPSS Task Force which issued the General Principles for International Remittance Services and Chairman of the World Bank international task forces, which recently produced the standards on credit reporting systems and the guidelines for Government payment programs; he is also heavily involved in the production of the new CPSS-IOSCO Principles for Financial Market Infrastructures.</p> <p>Mr. Cirasino worked at Banca d'Italia in the Payment System Department from 1993 to 1996, and, later on, in the Representative Office in New York.</p>
<p>Hoonae Kim</p> <p>Director, Asia and the Pacific Division,</p> <p>International Fund for Agriculture Development (IFAD)</p>	<p>Ms. Hoonae Kim, a Korean national, is currently Director for Asia and the Pacific Division (APR) at the International Fund for Agricultural Development (IFAD).</p> <p>Ms. Kim has extensive managerial and operational experience of leading strategy, policy and program development. Based on over twenty-plus years of direct working experience in over fifty countries in four regions in the World Bank Group. Prior to joining IFAD, since 2011, Ms. Kim was Sector Manager for the Agriculture and Environment Program in the Middle East and North Africa Region.</p> <p>Ms. Kim started her career in the World Bank as a Young Professional. Since then, she has worked as a country and project economist, program leader, and manager in several countries in transition, including China, Former Soviet Union countries, pre-EU accession countries, and Vietnam.</p> <p>Her strategic and operational foresight has helped develop new businesses in many new frontiers.</p> <p>She has then become Sector Manager of the Agriculture and Rural Development in the East Asia and Pacific Region with primary responsibilities for 22 lower income countries. Between 2007 and 2010,</p>

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	<p>she moved to Hanoi, Vietnam, to become the first decentralized Sector Manager and managed integrated Sustainable Development Program covering agriculture, environment, social, and infrastructure sectors. At corporate level, Ms. Kim has served as member of the World Bank's Sanctions Board and multiple Sector Boards, including the Agriculture and Rural Development Sector Board. She was also a member of the Diversity Committee for the Asia region.</p> <p>Ms Kim was educated in Engineering at the University of California Berkeley, received BA Honors in Economics from McGill University, MA in Economics from Cornell University where she completed her PhD programme up to dissertation stage.</p>
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