

## Conference: Financial Services for Rural Areas Agent Banking – Mobile Money – Linkage Banking

### Participant's Biographies



#### **Abubacar Amir Chutumia**

**CEO, CarteiraMóvel - Mozambique**

Abubacar Amir Chutumia is not only a certified accountant, but also has a bachelor's degrees in Economics Business Administration from the Eduardo Mondlane University. He started his professional career working for 10 years in the Ministry of Finance. After that, he worked as manager and/or consultant for the following companies and institutions: Sociedade de Construções Soares da Costa; Companhia da Zambézia; ProjectoMoz/92/005 of DNA financed by UNDP, and Ernst & Young.

From 2003 to 2007 he was Financial Director of Mozambique's public telecommunications company – TDM. From 2007 to December 2013 he was Financial Manager of mCel, while he also hold the position as Chairman of the Board of Directors of CarteiraMóvel, SA. In March 2014, he took over the position as CEO of CarteiraMóvel SA, at the same time being COB of the same company.



#### **Annabel Schiff**

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**Senior Manager , Marketing & Communications for Digital Finance, MicroSave Africa – Kenya**

Annabel is a Senior Manager focusing on marketing and communications in digital financial services at MicroSave. She has over five years of international experience, designing and implementing marketing, communications and branding strategies for multinational FMCG companies. She is now based in Kenya, where she led the launch of several local brands before joining MicroSave. Annabel now applies her core strengths in marketing and communications, to supporting bank and telecom

providers to better tactics like below-the-line marketing, and building perceptions of trust with mass market products.

On joining MicroSave, she spearheaded the design and development of The Helix Institute brand ([www.helix-institute.com](http://www.helix-institute.com)), providing world-class training and cutting-edge data to digital financial services providers. She is a faculty member at The Helix Institute, conducting training in technical areas of agent network management. Annabel also engages in technical consultancy assignments for MicroSave. Most recently she worked with Tigo Tanzania on a training needs assessment project and First Bank Nigeria on an assessment and strategy review of their agent activity and on-boarding process.

Annabel has worked in six countries around the world and holds a B.A. degree in Spanish: Business, Language and Literature from Bristol University in the UK.



## **Anne-Marie Chidzero**

### **CEO, Financial Sector Deepening FSDMoç - Mozambique**

Anne-Marie is director of Financial Sector Deepening (FSDMoç). She has over 20 years' experience in finance and private sector development. Before joining FSDMoç, she has worked in 36 African countries, and the United States, in various organizations including the World Bank in Washington, where she was part of the team in 1995 that launched the Consultative Group to Assist the Poorest (CGAP Advancing financial access for the world's poor), a multi-donor initiative. In 1997 Anne-Marie returned to Zimbabwe to work with the International Capital Corporation (ICC). Between 1997 and 2001 she developed and ran ICC's consulting and advisory services in enterprise and financial sector development for clients including the World Bank, DFID, UNDP, USAID, EU, and GTZ in Southern and Eastern Africa. She also helped ICC establish its presence in Mozambique and Zambia, which included leading the first review of microfinance in Mozambique in 1998.

Since 2010 Anne-Marie is a member of the Investment Committee of the DFID-funded Africa Enterprise Challenge Fund (AECF). She is also the Chair of New Faces New Voices NFNV, a pan-African network of Women in Finance. Since 2005, Anne-Marie works as Chair of AfriCap Microfinance Investment Company and since 2011 she took over as CEO and since manages the exists of investments from the fund.

Anne-Marie holds a master's degree in Economics from the University of Toronto, Canada.



## **Brian Muthiora**

### **Regulatory Expert, GSMA Mobile Money - Kenya**

Brian is a Regulatory Expert with the GSMA Mobile Money. In this role he provides support to mobile operators to address regulatory barriers and contributes to their regulatory engagements.

Brian has a solid background in technology and financial services law and regulation, joining from Safaricom where he spent five years providing legal and regulatory support to the team behind the M-PESA and M-Shwari mobile financial services innovations. He has also worked with TransUnion Kenya, Equity Bank and Kencall. His work has influenced regulatory outcomes, having been instrumental in

the development of the regulatory framework for mobile money regulation in Kenya – the National Payments System Regulations.

Brian is a qualified lawyer and holds LLB and LLM degrees.



## **Brigit Helms**

### **Director, SPEED - Mozambique**

Brigit is the Director of SPEED (Support Program for Economic and Enterprise Development). Brigit brings more than 25 years of private and financial sector development experience, finding innovative business solutions to development problems in over 30 countries in Africa, Asia, and Latin America.

Prior to joining the SPEED team, Brigit was Senior Expert for Financial Inclusion at McKinsey and Company where she worked with banks and telecommunications companies to build new business models to reach low income clients. Before that, she was CEO of Unitus, Inc., a global non-profit dedicated to financial services in East Africa and India. She spent four years in Asia with the International Finance Corporation where she led the organization's Advisory Services work in Indonesia, on issues ranging from agriculture development, sustainable forestry, infrastructure, business environment and financial services. Brigit was a founding leadership team member of CGAP, a global center of excellence for financial services.

Brigit has a PhD in Agriculture and Development Economics from Stanford University and a Masters in International Studies from Johns Hopkins SAIS. Brigit is an American citizen, and also speaks Spanish, French, Italian, Bahasa Indonesian and is starting to learn Portuguese. She lives in Maputo with her husband and two children.



## **C P Mohan**

### **Chief General Manager, NABARD – India**

Shri C P Mohan is affiliated to the National Bank for Agriculture and Rural Development (NABARD) which is the Apex Bank created by the Indian Parliament for the sectors in India as the Chief General Manager. He is now heading the Regional Office of NABARD in the Indian State of Uttarakhand situated in the Himalayas. Before this was appointed as the Director on the Board and the Managing Director of the Subsidiary of NABARD, the NABARD Financial Services Limited (NABFINS) on 05 June 2009 and it is during his tenure that the Company started its operations. NABFINS is a unique Microfinance Non-Banking Company

that adopts a Linkage cum agency model for providing loans to poorer sections of the population.

Mohan is a Post Graduate Diploma in Rural Management from Institute for Rural Management, Anand and holds B.Sc. (Agri& AH) from G B Pant University for Agriculture and Technology, Pantnagar, Uttarakhand during which time he was awarded ICAR Junior Fellowship in Plant Breeding & Genetics. His areas of expertise include Rural Finance and Financial Inclusion, particularly expansion of rural credit through innovative approaches, client friendly products and appropriate delivery with inclusion in growth as focus; expansion of micro finance overcoming barriers through a value-based and ethical approach and strengthening outreach models based on correspondents and facilitators; development banking, project appraisal, monitoring and strategizing in the areas of agriculture and rural development etc. Among his major assignments is the support to the RBI's Committee on Micro finance and Rural Credit which recommended the Business Correspondent and Facilitator models and the creation of an IT Fund for financial inclusion initiatives.



## **Dylan Lennox**

### **Executive Director, M-Pesa – Mozambique**

Dylan qualified as a Chartered Accountant with PWC in 1998 and shortly thereafter joined Vodacom South Africa where he performed various management roles in the Billing and Administration team.

In 2004 Dylan moved to Vodacom Tanzania where he spent 8 years responsible for the Business Development, Product Development and M-Commerce functions, including the introduction of the M-Pesa service in April 2007.

Dylan is currently the Executive Director of Vodafone M-Pesa, SA, the financial services subsidiary of Vodacom Mozambique and is responsible for the M-Pesa business.

He holds a Bachelor of Commerce (Honours) degree from the Nelson Mandela Metropolitan University and is a member of the South African Institute of Chartered Accountants.



## **Henriqueta Hunguana**

### **CEO, ICC Mozambique – Mozambique**

Henriqueta is the CEO of the International Capital Corporation (ICC) Mozambique. She has more than 25 years of experience in SME development in Mozambique and more than 15 years of experience consulting on access to finance, MSME development and strategic planning.

Henriqueta also worked outside Mozambique, in countries including Angola, Cape Verde, Botswana, Zambia and Brazil.

Henriqueta is the Chapter Director of New Faces New Voices (NFNV) Mozambique, a Pan-African organization of women working in the financial and corporate sector.

NFNV promotes changes in the financial sector to guarantee that Africa can benefit from economic resources not yet explored.

In September 2013 Henriqueta was elected board member of Mozambique's biggest business association ACIS (Associação de Comércio e Indústria).



## **Kathryn Larcombe**

### **COO, Opportunity Bank Mozambique – Mozambique**

Kathryn joined *BancoOportunidade de Moçambique (BOM)* in June 2011, as Chief Operating Officer, with responsibility for the Operations, IT, Change Management, Maintenance and Procurement Depts. Since joining the bank, she has overseen developments into electronic funds transfers, debit cards and ATMs, access to accounts via mobile phone and internet, and is now working on mobile money partnerships.

She has worked in Mozambique for over 22 years, arriving in 1992 to work as a technical advisor in the government's small business promotion agency. She then worked freelance for some years, doing consultancies in management development, microcredit and business analysis. She moved into microfinance in the late 90's when she was involved in setting up Tchuma, the first wholly Mozambican-owned regulated microfinance institution. She left Tchuma in 2009 to work for Banco Terra, a new development bank.

Prior to coming to Mozambique, she worked for an international management consultancy company, a textile and clothing conglomerate and for the trade association for the British clothing industry.

She has a degree in Modern Languages from Liverpool University.



### **Inclusive Finance Project Coordinator, Ministry of State Administration – Mozambique**

After working for 17 years as a secondary school teacher from 1978 to 1994, Leia became a Political and Rural Finance Analyst in Mozambique and currently acts as Inclusive Finance Project Coordinator, based at the Ministry of State Administration, in the National Department for the Promotion of Rural Development, financed by UNDP.

From 1994 until today she works in the area of rural development, in the following institutions: Institute for Rural Development (INDER), Ministry of Agriculture, Ministry for Planning and Development, and currently Ministry of State Administration.

Leia spearheaded the design process and the launch of the National Campaign for Savings Promotion, launched by the Government in June 2012; she led the elaboration process of the national Strategy for Rural Finance, approved by the Government in 2011, and was a member of the working group that, in 2004, brought about the revision of Law 15/99 of the Bank of Mozambique and resulted in the approval of Law 57/2004, which incorporates the Microbanks as savings institutions.

She participated in different national and international forums, trainings and experience exchanges in areas related to Microfinance and Rural Finance.

Leia has a Master's degree in Agricultural Development, with special focus on Economics and Agricultural Policy Analysis from the Eduardo Mondlane University. She also holds a bachelor's degree in Agronomy awarded in 1994 by the same university.



## **Manuel Queiroz dos Santos Júnior**

### **Executive Director, ADEM – Mozambique**

Manuel is the executive director of ADEM, the Local Economic Development Agency for Manica Province in Mozambique. His core areas of expertise include farm management, project management, trainer and mentorship on business development services, financial linkage, marketing of agricultural commodities, institutional/organizational development of NGOs, public institutions, SMEs, associations/cooperatives and community development. Prior to joining ADEM, Manuel has been a lecturer in economics and

animal feeding at the Agrarian Institute of Manica from 1998 to 1999, and has been director of the provincial

agricultural training centre of Manica province from 1997 to 2000. Since 2012 he is chairman of the Manica Polytechnical Institute.

Manuel is heading the ASCA Task Force Mozambique (ASCA = Accumulated Savings and Credit Associations).

He has a background in agricultural management and is currently studying for a MBA at MANCOSA, South Africa.



## **Merene Botsio**

### **Manager Strategic Partnerships & CSR, Fidelity Bank – Ghana**

Merene has three years experience in International Development, with two of these in financial inclusion. She is currently Manager, Strategic Partnerships & CSR, at Fidelity Bank Ghana Ltd., the largest, private indigenous bank in Ghana. Reporting to the Director, Financial Inclusion & CSR, she has oversight for the strategic partnerships and overall corporate social responsibility of the bank, building synergies between these to tell a compelling story of how business meets effective social interventions.

She is currently managing substantial budgets and projects with GIZ, CARE International and UNCDF that leverage Fidelity's Agency Banking platform to financially include over 500,000 rural and periurban dwellers, mostly smallholder women farmers. She also plays a leading role in driving the bank's Agency Banking and rural expansion strategies.

Prior to joining Fidelity, she was with the Center for Financial Inclusion at Accion, Washington, D.C., where she played an instrumental role in the much-lauded FI2020 Global Forum. An alumna of Wellesley College, Wellesley, Massachusetts, she majored in International Relations and African Studies. She is also a Fellow of the Madeleine Korbelt Albright Institute for Global Affairs at Wellesley.



## **Michael Jjingo**

### **Chief Manager Business Growth, Centenary Bank – Uganda**

In search for a Banking career, Michael joined Centenary Bank in June 2002 as a Banking Officer. He steadily grew up the ladder to Branch Supervisor in 2003, Assistant Manager 2006 and Branch Manager 2007. He was later appointed Customer Relationship Manager - Head Office. In 2012, Michael was appointed Chief Manager Business Growth. In this position he is in charge of customer relationship management, overall business growth in assets, liabilities and revenue. This has seen the bank's growth in liabilities from 870 billion to 1.1 trillion and customers from 1.1 million to

1.5 million.

He holds a bachelor's degree in Economics from Makerere University and a Master of Business Administration (Finance) from the Uganda Martyrs University, Nkozi.

Michael is an associate of the Uganda Institute of Banking.



## **Michael Tröster**

### **Head of Cooperation, German Embassy Maputo – Mozambique**

Michael works as Head of Cooperation at the German Embassy and is responsible for the overall coordination and political steering of German Cooperation with Mozambique. On behalf of the German Cooperation, he is currently chairing the Private Sector Working Group, a coordination forum for the improvement of the business environment in Mozambique, which includes the Government, private sector, and the donor community.

Before coming to Mozambique, he was Deputy Head of Division at the United Nations department of the German Federal Ministry for Economic Cooperation and Development. Before joining the Ministry, he was working for the Friedrich-Ebert-Foundation with a regional focus on Asia.

He holds a Master of Political Science and Economics from the University of Berlin.



## **Mike McCaffrey**

### **Head of Digital Financial Services Africa, MicroSave – Kenya**

Mike leads MicroSave's digital financial inclusion work in Africa. He has 9 years experience working with central banks, bilateral and multi-lateral agencies, government ministries and financial service providers. He has worked in over 15 countries across the developing world and is currently focused on determining how digital financial services can be better designed and more easily scaled to national levels. Some of the major projects that he is involved with are: Launching and managing the Helix Institute of Digital Finance, designed to offer bankers, telecoms and third party providers, strategic clarity and operational insights into building successful digital finance systems; managing the Agent Network Accelerator (ANA) project, which will implement an arsenal of quantitative and qualitative research tools to gather best practices from over 25,000 agents in eight countries around the world; and developing and implementing a strategy to tactically support the development of digital finance in emerging markets around Africa.

Mike has a Master's Degree in Development Economics from Princeton University Woodrow Wilson School.



## **Rob Bakker**

### **Consultant, Fluxo Control – Mozambique**

Rob is a senior program- and project manager with a degree in cognitive psychology. He has over 25 years of professional experience. The projects he has been involved in typically take place in the area where technology meets with the human mind.

He has his own consultancy company: Fluxo Control specialised in program/project management and service management.

In the last years he was General Director of mKesh Superagent Kambeny Financial Services; focussed on building and servicing an agent network for mKesh as well as for other products. Main rural projects took place in Nampula with sesam farmers and in Manica and Sofala with ASCA-members.

Before that he worked in the GSM industry during 12 years; for Vodafone Netherlands and mCel Mozambique; with the latter he was involved from almost the start; doing ICT projects as well as Business Development, setting up a project management unit to implement new products and applications.

Until 2000 Rob worked in the Netherlands as a senior organisation consultant specialised in reorganisations of IT-service departments (ITIL), service management and organisational change.



## **Sérgio José de Mesquita Gomes**

### **Central Bank of Brazil – Brazil**

Sérgio holds a degree in Business Administration and has worked for the past seven years in the Inspection Department of the Central Bank of Brazil.

Since 2013 he works in the Department of Bank Conduct Supervision, being directly responsible for the inspection of financial institutions performance in the area of "Relationship with Clients and Users of Financial Products and Services" with a special focus on agent management, rates, ombudsman, and contracting standards.

Prior to joining the federal public service, Sérgio worked for seven years as consultant in business ethics programmes and stakeholder management in different industries and countries, amongst them mining, textile, metalworking and food; in Latin America, Europe and Asia.



## **Shaida Seni**

### **Private Sector Development Specialist, GIZ – Mozambique**

Shaida holds a degree in economics by the Catholic University of Mozambique and she has more than 18 years of experience in private sector development and business climate improvement in Mozambique, with a special focus on the simplification of procedures for starting a business and business licensing; as well as public-private dialogue. Lately, she has directly contributed to the participatory elaboration process of the National Strategy for Improvement of Business Environment in Mozambique (EMAN II), as well as in the conception and implementation of processes and mechanisms of monitoring and evaluation of both

EMAN I and EMAN II.

Shaida worked both in the private sector, business associations, and international development organizations. Currently, she is responsible for GIZ's ProEcon team that advises the Ministry of Industry and Commerce on reforms and activities for the improvement of the business environment. This includes advising the implementation and monitoring of the National Strategy for the Improvement of the Business Environment (EMAN II)

Shaida is a professional facilitator, certified by the International Institute of Facilitation and Change (IIFAC).



## **William Diaz Alvarado**

### **Financial Sector Development Specialist, GIZ – Mozambique**

William is a Financial Sector Development and Financial Inclusion specialist, currently coordinating the activities of this nature at GIZ's ProEcon Programme in Mozambique. In this role he is responsible for the technical support to the Central Bank of Mozambique on issues related to the regulatory framework as well as promoting partnerships with financial institutions with the objective to expand their services to rural areas.

William accumulated solid experience over twenty five years ranging from the management of microfinance institutions to capacity building of such entities, strategic design and monitoring of initiatives for delivering financial services using mobile phones; capacity building of regulators on topics related to financial architecture such as Credit Bureaus and Movable Collateral Registry, as well as regulatory aspects on the use of agents as a delivery channel for financial institutions; and supporting the implementation of national financial inclusion strategies. William started his career in his home country, Peru, and has worked in several countries in Latin America, South East Asia and Africa.

William holds a degree in Business Administration and a Master's degree in Economics.