

# Panellist Bios



## **ANATOL MONID**

Anatol is a Toronto Centre (TC) Program Director, having worked as a TC Program Leader for many years. He was previously Executive Director of the Licensing and Market Conduct Division (LMCD) of the Financial Services Commission of Ontario (FSCO) which conducted supervision and regulation across many regulated sectors, including: insurance, deposit-taking, mortgage brokering, pensions and co-operatives. His responsibilities included oversight of the following core regulatory activities: licensing and registration; applications and filings; monitoring and compliance; enforcement and intervention; and contributed to regulatory policy for its regulated financial sectors. LMCD also supported regulatory efforts at a national level for insurance and mortgage broking.

Anatol was with FSCO for almost fifteen years, originally joining FSCO as Director of Market Regulation. At that time, he was also appointed the Insurance Ombudsman.



## **MAYADA EL-ZOGHBI**

A 20-year veteran and leader in financial inclusion, Mayada El-Zoghbi became CFI's Managing Director in September 2019. She leads the vision and strategy for CFI, building on its strong foundation of innovative, industry-shaping work.

Mayada's experience includes serving as Lead for Strategy, Research & Development for CGAP. In that role, she led CGAP's strategy development and its research on women's financial inclusion, financial services in crisis environments, and other emerging topics. Prior to this, she managed CGAP's work with the donor and investor community based in Paris, France.

From 2002 to 2009, Mayada founded and managed a development consulting firm. She has also led numerous technical assistance, evaluation, and research assignments, served as a research director for a USAID initiative, and lectured at Columbia's School of International and Public Affairs. Mayada started her career working with several non-profit organizations establishing inclusive financial institutions in the Palestinian Territories, Bosnia and Herzegovina, Croatia and Kosovo.

A dual national of Egypt and the U.S., Mayada is fluent in Arabic and English, and continues to work on improving her French.



### **JULIANA LAGOS CAMARGO**

ENG

Juliana is the Research, Innovation and Development Director at the Superintendencia Financiera de Colombia. With more than 15+ years of experience at the Superintendencia Financiera, Juliana has also served as advisor Research, Innovation and Development Director and was the Deputy Director of Risk Analysis and Supervision Methodologies.

Juliana holds a degree in Statistics from Universidad Nacional de Colombia and has a master's degree in Statistics from the same university. She has a specialization diploma in Risk Management from the Universidad de los Andes.

ESP

La Directora de Investigación, Innovación y Desarrollo de la Superintendencia Financiera de Colombia es profesional en Estadística de la Universidad Nacional de Colombia. Cuenta con una maestría en Ciencias – Estadística de la misma universidad y una especialización en gestión de riesgos de la Universidad de los Andes. En la Entidad se ha desempeñado además como asesora de la Dirección de Investigación y Desarrollo y Subdirectora de Metodologías de Supervisión y Análisis de Riesgo.



### **FREDA TAMBA**

Currently working as the Director of Non-Banks Financial Institutions Supervision at Bank of Zambia, I have a career spanning over 20 years in the financial services sector most of it spent in the Central Bank of Zambia. The Non-Banks Financial Institutions Supervision Department is responsible for the prudential supervision of all Micro Finance Institutions, Bureaux de Change, Building Societies and Leasing Finance Institutions as well as the coordination of Financial Sector Development Activities and Financial Inclusion.

I am an Associate of the Chartered Association of Certified Accountants (ACCA), holder of a Masters of Business Administration (MBA) from Edinburgh Business School, Herriot-Watt University and am an Associate of the Association for Corporate Treasurers – ACT. I am also a Fellow of the Zambia Institute of Chartered Accountants.

I have vast experience in financial accounting, financial management and treasury operations management and more recently supervision of financial institutions, specifically non-banks. My role in the Bank includes the implementation of the Bank's financial inclusion strategy which forms a key component of Zambia's National Financial Inclusion Strategy. I am responsible for the Bank's role in the promotion of financial inclusion for the unbanked with particular emphasis on women and youth and the rural populace.

## **PETRONELLA CHIGARA-DHITIMA**



Petronella is the Managing Director for Mustard Seed Advisory - a development finance advisory firm. She has more than 27 years of experience in 18 African countries and 5 other developing countries in Asia and Latin America. Some of the current major clients include United Nations Capital Development Fund (UNCDF), Food and Agricultural Organization (FAO), International Labour Organization (ILO) and International Youth Foundation. She is a certified Smart Campaign Assessor and has conducted institutional assessments in Uganda, Ghana, and India. Prior to this, she was ACCION's Africa Hub Manager and Project Manager, leading the technical assistance team for EB - ACCION and heading the Africa Training Centre based in Ghana. Before moving to Ghana, Petronella was seconded by Accion to head Akiba Commercial Bank's microfinance division in Tanzania. She has been instrumental in spearheading microfinance banks' greenfield operations in West Africa, and setting up microfinance divisions in two different banks in Zimbabwe. She has

held operational, managerial, and senior advisory positions at both retail and wholesale levels, in institutions such as ACCION, International Labour Organization (ILO), CARE Zimbabwe, and Zambuko Trust. Petronella is a board member for Vision Fund International.

Petronella has demonstrated over the years, unique ability to transfer her skills and knowledge to counterparts, colleagues, and subordinates in several varied cultural and organizational settings. She is an expert in training delivery including being a Master trainer for two ITCILO courses: Making Microfinance Work Volume I and II. Petronella has been teaching at the Boulder Microfinance Training Program for the past 18 years. She is also an accredited trainer with MicroSave and CGAP. She is passionate about financial literacy and is an associate for MFO and International Trainer for ILO Financial Education program. Her expertise in designing, developing, pilot testing and delivering training programs that respect adult and experiential learning principles spans over two decades. Some of the courses she designed, co-designed or pilot tested include: Training of Trainers course for ACCION, Microfinance fundamental principles, Financial Analysis for Microfinance Managers, Market research and product development, Fundamentals of Risk Management for Microfinance Managers, Leadership skills for mid-level managers. She has trained boards, senior management teams, mid managers and staff of financial institutions including banks, MFIs, and cooperatives.



## **JENNIFER LONG**

Jennifer is a Programme Leader here at the Toronto Centre and consultant with over twenty years' experience as a financial services regulator in Europe. She has developed pan-European consumer protection and financial services rules, and worked with authorities in over thirty countries on how best to regulate and supervise new financial market developments. She's also a consumer representative on the European Banking Authority's Banking Stakeholder Group, and a visiting scholar and FSAP assessor for the IMF.



### **ERNESTO BRODERSOHN**

Ernesto is the Founder and CEO of Pension Policy International and independent consultant engaged in various projects for the pension fund management industry. From 2003 through 2016 he worked at Consar, the pension's supervisory and regulatory authority in Mexico, where he held the position of General Director of Regulation and Financial Inclusion. He was responsible for regulatory changes and implementation of pension regulation reforms including the public-sector pension reform of 2007 and various regulatory amendments focused on reducing overall long term financial sector expenses while providing safety and facilitating overall processes for individuals. He coordinated the pension related reforms with the different Social Security Institutes. Before becoming a regulator, he was a consultant for more than 8 years in different firms in the US. He has participated in countless conferences with the World Bank, as well as in events from the International Center for Pension Management, Inter-American Development Bank, among others. He is a lecturer at internationally renowned courses such as the Core Course on Pensions for the World Bank, and New Paradigms of Financial Inclusion for the Boulder Institute of Microfinance. He holds a Masters degree from the University of Southern California (USC), and a Bachelors degree from the Instituto Tecnológico Autónomo de México (ITAM).



### **PAUL NELSON**

Paul leads policy and regulatory work of USAID's Digital Finance team and manages projects on tech and financial inclusion, including the Digital Ecosystem Fund. While at USAID, he has developed the Digital Finance Handbook, Primer on Blockchain, the FinTech Partnerships Playbook, and the FinTech Partnerships Checklist. He has been a fellow with the State Department on the ethical implications of artificial intelligence. Paul worked on community banking and entrepreneurship with Peace Corps, co-founded a start-up, and continues to provide advice to siblings on their start-up endeavors. A licensed attorney, he has a J.D. from the University of Wisconsin Law School and degrees in architecture and economics from the University of Minnesota.