

EMGN 2020 Annual Conference

**Beyond Crisis Mitigation:  
the Role of Mediterranean Credit Guarantee Schemes  
in Boosting the Post-COVID-19 Recovery**

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**3 December 2020 – ZOOM**

09:30-12:45 (CET)



**Abdelmoughite Abdelmoumen**, Head of Strategy and Cooperation, Caisse Centrale de Garantie (CCG – Morocco)

Abdelmoughite Abdelmoumen is the Head of Strategy and Cooperation at CCG Finance (Morocco), he has an experience totaling 18 years in public and private sectors. Prior to joining CCG Finance, he served as a Senior Manager at the strategy & financial consulting practices at Deloitte. As the Head of Strategy and Cooperation, Abdelmoughite is in charge of guarantee/financing product design, strategic planning, special projects and international cooperation. Abdelmoughite holds a master's degree in Financial Engineering from Sophia Antipolis University (France) and a bachelor's degree in Management from the ENCG Business School (Morocco).



**Hayder Al-Bagdadi**, Head of the GIZ Project on Financial Inclusion in MENA, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Training and Technical Assistance Coordinator, Euro-Mediterranean Guarantee Network (EMGN)

Hayder Al-Bagdadi is the head of the two GIZ implemented programmes “Financial Inclusion in the MENA Region – FIMENA” and “Promotion of Access to Finance for SMEs in Egypt – PAFSME”. Prior to his current position, Hayder worked for the Alliance for Financial Inclusion (AFI) as a Policy Manager in the areas of digital financial services and SME finance. He also managed AFI's policy grant portfolio for the Pacific, Asia, and Eastern Europe. Before AFI, Hayder spent eight years at GIZ working on financial system and private sector development issues. At GIZ Headquarters' in Germany, he was an Advisor in the Financial System Development (FSD) Unit of the Economic Development and Employment Department responsible for GIZ's FSD programmes in Asia. Prior to this, Hayder served as a Project Manager in private sector development programmes in Indonesia, Bosnia and Herzegovina. His career began focusing on microfinance at GIZ Headquarters' in Germany.



**Roger Albinyana**, Director of Mediterranean Regional Policies and Human Development, European Institute of the Mediterranean (IEMed). Advocacy and Event Coordinator, Euro-Mediterranean Guarantee Network (EMGN)

Roger Albinyana is Director of the Mediterranean Regional Policies and Human Development department at the European Institute of the Mediterranean (IEMed). He is also an associate professor at the Faculty of Economics of the University of Barcelona, where he teaches International Economic Policy. Moreover, he is a board member at the Barcelona Centre for International Affairs (CIDOB) and a member of the advisory council of the Euro-Mediterranean Economists Association (EMEA). He holds a MA in Economic History from the University of Barcelona and the Autonomous University of Barcelona, a BA in Economics from Pompeu Fabra University and a BA in Business Administration and Management from the Open University of Catalonia. He has previously served as Secretary General for Foreign and EU Affairs of the Government of Catalonia (2013-2016), while he was also a member of the EU Committee of the Regions. Previously, he had served as advisor and expert on private sector development at the Secretariat of the Union for the Mediterranean, an international institution based in Barcelona (2010-2013).



**Mohammed Al-Jafari**, General Director, Jordan Loan Guarantee Corporation (JLGC)

Mohamed al-Jafari was appointed Director General of the Jordan Loan Guarantee Corporation on 3 July 2011 by JLGC Board of Directors. Mohammed al-Ja'fari holds a PhD in Finance from the Manchester Business School, a Master's Degree in Economics and Statistics from the University of Jordan, and a B.A. in Economics from Yarmouk University. Previous to its current position, he was Director General of the Deposit Insurance Corporation between 2004 and 2011. He also worked as Commissioner of Finance & Administration at the Aqaba Special Economic Zone Authority during the period 2002-2003, and also held several positions in the Central Bank of Jordan during the period 1986-2002.



**Rym Ayadi**, President, Euro-Mediterranean Economists Association (EMEA). Scientific Coordinator, Euro-Mediterranean Guarantee Network (EMGN)

Professor Rym Ayadi is the Founder and President of the Euro-Mediterranean Economists Association (EMEA). She is also Founder and Director of the Euro-Mediterranean Network for Economic Studies (EMNES). Rym Ayadi is Honorary Professor at Cass Business School and Member of the Centre for Banking Research (CBR) at the City University of London. Rym Ayadi's fields of expertise include international financial systems, financial markets and institutions, global financial regulation and governance and socio-economic development and foresight in economies in

transition. She is Academic Member of several high-level expert groups including the European Shadow Financial Regulatory Committee (ESFRC), the European Banking Authority Banking Stakeholders Group (BSG), the European Commission's Financial Services Users Group (FSUG), external advisor to the European Parliament (Economic and Financial Committee and Committee on Foreign Affairs), Mediterranean Assembly of the Mediterranean and the Union for the Mediterranean and invited expert in international organisations (e.g. IMF, OECD and others). Rym Ayadi holds a Ph.D. in Economics and Finance from University Paris Dauphine.



**Nagla Bahr**, Managing Director, Credit Guarantee Company, Egypt. Lead Representative, Euro-Mediterranean GuaraMs.

Nagla Bahr has more than 30 years of experience in finance, economic development, and strategic planning with a focus on emerging markets development. She has a special expertise in MSMSs Finance and development and structuring and managing Guarantee Schemes. Her expertise was practiced in markets of MENA, Africa, East Europe, and South Asia. Ms. Bahr is the Managing Director of the Credit Guarantee Company (CGC) in Egypt since 2015. Prior to 2015 Ms. Bahr has served under both local and international umbrellas of BP, Shell Winning, Fulbright Commission and Finance and Banking Consultancies (FinBi). Ms. Bahr across her different services interacted with different ministries and authorities of GOE as well as the Central Bank of Egypt. She also interacted and worked closely with different International and bilateral Institutions such as WB, EIB, EU, IFAD, UNDP, IFC, AFDB, GIZ and Moody's analytics and others.



**Tahar Ben Hatira**, Chairman and General Manager, Société Tunisienne de Garantie (SOTUGAR) – Tunisia

Holder of a Master in Accounting Management IHEC Tunis 1983 and the Diploma of the School of Treasury Paris 1984, Mr. Ben Hatira is a graduate of the Higher Cycle of ENA Tunis 1986. He joined the General Control of Finance at the Ministry of Finance, assuming the position of Chief of Cabinet Minister of Finance 2008-2011. He was Secretary-General of the Institute of Financing and Development of the Arab Maghreb from 1998 to 2004, then Administrator Expert Project P3A program to support the EU-Tunisia association agreement (2004-2008). Before his appointment as head of SOTUGAR the Tunisian Guarantee, Mr. Ben Hatira was Chief Executive Officer of the North West Investment Development Corporation Group.



**Yohann Chaigneau**, Senior Institutional and Policy Affairs Officer, Lending Operations in Neighbouring Countries, European Investment Bank

Yohann Chaigneau is Senior Strategy and Institutional Affairs advisor at the European Investment Bank, for operations in the EU Neighbourhood countries. M.Chaigneau is an expert in development policies and development finance with broad experience in Europe, Asia, Africa and Latin America. He worked previously as an economist for the European Commission (DG Enlargement and DG DEVCO), in Europe, Africa and Latin America, and as an Economist Programme Manager for the European Commission. An alumni from Sciences Po and IAE Paris - Sorbonne Business School, he graduated in Political Sciences and Business Administration.



**Malin Elander**, Programme Manager - EU policies, Regional Programmes Neighbourhood South, Directorate-General for Neighbourhood and Enlargement Negotiations (DG NEAR), European Commission

Malin Elander Oggero is a senior professional serving with the EU institutions since 1998. She has been posted in the European Commission's HQ in Brussels as well as in Delegations, including Jerusalem and Beijing. She has long experience in blended financing and financial instruments. Back in 2008, she was part of the team in the European Commission, creating the blending mechanisms for external cooperation. She currently works in DG NEAR, in the unit for Regional Cooperation where she is responsible for the coordination of blending and financial instruments for the Neighbourhood South.



**Senén Florensa**, President of the Executive Committee, European Institute of the Mediterranean (IEMed)

A diplomat and ambassador, Senén Florensa is currently President of the Executive Committee of the European Institute of the Mediterranean (IEMed). He was previously Ambassador Permanent Representative of Spain to UN and the International Organisations in Vienna (2018-2020) and Consul General of Spain in Rome from 2017 to 2018. From 2006 to 2017, he was Director General and then Executive President of European Institute of the Mediterranean (IEMed). Author or director of a long list of books and articles on Euro-Mediterranean and international affairs, he has been President of the World Congress of Middle Eastern Studies WOCMES in 2009, Secretary for International and European Affairs of the Generalitat of Catalonia and Member of the Organising Committee of the Olympic Games Barcelona 1992. During his diplomatic career, he notably served as General Director of the Institute for Cooperation with the Arab World, the Mediterranean and Developing Countries (ICMAMPD) of the Spanish Ministry of Foreign Affairs and Cooperation (1996-2000), and as Spanish Ambassador to Tunisia (2000-2004).



**Beatriz Freitas**, Chairwoman of the Board of Directors, Banco Português de Fomento (BPF). President of the Board of Directors, Ibero-American Guarantee Network (Red Iberoamericana de Garantías - REGAR)

Since May 2017, Ana Beatriz Freitas is the President of the SPGM's Board of Directors. Currently, she is also a member of the Board of Directors of Norgarante – Sociedade de Garantia Mútua, and of the Public Administration Recruitment Committee (CRESAP). Throughout her career, she held different positions within the Ministry of Economics and Finance, cooperating with the International Monetary Fund in Greece and Cabo Verde. She holds a Bachelor's Degree in Economics from the Portuguese Catholic University and a Master's Degree in Economics and Public Policy from the Instituto Superior de Economia e Gestão, Universidade de Lisboa (ISEG).



**Nasser Kamel**, Secretary General, Union for the Mediterranean (UfM)

A career diplomat for the Egyptian government, Nasser Kamel held the position of Ambassador of Egypt to the United Kingdom from 2014 to 2018. He was also Ambassador to France in the period 2006-2012, during which he took part in the drafting of the Joint Declaration of the 2008 Paris Summit that marked the launch of the Union for the Mediterranean. Furthermore, between 2012 and 2014, he was Assistant Minister for Arab and Middle Eastern Affairs. From 2004 to 2006, he was the Director of Egypt's Public Information Service. Prior to this position he served in various embassies, including Washington (1984-1988), Lisbon (1990-1994), Tunis (1994-1998), Brussels (1999-2001) and Paris (2001-2004).



**Bernd Leidner**, Managing Partner, Landt-Group

Mr. Leidner, a German national, has around 25 years of experience in designing and managing credit guarantee funds (CGFs) for promoting access to finance for MSMEs in highly challenging markets. Mr. Leidner is Managing Partner of LANDT GmbH (Berlin, Germany), a development finance consulting company that is focused on management and advisory services for CGFs. In the context of guarantee fund management activities, Mr. Leidner serves as Chairman of the Management Board of ACGF – Afghan Credit Guarantee Foundation and as the Managing Director of CGFT – Credit Guarantee Fund Tajikistan GmbH. In Nigeria, Mr. Leidner has been the Team Leader for the establishment, operationalization and roll-out of IMPACT Credit Guarantee Limited. More recently, advising the fund on a COVID-19 business strategy. Mr. Leidner has ample experience in working with CGFs in the Middle East, specifically in Lebanon, Morocco, Jordan and the Palestinian Territories. Recently, in the MENA region,

Mr. Leidner led LANDT's team in providing consultancy to Credit Guarantee Company (CGC) Egypt to streamline and automatize their guarantee operations and to the Yemen Loan Guarantee (YLG) Program in developing a portfolio guarantee model.



**Jean-Louis Leloir**, Special Advisor, European Association of Guarantee Institutions (AECM)

Jean-Louis Leloir graduated from the French High Business School ESCP in 1975. He has filled over a period of 40 years various management responsibilities within Bpifrance (formerly OSEO) mostly in the field of loan guarantee schemes supporting SME financing. Formerly Area Manager, then Credit Department Manager and Chief Auditor, he was for 12 years Head of Technical Assistance and Consulting, addressing acquired expertise to foreign guarantee institutions, in assignments from Donors and International Institutions (World Bank Group, AFD, OECD, and European Commission). His missions took place in Morocco, Algeria, Tunisia, Lebanon, Egypt, Djibouti, Madagascar, Saudi Arabia, South Africa, Belgium, Russia, Romania, Bulgaria, Turkey, Kazakhstan, Latvia. Since 2015 he is Special Adviser to the Board of Directors of the European Association of Guarantee Institutions.



**Virginie Poncet**, Head of International Expertise Activities, Bpifrance

After 15 years as a business consultant for high profile international firms (CSC, Accenture, etc), Virginie Poncet joined Bpifrance in 2002 where managed the development team of IT projects before moving on to manage and pilot the business analyst team. In 2013, Virginie took on the international consulting activities, a unique innovative practice within the Bank. This consulting activity aims at supporting foreign governments and organizations involved in SME development in the acquirement of best practices to create a fertile economic environment. The goal is to spread Bpifrance's experience and knowledge with worldwide clients (Greece, Morocco, Tunisia, Belgium, Egypt, Senegal...). Virginie Poncet also contributes to the EU projects dedicated to Innovation and SME development throughout Europe. Being an engineer herself, she is also member of the EPF (engineering college) research council, defining the research policy of the laboratory.

The **Euro-Mediterranean Guarantee Network (EMGN)** is promoted by the **Euro-Mediterranean Economists Association (EMEA)**, the **European Institute of the Mediterranean (IEMed)** and with the support of **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)**. Visit our website: [www.emgn.eu](http://www.emgn.eu)

