

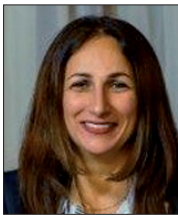


EURO-MEDITERRANEAN GUARANTEE NETWORK

EMGN Annual Conference

The Future of Credit Guarantee Schemes in the Mediterranean: Opportunities for a Strengthened Role

24 January 2022 – Virtual event



May Abulnaga, First Sub-Governor, Central Bank of Egypt

May Abulnaga is the First Sub-Governor in charge of the technical office of the Governor of the Central Bank of Egypt (CBE) handling all technical aspects of the Governor's work. She is also in charge of Financial Inclusion, Banking Reform, the CBE strategy, PMO, Public Relations and oversees Consumer and Competition Protection, as well as the Regulations Sector under Banking Supervision. Nowadays, as part of her responsibility of Financial Inclusion, May Abulnaga manages all financial inclusion projects and oversees the recently established Financial Consumer and Competition Protection Sector. Moreover, she is currently setting up the CBE strategy and PMO department to harmonize all CBE projects under specified strategic objectives serving the macro level targets of the CBE. During her career, May Abulnaga served on several Board of Directors including Egyptian Mortgage Refinance Company, the Mortgage Finance Subsidy Fund and the United Bank. Currently, she is the official member representing the CBE on the Arab Committee on Banking Supervision, she serves as the non-executive Board Member of Arab International Bank and she is also a Board Member on the Union of Arab and French Banks (UBAF). May holds a Bachelor degree with "High Honors" in Business Administration with a minor in Economics from the American University in Cairo.



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

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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, Managing Director, European Institute of the Mediterranean (IEMed). Advocacy and Event Coordinator, Euro-Mediterranean Guarantee Network (EMGN)

Roger Albinyana has been working at the IEMed since 2016 and as an associate professor at the Faculty of Economics of the University of Barcelona, where he teaches international economic policy. He has published numerous papers and articles in his fields of expertise. Roger is also a board member at CIDOB and a member of the Advisory Council of EMEA. Prior to joining the IEMed, Roger served as Secretary for Foreign and EU Affairs of the Government of Catalonia (2013-2016) and was a member of the EU Committee of the Regions. From 2010 to 2013 he served as advisor on private sector development at the Secretariat of the Union for the Mediterranean. He holds an MA in Economic History from the 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 (UOC).



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

Mohamed Al-Jafari was appointed Director General of the Jordan Loan Guarantee Corporation on 3 July 2011 by JLGC Board of Directors. 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. Mohammed Al-Jafari 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.



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 Guarantee Network (EMGN)

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. Nagla 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). Nagla 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.



Yisr Barnieh, Chief of the Financial Markets Division, Arab Monetary Fund (AMF)

Yisr Barnieh is the Division Chief for Financial Markets in the Arab Monetary Fund (AMF), and prior to this, he acted as Chief of the Arab Capital Markets Division in the Economics and Technical Department at the AMF. Previously he was Senior Economist at the Secretariat of the Arab Central Banks Governors Council, where he led the launch of technical assistance initiatives in partnership with international institutions. These include the Arab Payment and Securities Settlement Initiative with the World Bank and IMF; the Arab Debt Market Development Initiative with the IMF; and the Arab Credit Reporting Initiative with the International Finance Corporation (IFC). He was also a member of the task force on international remittances, led by the Bank for International Settlement

and the World Bank. Yisr Barnieh also played an integral role in establishing the Syrian Commission on Financial Markets and Securities, and Damascus Securities Exchange. He has participated in many joint missions with international financial institutions (World Bank, IFC, IMF) with the objective of providing technical or financial assistance to the financial sectors and capital market.



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), Tahar 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, Tahar Ben Hatira was Chief Executive Officer of the North West Investment Development Corporation Group.



Pietro Calice, Senior Financial Sector Specialist, World Bank Group

Pietro Calice is a Senior Financial Sector Expert with the Finance Competitiveness and Innovation Global Practice of the World Bank Group, Europe and Central Asia Unit. In his capacity, Pietro Calice advises finance ministries, central banks and regulatory authorities on financial sector reforms. He has participated in several FSAPs and has written extensively on financial stability and financial inclusion issues. Prior to joining the World Bank Group, Pietro Calice served in different capacities at the African Development Bank and worked at rating agencies. He holds an MSc in Banking and Finance, an MPhil in Development Studies and a Doctorate in Economics.



Athina Chatzipetrou, CEO and President of the Board of Directors, Hellenic Development Bank

Athina Chatzipetrou is the CEO and President of the Board of Directors of the Hellenic Development Bank (HDB). Since March 2020 and during her leadership, HDB has been restructured. Moreover, it has handled in excess of €8 billion in loans, while starting with €280 million. She has about 30 years' experience in the corporate sector of leading positions and successes in diverse assignments and carries a long as well as deep experience in financial management. Among her previous roles, she served in leading positions at

Coca-Cola Hellas, Beiersdorf Hellas and Toyota Group in Greece. She also served as Finance Advisor at the Ministry of Development and Competitiveness, Resident Advisor at the Netherlands Enterprise Agency, UNECE, and as President of the Board of Directors and CEO of the Archaeological Resources Fund. Athina Chatzipetrou, a Greek national, speaks English, French and German.



Özge Demir Kuzucu, General Coordinator, Kredi Garanti Fonu (KGF) - Turkey

Özge Demir Kuzucu has been acting as General Manager and Board Member of Kredi Garanti Fonu (KGF) in Turkey since August 2021, and has been continuing her duty as the General Coordinator of the Executive Board since October 2021. She started her career at Halkbank at the Board of Inspectors and served as assistant inspector, inspector, senior inspector and director inspector, consecutively. She joined KGF in 2016 and she served as the Manager of the Internal Audit Division. Özge Demir Kuzucu was born in 1983 in Konya. She graduated from Ankara University, Faculty of Political Science, Department of Public Administration in 2006. She completed her master's degree in Business Administration (MBA) at Atılım University in 2013.



Abdelkader El Khissassi, Deputy Secretary General in charge of Economic Development and Employment, Union for the Mediterranean (UfM)

Dr. Abdelkader El Khissassi is the Deputy Secretary General of the Union for the Mediterranean (UfM), in charge of the Economic Development and Employment since July 2021. He is a Moroccan Diplomat who was seconded to the UfM Secretariat in Barcelona as Senior Advisor responsible for the Youth and Civil Protection dossiers in the Social and Civil Affairs Division. Prior to his secondment to the UfM Secretariat, Dr. El Khissassi worked as a Diplomatic Advisor in charge of the Political Communication and Civil Society dossiers, at the Embassy of the Kingdom of Morocco in the Côte d'Ivoire, and as a Diplomatic Advisor in charge of the Political, Economic, Communication, Civil Society, and Protocol dossiers, at the Embassy of the Kingdom of Morocco in Burkina Faso. Besides serving abroad, he held the position of Political Advisor in charge of relationships with the European Institutions at the Ministry of Foreign Affairs, African Cooperation and Moroccan Expatriates of the Kingdom of Morocco in Rabat. Dr. El Khissassi holds a Doctorate degree in Contemporary History of International Relations (Euro-Med Relations) from the University of Strasbourg.



José Fernando Figueiredo, Chairman, Agrogarante – Sociedade de Garantia Mútua, Portugal. Founding President, Global Network of Guarantee Institutions (GNGI). Special Honorary Chairman, European Association of Guarantee Institutions (AECM)

Special Honorary Chairman of AECM, with the responsibility for the Relations of AECM

Outside of Europe, José Fernando was Chairman/President of the association from 2007 to 2015. Founder and Co-Coordinator of the Global Network of Guarantee Institutions from June 2016, he is also the Chairman of Agrogarante within the Sociedade de Garantia Mutua of Portugal (SPGM) and a Member of the “Working Party on SME group” from OECD, representing AECM. José started his career at Inter-Risco, later he became a member of the Board of IAPMEI – Portuguese Small and Medium Sized Enterprises Agency, and acted as Chairman and Executive President of PME Investimentos. Alongside with guarantee activities, José Fernando served as Executive President of IFD – Instituição Financeira de Desenvolvimento, the Portuguese SME Promotional Financing Institution, became Chairman of the Sociedade de Garantia Mutua of Portugal (SPGM), the holding of the Portuguese Mutual Guarantee Scheme that manages the public counterguarantee mechanism, and also acted as Chairman and partner of 2BPartner VC. José Fernando acts regularly as International Adviser for several governments and international organisations, and he was a Member of the 4 Independent Experts Group that evaluated the main EU Financial Programme aimed at supporting Innovation (RSFF), proposing measures for its successor, the Horizon 2020. He holds a degree in economics and a master in industrial economics.



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 Board of Directors of the Sociedade de Garantia Mutua of Portugal (SPGM). Currently, she is also a member of the Board of Directors of Norgarante – Sociedade de Garantia Mutua, 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 Gestao, 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).

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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.



Guy Selbherr, President, European Association of Guarantee Institutions (AECM)

Guy Selbherr is the President of the European Association of Guarantee Institutions (AECM), and since 2004, a Member of the Board of Directors of the Guarantee Bank of the federal state of Baden-Wuerttemberg, Bürgschaftsbank Baden-Württemberg GmbH and CEO of the SME-oriented investment company MBG Mittelständische Beteiligungsgesellschaft Baden-Württemberg GmbH. In June 2014 he was elected President of the association of German guarantee banks VDB, Verband Deutscher Bürgschaftsbanken, in Berlin, mandate that has been renewed in 2017. Prior to this, Guy Selbherr served as Executive Assistant at the guarantee bank of the federal state of Baden- Wuerttemberg, the Bürgschaftsbank Baden-Württemberg, where he started working back in 1992. In his early career, he trained as lending officer at a co-operative bank and studied business and administration.

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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)**.

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