SPEAKERS’ BIOGRAPHIES

Mr. Suhaimi Ali

Mr. Suhaimi Ali is the Director of Consumer and Market Conduct department of Bank Negara Malaysia since January 2012. As the Director, he is accountable for the policy development and enforcement of market conduct and consumer protection regime to achieve a culture of fair dealings and responsible business practice within the financial sector to ensure fair outcomes to financial consumers. He is also responsible for setting strategic direction and driving efforts to strengthening financial capability of Malaysian adults and school children in supporting the overall financial stability and financial inclusion agenda.

Mr Ali joined Bank Negara Malaysia in August 1998, and has since worked in many key areas of the Bank including insurance supervision, strategic planning, bank regulation and international negotiations. In 2007, he was appointed as the Director of the Governor’s office responsible for the day-to-day management of the office to support the role of the Governor.

In 2005, he led a project team that realigned the regulatory and supervisory functions within the Bank which formed the basis for the current organizational structure responsible for the financial stability mandate. He also led an initiative to reorganize the Governor’s Office in 2007. Suhaimi was also responsible for the setting-up of AKPK (Credit Counseling & Debt Management Agency) in 2006 to help individuals take control of their financial situation through the wise use of credit and prudent financial management.

He holds a degree in Accountancy from the University of Notre Dame, USA.

Mr. Gyan Bhushan

Mr. Gyan Bhushan has been working in the area of financial sector for more than 15 years. He has worked extensively in the area of financial markets especially on issues relating to capital markets, pension reforms, financial literacy and education and investor protection for the last 10 years.

He has worked in Ministry of Finance, Government of India, Pension Fund Regulatory and Development Authority, India and now working with the Securities Market regulator in India. His current responsibilities include Investor education and protection.
Mr. Bhushan is from the Indian Economic Service and holds an MBA degree with distinction from Maastricht School of Management, The Netherlands and a post graduate degree in economics from the Delhi School of Economics, Delhi, India.

Mr. Iosefo Bourne

Mr. Iosefo Bourne joined the Central Bank of Samoa as an economist one year after the Bank was established in 1984. He became Head of the Research and Statistics Department in 1993. In 2007 Mr Bourne was appointed Deputy Governor, overseeing the formulation and implementation of monetary policy, currency issue, exchange rate policy, foreign exchange control, international reserves management, financial market development, registry and corporate services and economic statistics. In 2008, financial inclusion was added to his line of responsibilities.

Ms. Megan Chapman

Ms. Megan Chapman is a U.S. lawyer and independent consultant with CGAP's Government and Policy Team, focused primarily on consumer financial protection. She has direct field experience in microfinance through her work with a Kiva-partner MFI in Cameroon. In the area of law and development, she has worked with the UN Food and Agriculture Organization Development Law Service and researched global financial governance reform for the Development Law Unit at University of Pretoria. She has worked on legal empowerment of the poor with the Socio-Economic Rights Institute of South Africa, the Social and Economic Rights Action Centre in Nigeria, and Global Rights’ programs in Burundi, Nigeria, and Uganda. Megan holds a J.D. (summa cum laude) from American University and a B.A. in history (with distinction) from the University of Chicago and completed graduate-level coursework in development economics at Northwestern University. At American University, she served as the co-editor-in-chief of the Human Rights Brief and the international editor of Sustainable Development Law and Policy. She speaks English, Spanish, French and Italian.

Mr. Antonio B. Cintura

Mr. Antonio B. Cintura is the Director of the Economic and Financial Learning Center at the Monetary Stability Sector of the Bangko Sentral ng Pilipinas. Prior to his current position, he was the Director of the Department of Economic Research in the same sector.

Mr Cintura has been with the Monetary Stability Sector of the BSP since 1990. He joined the BSP as a bank examiner in 1978, after a short stint at SGV & Co. Mr. Cintura is a certified public accountant who obtained his AB Economics and BSBA Accounting degrees (with honors) from Ateneo de Naga University. He went on to pursue his diploma course in Development Economics and MA Economics at the University of the Philippines.

Ms. Lauren Dawes

Lauren Dawes is one of the longest-standing members of the GSMA Mobile for Development team having worked in the M4D space since 2008. Lauren Heads up the GSMA mLearning Programme, leveraging more than 10 years of Project and Business Management experience to oversee the research and development of this new area.

In December 2010, Lauren authored the report, mLearning: A Platform for Educational Opportunities at the Base of the Pyramid, an overview on the current landscape of mobile learning in the developing world. In 2011, she spent several months on the ground researching the underserved youth market in respect to the potential for mLearning, the results of which were published in the 2012 report Shaping the Future: Realising the potential
of informal learning through mobile. Lauren also sits as a Steering Committee Member for the Mobiles for Education Alliance and is an advisor to the UNESCO development of the Mobile Learning Policy Guidelines.

Ms. Yoko Doi

Ms. Yoko Doi is currently financial specialist, Access to Finance, Financial and Private Sector Development Department in the World Bank Indonesia County Office.

She worked in Private Sector in Japan for five years before started working in Development Assistance Fields. Since then, she has worked in various development issues in South Africa, Botswana, Namibia, Swaziland, Lethoto, Mozambique and Afghanistan for almost eight years with Japanese Government, UN agency and NGO before joining the World Bank Indonesia. She has been in Jakarta for seven years working in Financial Sector, more on Financial Inclusion and Access to Finance issues with the World Bank. She has a Bachelor’s degree in Economics from Kobe University in Japan, Msc in Development Studies from SOAS, University of London and MBA (on-going) from Warwick Business School, University of Warwick, U.K.

Mr. Robert Drake

Mr. Robert Drake is Senior Executive Leader of the Financial Literacy team at the Australian Securities and Investments Commission (ASIC). ASIC is the corporate and financial services regulator in Australia.

Mr Drake’s role covers ASIC’s work on:
- building financial literacy in schools,
- the MoneySmart website and
- ASIC’s outreach work to the community.

Before recently being promoted to this position, replacing Delia Rickard (who many of you will know for her international financial literacy work).

Mr Drake spent 3 years leading the team that designed and built the MoneySmart website. The MoneySmart website has won several Australian and international awards, including best government website for service delivery.

Mr Drake is also a qualified financial planner and previously worked as a consumer advocate.

Ms. Veronica Gamez

A native of Mexico, Ms. Veronica Gamez is dedicated to promoting women’s economic empowerment through education. She left the corporate world in 2008 to become aidha’s executive director. Previously, she worked with Credit Suisse (CS) and The Boston Consulting Group in Singapore, London & Mexico. She earned her BA with Honours (Finance) from Cass Business School and her MBA at the University of Chicago.
Mr. Girraj Prasad Garg

Academic Achievements:
He is Engineering Graduate and Masters in Business Administration.

Previous Positions:
He has held several senior positions in SEBI since 1994. He has been closely associated with SEBI and Government of India initiatives on Financial Literacy and Investor Education in the country.

He has initiated several investor protection and education activities in SEBI such as launching of SCORES, Toll Free helpline and Financial Education through Resource Persons.

He has been actively associated with establishment of National Institute of Securities Markets (NISM) by SEBI. Prior to joining of NISM, he was working with SEBI as Chief General Manager.

Professional Achievements:
He has worked as SEBI nominee on the following Committees.

- Advisory Committee on National Institute of Securities Markets (NISM).
- Technical Group on Financial Inclusion & Financial Literacy under FSDC.
- SEBI Advisory Committee for Investor Protection and Education Fund.

Ms. Ruth C. Gonzaga

Ms. Ruth C. Gonzaga is Deputy Director of the Balance of Payments Statistics Group under the Department of Economic Statistics of the Bangko Sentral ng Pilipinas. Ms. Gonzaga oversees the compilation and analysis of the balance of payments and international investment position statistics, and is also in charge of developmental activities related to the external sector accounts such as remittances, trade, and foreign direct investment.

Ms Gonzaga has represented the BSP as a resource person in several meetings and conferences, including the BSP’s Economic and Financial Learning Program, particularly the Financial Learning Campaign for Overseas Filipinos and their beneficiaries, Users’ Forum on BSP-produced statistics, and the Public Information Campaign. Ms. Gonzaga was also invited to speak in international and regional trainings, seminars and conferences organized by the South East Asian Central Banks (SEACEN), Asian Development Bank (ADB) Institute, Citi-Financial Times, and the International Association for Official Statistics (IAOS). Ms. Gonzaga graduated with honors at the University of the Philippines, Diliman, Quezon City, with a bachelor course in Business Administration and Accountancy, and a master’s degree in Public Administration. She is a 13th placer in the board exams for Certified Public Accountants.

Mr. André Laboul

Mr. André Laboul is the Head of the Financial Affairs Division at the Organisation for Economic Co-operation and Development (OECD). This Division is responsible for financial markets, private insurance and private pensions issues and services the eight OECD financial Committees and Groups (including the OECD Committee on Financial Markets and the OECD Committee on Insurance and Private Pensions).

Mr Laboul is also Secretary General of the International Organisation of Pensions Supervisors (IOPS), Chairman of the International Network on Financial Education (INFE) and Managing Editor of the Journal of Pension Economics and Finance, edited by Cambridge University Press. He is also currently expert to various bodies, including the European Commission Group of Experts on Financial Education.
Mr Laboul wrote the first major international studies on bank/insurance and on regulation of private pensions and was instrumental in the development of various major international policy projects by the OECD, including on financial education, terrorism insurance, financial management of catastrophic risks and financial risk transfers.

Before joining the OECD, he worked in Belgium at the Centre for European Policy Studies (CEPS), the Centre for Law and Economic Research (CRIDE) and the Prime Minister Services for Science Policy.

Mr Laboul is both an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.

Ms. Koid Swee Lian

Ms. Koid Swee Lian is currently the Chief Executive Officer of Credit Counselling and Debt Management Agency (AKPK). Set up in 2006, AKPK is a wholly-owned subsidiary of the Central Bank of Malaysia (Bank Negara Malaysia) to promote retail consumers’ financial wellness through financial education, credit counseling and debt management programmes.

Prior to her appointment to AKPK, Ms Koid was the Bank Negara Malaysia’s Director of the Consumer and Market Conduct Department with responsibilities that include enhancing the financial capability of consumers, supporting the financial inclusion agenda and promoting fair market practices through regulation and supervision of financial service providers and intermediaries.

Ms Koid began her career at Bank Negara Malaysia in 1981 and has held several senior positions in the areas of banking, insurance and law.

Ms Koid read law at the University of Malaya and was called to the Malaysian Bar in 1983.

Mr. Jeff Liew

Mr. Jeff Liew is the Regional Financial Capacity Advisor working in the Pacific Financial Inclusion Programme. His work focuses on financial literacy and capability building linked to building inclusive financial markets - encompassing national financial literacy strategy formulation, financial education programme development for various target groups and advocacy on consumer and client protection. Jeff comes with over 25 years of development experience as senior technical adviser and project manager in the areas of development planning, integrated rural development, sustainable livelihoods creation, building inclusive markets and microfinance. Jeff was the Sustainable Livelihoods and Financial Inclusion Specialist at the UNDP Pacific Centre before joining UNCDF. While at the Pacific Centre, he led its globally recognized work in building several successful pro-poor partnerships with private businesses.
Mr. Wichai Limpitikranon

DEGREES RECEIVED
- Master’s Degree in Business Administration - Financial Management, Kasetsart University, Bangkok, Thailand, 1996
- Bachelor’s Degree in Industrial Engineering, Chulalongkorn University, Bangkok, Thailand, 1991

CERTIFICATES
- Cluster Development Manager, Birla Institute of Management Technology, India, 2009
- Certified Production and Inventory Management (CPIM), American Production and Inventory Society (APICS), 2004

Mr. Wichai Limpitikranon has over 20 years of experience in the business sector; 10 years working for private enterprises (Thai Containers Ltd. and Bangchak Petroleum Plc.) and 10 years for the non-profit development organization, Kenan Institute Asia, focusing on SMEs competitiveness improvement and development.

Currently serving as the Manager of the Business and Economic Development Unit at K.I.Asia, Mr. Wichai provides business consulting service to support and enhance the development of sustainable competitiveness for SMEs and non-profit organizations in Thailand. He has expertise in the area of strategic business planning, supply chain management, industrial cluster development and microfinance training. He renders his service on the basis of project management to over 100 companies as well as several government agencies concerned mostly in commerce, industry, and agriculture. He has also been responsible for a good deal of research work; be it business research, industry research, and economic research, as being essential component of his project implementation.

He provides financial management knowledge and financial solutions to customers, especially SMEs. He also promotes Microfinance training to assist community groups in more effectively and transparently managing their community funds to ensure development of a sustainable community financing mechanism.

Ms. Flore-Anne Messy


She is responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education and its dedicated website the OECD International Gateway for Financial Education (www.financial-education.org).

She joined the OECD in June 2000 originally to work and develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). As such, she was in charge of a series of projects in the financial sector including the governance of insurers; the financial management of large-scale catastrophes; work related to ageing and insurance; private financing of health care and the coverage of medical malpractice.

Prior to the OECD she worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon-Sorbonne of Paris in 1998.
Mr. Peter Meyer

Mr. Peter Meyer assumed the role of the American International Group (AIG) senior country officer for Indonesia, in 1987. At that time he was also named President Director of the Group’s Indonesian General Insurance Operations, the forerunners of PT Chartis Insurance Indonesia, one of the country’s leading insurance providers.

He joined AIG in 1970 and, during his more than 40 years with the organization, has held a variety of senior underwriting and management positions in Europe and in Asia.

In 1976 he transferred to Hong Kong, and the following year to Tokyo, from where he operated, throughout the Far East and Southeast Asia, as regional VP for Property Insurance. He moved to Manila in 1985, where he took over the general management of AIU Philippines and was, subsequently, assigned to Indonesia, to build and expand the Group’s presence in that country.

In December 2005 Peter took on new responsibilities as the President Commissioner / Chairman of PT Asuransi AIU Indonesia, which was succeeded by PT Chartis Insurance Indonesia in 2009.

He has been a board member of Indonesia’s Insurance Council, particularly focused on training and education, is a co-founder of the Indonesia Rendezvous, an annual international reinsurance gathering, the MAGANG trainee project, originally designed for the training of individuals from financially underprivileged backgrounds and STIMRA, the Indonesian Insurance and Risk Management Institute.

Peter is an active member of AMCHAM Indonesia, where he has chaired the Services Committee since 1979 and is a member of the Board of Governors, since 1980. He is a member of the US-ASEAN Business Council’s Financial Services Working Group in Washington, DC and leads strategic discussions with the Government of Indonesia to strengthen insurance sector development as well as private sector driven national financial inclusion efforts. He also is a founding member of the Center for the Study of Governance at Universitas Indonesia, and has been leading the company’s CSR activities, in Aceh, Central Java, West Sumatra and Jakarta.

Ms. Lebogang Ramafoko

Ms. Lebogang Ramafoko is the current CEO of the Soul City Health and Development Communications institute. Soul City is a leading social and behavior change organization in South Africa and a globally recognized leader in the field of social and behavior change communication. Ms Ramafoko is an experienced social and behavior change expert with 19 years experience in the field. Prior to becoming the CEO at Soul City Ms Ramafoko had worked in different capacities in the organization, giving her practical skills and experience in the actual development of various social and behavior change tools that included television dramas, print booklets specially designed for low literacy end-users, radio dramas and talk shows. Ms Ramafoko is known for her creativity and bringing innovation to designing social and behavior interventions. She pioneered a world first makeover show that highlighted the role of communities in creating and enabling environment for individual behavior change. In her management of the creation of the community makeover show, she demonstrated an ability to work with local communities and harness their strength to communicate complex development issues that they face.
Ms Ramafoko also pioneered a web-based help service for youth that was popularized by a youth drama series. In the series, she played the role of an aunt whom young people came to for advice about youth sexuality matters. At the end of the show, Ms Ramafoko continued the role in a youth magazine programme called Take 5. With the penetration of internet in South Africa, Ms Ramafoko soon offered the advice service on the net. She received 5000 emails a week from youth all over the country needing confidential advice. This earned her a public profile as an “Agony Aunt” and from 2007 to 2010 she offered the service through Mandela’s 46664 campaign website. She continues to play a role in various television programs giving advice and sharing opinions about development issues related to the work that Soul City does.

Ms Ramafoko is currently the chairperson of the communications technical task team in the South African National AIDS Council as a civil society representative. Ms Ramafoko was awarded Harvard South Africa fellowship to study towards a Masters in Public Administration at Harvard University, which she completed in 2010. She also holds a post-graduate diploma in Ethics and a Bachelors Degree in Education from Wits University. Lebogang holds the title of Mason Fellow at Harvard: A fellowship that recognizes the leadership potential of individuals from developing countries.

Of all her many responsibilities Ms Ramafoko treasures her role as a mom of two beautiful children who keep her grounded.

Dr. Johnny Noe E. Ravalo

Dr. Johnny Noe E. Ravalo was recruited into the Bangko Sentral ng Pilipinas (BSP) in August 2008. As Managing Director under the Supervision and Examination Sector (SES), he oversees (1) banking policy, (2) the evaluation/granting of banking licenses and special authorities, (3) consumer complaints and financial learning programs and (4) the data center of SES. He is likewise called upon by the Governor and the Deputy Governor, SES, to handle specific assignments, particularly those on capital markets and on the international reforms.

He is a member of the Financial Stability Committee of the BSP where he is also head of its technical staff. He sits in all senior committees of SES and chairs its Risk Management Unit, the IT Committee, the Stress Testing Working Group and is directly involved in various legislative initiatives affecting the BSP. Within the Financial Sector Forum (FSF), he chairs the Reporting, Information Exchange and Dissemination Committee (RIEDC) and is currently chair of the working group on Private Banking. He is actively involved in the activities of the SES with the Philippine Congress and Senate while chairing the Philippine Working Group on Financial Services under the Philippine-Japan Economic Partnership Agreement. He is the lead official for the Capacity Building workstream under the ASEAN Banking Integration Framework Task Force and is a member of the OECD-INFE Sub-Committee of Experts on Financial Education and Financial Inclusion.

Dr. Ravalo contributed to the recent BIS publication Central Bank Governance and Financial Stability (Basel, 2011) and is one of the authors of the recent BSP book Central Banking in Challenging Times: The Philippine Experience (Manila, 2009). Earlier on, he contributed one of the chapters in Financial Systems and Economic Policy Developing Countries (Cornell University, 1995) and co-authored The Impact of Mandated Credit Programs on Financial Institutions (Manila,2000) published by USAID Credit Policy Improvement Program (CPIP).

Dr. Ravalo was the first Chief Economist and Director of Policy Research of the Bankers Association of the Philippines (BAP). After 8-years at the BAP, he “retired” into consulting and has worked with the World Bank, the Asian Development Bank, the ADB Institute, the United Stated Agency for International Development, committees in the Philippine legislature (both the Senate and the Congress) and, various other institutions.

He has served on the boards of the Philippine Economic Society (PES) and the Philippine chapter of the
Professional Risk Managers International Association (PRMIA). Currently, he sits in the Supervisory Committee of the Asian Bond Fund-Philippines, the Philippine local currency bond fund launched by EMEAP.

Dr. Ravalo is the first Filipino to successfully complete the doctoral program in Economics at Boston University where he also earned his Master’s degree in Political Economy. He obtained his undergraduate degree in Business Economics (Cum Laude) from the University of the Philippines School of Economics, completing the degree requirements in 3 calendar years. For his academic excellence, he was subsequently inducted into the Philippine chapters of the International Honor Society of Phi Kappa Phi and the International Honor Society of Pi Gamma Mu.


Mr. Daniele Scauso

Mr. Daniele Scauso is Relationship Manager at Child and Youth Finance International (CYFI). Daniele is in charge of coordinating the development of the CYFI Movement worldwide and is responsible for the creation of Country Platforms and Regional Platforms for Child and Youth Finance. He coordinates the organization of CYFI Regional Meetings and the Partnerships of Financial Authorities to the CYFI Movement.

Prior to joining CYFI, Mr Scauso worked for the Private Banking first and then Asset Management Department of a primary international bank in Luxembourg as Country Manager for Italy and Switzerland. He holds an Executive Master Degree in Marketing and Sales from Bocconi University and ESADE Business School and a B.A. in Business Administration and Financial Markets from University of RomaTre.

Ms. Zhang Shaohua

Ms. Zhang Shaohua is Director of the Research Institute Finance and Banking of the People's Bank of China. In 2000, she obtained a master degree in China University of Political Science and Law. In 2004, she got a PhD in Finance at Xi’an Jiaotong University. In August 2004, she entered the Postdoctoral Programme of the Research Institute of Finance and Banking of PBOC. In recent years, she has published over 30 articles. She helped Xi’an Branch of PBOC to pilot on consumer protection in China. She was a member of PBOC’s international projects sponsored by IFC, JICA, UK government respectively on Legal Protection on China’s Creditor’s Right, the Financial System Reform Program in China’s Western Part and Legislative Framework on Non-Bank Lenders. Legislative Research on Non-Deposit Taking Lenders, Total Factor Productivity Growth in China won PBOC’s first prize of PBOC key research Projects in 2007 and 2008. She is member of G20 Financial Inclusion Experts Group (FIEG) and Global Partnership for Financial Inclusion (GPFI), focal point of PBOC Alliance for Financial Inclusion (AFI), member of Consumer Empowerment and Market Conduct (CEMC) working group of AFI and China delegate for UNCITRAL Working Group VI-Security Interest.

Mr. Hidehiko Sogano

Mr. Hidehiko Sogano graduated from Keio University in 1983 and joined the Bank of Japan. In his 27-year career at the BOJ, he has worked in the Financial Markets Department, International Department, Bank’s Management Office and Public Relations Department. In 1991 he was named Deputy Representative of the Representative Office of Japan Center for International Finance in Brussels. He was appointed in 2006 to Branch Manager of Naha (Okinawa) Branch. Since July 2009 he has been Deputy Director-General in the Financial Markets Department and the International Department.

He received a BA in Economics from Keio University in 1983 and his certificate from the Institut d’Études Politiques de Paris in 1989.
He is currently a member of the Committee on the Global Finance System of the BIS and a Vice Chairman of the Committee of the Financial Market of the OECD.

He was born in Tokyo in 1960 and married Chizuko in 1986.

Ms. Pia Bernadette Roman Tayag

Ms. Pia Bernadette Roman Tayag is the head of the Inclusive Finance Advocacy Staff (IFAS) of the Bangko Sentral ng Pilipinas (Central Bank of the Philippines). In this capacity, she is involved in the overall microfinance program within the central bank and the Philippine banking sector. The IFAS is also involved in broader issues of access to finance including credit information systems, product innovations and the application of technology in service delivery, among others.

Ms Roman Tayag has had work experience in a microfinance non-governmental organization (NGO) in New York, USA and a savings and credit organization in Nepal.

Ms Roman Tayag graduated with a bachelor’s degree in Public Administration from the University of the Philippines and a master’s degree in International Affairs focused on Economic Development from the School of International and Public Affairs, Columbia University. She recently participated as a Fellow in the Fletcher School Leadership Program for Financial Inclusion at Tufts University. She is a fully certified trainer of the United Nations Capital Development Fund (UNCDF) Microfinance Distance Learning Course and an Affiliate Faculty of the CMDI (CARD-MRI Development Institute), a practitioner-led microfinance training institute in the Philippines.

Mr. Amando M. Tetangco, Jr

Mr. Amando M. Tetangco, Jr. is the Governor of the Bangko Sentral ng Pilipinas (BSP). He has been reappointed for a second term commencing 4 July 2011. As BSP Governor, he serves as Chairman of the Monetary Board, the BSP’s principal monetary policy-making body. He is also the Chairman of the Anti-Money Laundering Council (AMLC).

A career central banker, Governor Tetangco has been in the service of the BSP for more than three decades. Prior to his first appointment as Governor in July 2005, he was Deputy Governor in-charge of the Banking Services Sector, Economic Research and Treasury of the BSP. He also served as Alternate Executive Director of the International Monetary Fund in Washington, D.C. from 1992 to 1994.

Governor Tetangco is involved in various organizations in the Philippines and overseas. Domestically, he is, among other positions held, Chairman of the Philippine International Convention Center (PICC), Vice-Chairman of the Agriculture Credit Policy Council, member of the Capital Markets Development Council (CMDC) and the Export Development Council (EDC). Overseas, he represents the country in ASEAN Central Bank Forum, Executive Meeting of East Asia and Pacific (EMEAP) Central Banks, South East Asia Central Banks (SEACEN), South East Asia, New Zealand and Australia (SEANZA), and Center for Latin American Monetary Studies (CEMLA). In addition, he is the Governor for the Philippines in the International Monetary Fund (IMF) and the Alternate Governor in the World Bank (WB) and in the Asian Development Bank (ADB).

Governor Tetangco studied economics and business administration at the Ateneo de Manila University. He finished his MA in Public Policy and Administration with a concentration in Development Economics at the University of Wisconsin-Madison in the United States. He has attended various training programs at different institutions including the Harvard Business School.
Mr. Craig Tower

Mr. Craig Tower designs, conducts and manages market research and evaluation studies at Microfinance Opportunities. With more than 12 years of professional experience, he helps our industry better understand the needs of microfinance consumers and measure the impact that financial education programs have on consumer knowledge, skills, attitudes and behavior.

Mr Tower has an extensive background in domestic ethnographic market research and in teaching qualitative research methods. Previously, he worked as a consultant for Context-Based Research, an ethnographic firm based in Baltimore, and served as an instructor of anthropology at Loyola University Chicago and Northwestern University. Before turning to research, he provided technical assistance to farmers while in the U.S. Peace Corps in Mali, and later led educational projects for two U.S.-based alternative transportation organizations.

Mr Tower holds a Bachelor of Arts degree in history and intercultural studies from Haverford College. He also earned a doctorate degree in cultural and linguistic anthropology from Northwestern University, where he conducted in-depth field research on communication technologies in West Africa and received a Fulbright Fellowship and a grant from the Wenner-Gren Foundation.

Mr. Pungky Purnomo Wibowo

Bank Indonesia : 1993-Now: Deputy Director of Financial System Stability Group, Banking Research and Regulation Department

Member of financial education committee of OECD – Paris ; G20 and APEC. Published many articles in international and national journals

Major Fields : Bank Portfolio Behaviour, Monetary Transmission Mechanisms, Banking Consolidation Small Medium Enterprises, Financial Inclusions