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BACK COVER Conference at a Glance

PHOTO CREDITS: Rebecca Blackwell / Oxfam America (cover, top right/bottom left/bottom right; page 7; page 11; page 32, bottom); Patrick Brown / Oxfam America (page 2); Jon Bugge / Oxfam America (page 3, bottom); Sokunthea Chor / Oxfam America (cover, center); Brett Eloff / Oxfam America (page 1); Holly Pickett / Oxfam America (cover, top left; page 3, top; page 32, top)
WELCOME to SG2013— the 2013 Savings Groups Conference

It is a pleasure to see so many colleagues who participated in the last Savings Groups conference, in October 2011. Over 250 practitioners, hailing from more than 42 countries, gathered in Arusha, Tanzania, to share their experiences, ideas, challenges, and hopes for the future of Savings Groups. Now, two years later, we are opening up the Savings Groups community to all interested in learning how integrating Savings Groups into their programming can improve financial inclusion and further development goals.

On behalf of the Advisory Committee, we are thrilled to be joined by representatives from bilateral and multilateral agencies, financial service providers, foundations, microfinance institutions, and international and local nongovernmental organizations, as well as by colleagues and conference partners, the SEEP Network’s Savings-Led Microfinance Working group, and the Consultative Group to Assist the Poor.

We stand together at an important moment in the journey of Savings Groups. With more than six million members worldwide, Savings Groups have quietly but surely become a force and a voice to be reckoned with when discussing financial inclusion. Thousands of groups bring crucial financial services to poor and ultra-poor people, allowing them to save in a safe place, to borrow with confidence from their own group, and to create social capital they can draw upon in times of crisis. We believe that Savings Groups fulfill an important role in the financial landscape, and we also believe that they are an integral part of microfinance. Most importantly, there is room for all of us to work together, and that is the one message we wish you leave with: SG2013 is about building bridges and creating greater collaboration among all of us, for the benefit of the populations we serve.

During the next two days, we invite you to learn about how the Savings Groups model is financed with what we call smart subsidies, how it is implemented, evaluated, scaled up, and integrated with other development initiatives. We want to hear from you: use all the networking sessions to make your voice heard, ask questions, challenge assumptions, and question results. Push us all further in our thinking.

Because of all involved—donors, academics, evaluators, nongovernmental organizations, local partners and the over six million members worldwide—Savings Groups are a movement today. We want to keep on building this community, and we invite all of you to join the movement so together we can shape the future of Savings Groups with new insights and increased collaboration. Let’s keep on moving forward!

Sophie Romana
Deputy Director, Community Finance
Oxfam America

ABOUT THE CONFERENCE

SG2013 Savings Groups Conference: Expanding Financial Inclusion and Development

What are Savings Groups?
Savings Groups provide access to basic financial services to over six million rural poor people, mostly women, worldwide. These self-selected and self-managed groups, predominately found in remote areas of sub-Saharan Africa, Asia, and Central America, provide their members with a secure place to save and easy access to loans.

Who is at SG2013?
We invite you to join a broad set of external stakeholders, including bilateral and multilateral agencies, donors, financial service providers, foundations, microfinance institutions, and international and local nongovernmental organizations.

What is SG2013 about?
Over the next two days you will:

• Explore how Savings Groups are an effective and complementary approach to financial inclusion and development.

• Learn how the Savings Groups model:
  o Has documented impact
  o Is scalable and cost-effective
  o Is efficient and elegant

• Engage in discussions around experiences, results, and impacts from Savings Groups programs.

• Consider the many possibilities Savings Groups, acting as platforms, can offer.

• Begin dynamic conversations about how Savings Groups can be integrated into your current programming.

• Collaboratively articulate a vision for the future of Savings Groups.

• Launch a movement.
MARCH 4TH HIGHLIGHTS

- How do Savings Groups fit into the financial landscape of the poor?
- What do we know about the programming and impact of Savings Groups?
- What perspective do donors have on the successes, challenges, and future of Savings Groups?

THEMATIC PROGRAMMING SESSIONS

11:15am–12:30pm

These 75-minute interactive sessions will focus on a number of topics important to Savings Groups programming: monitoring, linking with mobile technology, regulation, Savings Groups’ place in the financial landscape, delivery methods, and financial linkages.

- The Importance of Monitoring: An Inside Look at The SAVIX
  11:15am–12:30pm
  CAVALIER A
  The SAVIX—a web-based information management system to which Savings Groups practitioners report—provides data analysis capability for Savings Groups’ projects, as well as a Group Evaluation Tool (inspired by the Management Information System) to assess individual group quality and to rate performance of field officers and village agents. This panel will offer both the user perspective and The SAVIX’s insights on using data for performance management.

- Linking with Mobile Technology
  11:15am–12:30pm
  CAVALIER B
  Mobile payment platforms—proliferating across Africa and Asia—provide new opportunities to facilitate financial inclusion, beginning with simple cash-based technologies central to the village savings and Loan Association (vSLA). From such elemental forms of financial inclusion arise more sophisticated forms: low-tech cash substituted with digital money, for instance, so formal service providers can offer products that complement the group. Mobile technology helps collapse the distance between VSLAs and financial access points, making the use of other financial products more instant and thus more convenient; it also enables better data tracking for analysis and response and, ultimately, for more efficient expansion of VSLAs and key financial linkages to banks, microfinance institutions, and other service providers.

- The Regulation Question
  11:15am–12:30pm
  CAVALIER C
  Savings Groups—a first step towards financial inclusion and a key element of the financial ecosystem—now boast over six million members worldwide. Clearly the time is right for in-depth conversations with regulators and central banks to determine how they can support Savings Groups’ expansion, as well as how to integrate Savings Groups members into the formal sector, while allowing them to grow and thrive in the informal sector. This incisive session will look at both successful examples and bottlenecks of Savings Groups regulation and recognition. It will also highlight the importance of assessing specific country needs, of recognizing the tipping point between the formal and informal sectors, and of sensitizing and educating policymakers to the Savings Groups dynamic.

- Financial Landscape
  11:15am–12:30pm
  NORTH BALLROOM 1
  In addition to Savings Groups, many other formal and informal financial products may be available to households, including banks, credit unions, government programs, loans from families and friends, microcredit, microinsurance, moneylenders, and Rotating Savings and Credit Associations. Staff from Aja Khan Foundation will discuss the emerging financial landscape in Tajikistan, while a representative from CARE Kenya will layout the interlocking options within the country.

- Low-Cost Delivery Methods for Savings Groups
  11:15am–12:30pm
  NORTH BALLROOM 2
  The program scale for Savings Groups relies on spreading the groups through low-cost avenues, such as private sector providers (PSPs) and volunteer replicators, two contrasting delivery options. Trained by NGOs (or eventually by a PSP network), PSPs hire themselves out to train people who want to form Savings Groups. By comparison, volunteer replicators, trained and supported by paid NGO field staff, help their own communities. Replicators allow a program to reach many more people in an area than just using paid staff. To illustrate the differences, this lively session will present successes and challenges from a PSP programs in East Africa, as well as new results from an evaluation in Mali showing the costs and benefits of formal training for volunteer replicators.

- Improved Financial Skills Drive Demand for More Services
  11:15am–12:30pm
  NORTH BALLROOM 3
  As Savings Groups mature, members master important financial management skills and begin to demand financial options that complement group services. For example, members might want to borrow more than their group funds can offer, so more or for longer terms than their groups can accommodate, and insure themselves against loss of livelihoods, funeral expenses, and medical costs. Moreover, the money that groups do hold is often at risk. Groups demand a secure and preferably profitable place to store group funds not in circulation. This session will explore linkage models that allow Village Savings and Loan Associations to enjoy both the benefits of their groups and formal financial services.
SAVINGS GROUPS: DOCUMENTED IMPACTS AND LESSONS LEARNED

2:15pm–3:00pm
COMMONWEALTH BALLOON
This plenary session will highlight findings on the impact of Savings Groups from a research synthesis of randomized controlled trials conducted by CARE, Catholic Relief Services, the International Rescue Committee, and Oxfam America. Freedom from Hunger. The results will be contextualized with other Savings Groups research, and the presentation will offer a framework for understanding the outcomes within the larger Savings Groups field.

THEMATIC RESEARCH SESSIONS

3:20pm–4:35pm
Rigorous evaluations of Savings Groups will shed light on their impacts at the individual, household, and meso levels, as well as within specific populations, particularly HIV-affected communities, children, and survivors of sexual violence. Sessions will also explore impacts of different delivery methods and gender dynamics within Savings Groups.

■ Outcomes for Children from Savings Groups Programs
3:20pm–4:35pm
CAVALIER B
Until very recently, the impact of Village Savings and Loan Associations’ interventions on children’s welfare had not been rigorously evaluated. This panel will share the insights of researchers and practitioners from the findings of two rigorous research projects that explored the impact on children: the International Rescue Committee Uwaruka Rushasha Program in Burundi and the STRIVE Project in Mozambique (FHI 360 and Save the Children). Presenters will discuss the implications for programming, policy, funding, and further research and will engage the audience to identify and rank the issues of greatest importance, creating a list of needs for future research.

■ Impacts of Savings Groups: Evidence from a Mixed Methods Impact Evaluation and an Overview Survey
3:20pm–4:35pm
NORTH BALLROOM 1
New findings from the largest evaluation of community-based Savings Groups will highlight the individual- and household-level impacts of Oxfam America, Freedom from Hunger, and the Stremme Foundation’s Saving for Change program in Mali. Results will be presented by the research partners who conducted the randomized controlled trial (RCT) and the in-depth qualitative research. A second complementary presentation will look at broader meso-level impacts of Savings Groups in Kenya. This collaborative work among Coady International Institute, CARE, Catholic Relief Services, and Financial Sector Deepening, examines how Savings Groups influence the interactions (including gender dynamics) between their members and meso-level institutions, such as the local market system and value chain, schools, financial institutions, and local governance institutions.

■ Savings Groups: A Gender Lens
3:20pm–4:35pm
NORTH BALLROOM 2
Women constitute a majority of Savings Groups members, fostering the perception that Savings Groups positively benefit gender dynamics in both the household and community... but what evidence exists to support these broad assumptions? How do gender dynamics influence Savings Groups methodology and impact? How can Savings Groups be used as a platform for women’s empowerment? Come learn about two projects that have examined Savings Groups through a gender lens: CARE Rwanda exploring the gender dynamics of its Village Savings and Loans programming and the International Rescue Committee presenting results from the first research to assess the impact of Village Savings and Loan Associations, specifically for survivors of sexual violence in eastern DRC.

LIVING ROOM CONVERSATION WITH DONORS
4:50pm–5:50pm
COMMONWEALTH BALLOON
Donor partners—including the Bill and Melinda Gates Foundation, the Inter-American Development Bank, the MasterCard Foundation, and USAID—will engage in a fast-paced, moderated discussion with participants on the successes and challenges of Savings Groups and their vision for the future.

SAVINGS GROUPS BOOK PRESENTATIONS
6:00pm–6:30pm
CAVALIER B
Participants will have the opportunity to meet and talk with experts in the field who are sharing their latest publications on Savings Groups:

Savings Groups: The Microfinance Handbook
Joanna Ledgerwood
In Their Own Hands: Money and Power for the World’s Poorest Women
Jeff Ashe

COCKTAIL RECEPTION
6:30pm–7:30pm
GALAXY
Please join us for a cocktail reception! Network with colleagues and share insights from the day’s presentations.
THE DAY AT A GLANCE

7:30am–8:30am  Private Sector and Donor Breakfast
By invitation only

8:00am–8:45am  Continental Breakfast
LOBBY

8:45am–10:00am  Opportunities and Challenges of Integrated Programming
COMMONWEALTH BALLOON

10:25am–11:25am  Sector Programming Sessions
VARIOUS LOCATIONS
• Savings Groups as a Platform for Health
• Savings Groups and Education
• Savings Groups as Delivery Platforms for Agricultural Training
• Savings Groups and Clean Energy
• Savings Groups and Input Marketing Associations: What Works vs. What We Need to Build On

11:40am–12:40pm  Special Populations Sessions
VARIOUS LOCATIONS
• Growing Up: Adapting Savings Group Methodologies for Young People
• Savings Groups for People with Disabilities and the Highly Marginalized
• Savings Groups and the Ultra-Poor
• Savings Groups in Disaster and Conflict Areas

1:00pm–2:00pm  Lunch
COMMONWEALTH BALLOON

2:30pm–4:30pm  50 by 2020: Building a Vision for the Future of Savings Groups
COMMONWEALTH BALLOON

4:50pm–5:15pm  SG2013 Savings Groups Conference Closing Session
COMMONWEALTH BALLOON

5:15pm–6:00pm  Speed Dating for Savings Groups Programming
CAVALIER A, B, C

MARCH 5TH HIGHLIGHTS
• How can we integrate Savings Groups with other development programming?
• What are the benefits and challenges of Savings Groups for special populations?
• Where is the Savings Groups movement going?

PRIVATE SECTOR AND DONOR BREAKFAST
7:30am–8:30am
BY INVITATION ONLY

Hosted by The MasterCard Foundation, this informal breakfast meeting will gather donors who are currently engaged or interested in engaging with Savings Groups. All donor representatives are encouraged to contribute to shaping the breakfast agenda and to actively collaborate during this meeting.

OPPORTUNITIES AND CHALLENGES OF INTEGRATED PROGRAMMING
8:45am–10:00am
COMMONWEALTH BALLOON

This plenary panel will provide an overview of the risks and opportunities of integrating Savings Groups with other activities. Panelists include George Nokrek from Aga Khan Foundation, India, Hannah Poole from Pact, Paul Rippey from Savings-Revolution, and Jason Wolfe from USAID.

SECTOR PROGRAMMING SESSIONS
10:25am–11:25am
This series of informative sessions, presentations and discussions will focus on the activities and impacts of Savings Groups within various sectors, including health, education, agriculture, clean energy, input marketing associations, and small businesses/value chains.

SAVINGS GROUPS AS A PLATFORM FOR HEALTH
10:25am–11:25am
CAVALIER A
Many poor people still suffer from preventable and manageable illnesses, although cost-effective and proven solutions to their health needs often exist. Because of a lack of health awareness and information, limited access to timely and effective services, cost and the means to pay, and other barriers to health care, households often must sell income-producing assets or add to debt loads, which erodes their future options. Savings Groups are emerging as an effective and low-cost platform for addressing health care needs as well as economic development. The vast network of Savings Groups can be used to reach poor women and families with life-saving health knowledge for behavior change, linkages to health services and products, and health care financing options.

SAVINGS GROUPS AND CLEAN ENERGY
10:25am–11:25am
NORTH BALLOON
Solar power can be a huge gain for people living off grid—enabling children to read at night, reducing burns and fires, charging mobile phones, and saving money. Likewise, Savings Groups are perfect delivery channels for marketing clean-energy products, such as solar lamps. So how do we get people to make the big leap into a new technology? This forward-looking session will consider techniques for using Savings Groups to successfully introduce clean-energy technologies.

SAVINGS GROUPS AND INPUT MARKETING ASSOCIATIONS: WHAT WORKS VS. WHAT WE NEED TO BUILD ON
10:25am–11:25am
NORTH BALLOON
What’s next after Savings Groups have formed, trained, and graduated? As groups continue to transact and mature, demand for loans sometimes outpaces their ability to mobilize savings. Conversely, in some groups the demand for loans remains low and savings continue to build, increasing risk of theft or loss. Plan Tanzania works to address these issues by forming Input Marketing Associations (IMAs), apex organizations bringing together 5-10 groups under an umbrella Village Savings and Loan Association (VSLA). Through IMAs, groups can lend to other groups using a familiar methodology, IMAs can also be an effective way to link VSLAs with formal financial services. As more IMAs form, many are broadening their work with member groups and communities, revealing a need to develop a more systematic methodology to facilitate a sustainable expansion of IMAs. Panelists will share what they have learned and invite input from session attendees.

SAVINGS GROUPS AS DELIVERY PLATFORMS FOR AGRICULTURAL TRAINING
10:25–11:25am
CAVALIER C
Savings Groups members are often constituted of the most vulnerable people, living in rural areas largely affected by dramatic climate and climate change. Leveraging their groups to introduce new agricultural techniques and linking them with national agricultural extension services has proven an interesting strategy, improving production practices, mentoring, and learning conversations to increase food security. The panel will share experiences in Cambodia, Ghana, Madagascar and Malawi.

SAVINGS GROUPS AS DELIVERY PLATFORMS FOR AGRICULTURAL TRAINING
10:25–11:25am
NORTH BALLOON
Using Savings Groups as a development platform for educational services, this multidimensional session will highlight the potential interactions between Savings Groups and education. Catholic Relief Services will present its financial education curriculum piloted in Ghana, with which Savings and Internal Lending Community group members acquire skills in budgeting, savings for a purpose, and knowing when and how much to borrow to better leverage existing financial services. Similarly, the Strømme Foundation will share information about its Active Literacy and Speed School programming, which was designed for Savings Groups members and their children.

SAVINGS GROUPS AS DELIVERY PLATFORMS FOR AGRICULTURAL TRAINING
10:25–11:25am
NORTH BALLOON
Poole from Pact, Paul Rippey from Aga Khan Foundation, India, Hannah Poole from Pact, Paul Rippey from Savings-Revolution, and Jason Wolfe from USAID.

SAVINGS GROUPS AS DELIVERY PLATFORMS FOR AGRICULTURAL TRAINING
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11:40am–12:40pm
In these thought-provoking sessions, learn how Savings Groups provide financial inclusion and other benefits for youth, people with disabilities, the highly marginalized, the ultra-poor, and people living in disaster and conflict areas.

Growing Up: Adapting Savings Group Methodologies for Young People
11:40am–12:40pm
CAVALIER A
Through the lessons learned from Plan International’s Youth Microfinance project and Freedom from Hunger’s Advancing Integrated Microfinance for Youth projects, session participants will explore the way forward for youth Savings Groups. Successful areas for adaptation will be examined, including broadening training topics offered and delivering training efficiently. Given the mobility of youth, the session will put a special emphasis on examining the challenges of sustainability, including how this dimension can be measured and leveraged for future programming.

Savings Groups and the Ultra-Poor
11:40am–12:40pm
CAVALIER C
Alexia Latortue from the Consultative Group to Assist the Poor (CGAP) and Nate Goldberg from Innovations for Poverty Action will share experiences from the CGAP-Ford Foundation Graduation Program. This program creates pathways for the poorest out of extreme poverty, adapting a methodology developed by BRAC in Bangladesh. The panelists will describe how the graduation approach carefully sequences safety nets, livelihoods, and access to savings. What is the role of savings in this interdisciplinary approach? How have different implementers linked the poorest to safe savings services? What does impact research tell us about the use of savings? Join Alexia and Nate for a lively discussion during the session.

Savings Groups for People with Disabilities and the Highly Marginalized
11:40am–12:40pm
CAVALIER B
Savings Groups can be enormously helpful as part of programs to reach and assist special populations, such as people with disabilities and the highly marginalized. These populations, however, also present challenges to the implementation of Savings Groups programs. A practitioner from Northern Uganda Community-based Action for Children with Disabilities will share the organization’s successes and challenges in working with people with disabilities. Plan Egypt and Catholic Relief Services will explore both benefits and challenges to Savings Group membership for highly marginalized populations, as well as how to link Savings Groups to other services targeted for these groups. One key theme of this session is how to balance an emphasis on the financial elements of Savings Groups with the important social and community building aspects.

Savings Groups in Disaster and Conflict Areas
11:40am–12:40pm
NORTH BALLROOM 1
Few development programs are as versatile and adaptable as Savings Groups. From the conflict zones in Afghanistan to the flooded plains of Cambodia, Savings Groups have proven to be an efficient tool, providing basic financial services and crucial social capital. Learn how Savings Groups allow populations to thrive under the dire circumstances of war and help populations recover faster in areas affected by flooding.
Biographies

MASTERS OF CEREMONY

Sharon D’Onofrio
Executive Director
SEEP Network
donofrio@seepnetwork.org

Sharon is the executive director of the SEEP Network, a global network of practitioner organizations dedicated to combating poverty through promoting inclusive markets and financial systems. SEEP members are active in 170 countries and support nearly 100 million entrepreneurs and their families. Prior to assuming the position of SEEP’s interim executive director in April 2011, Sharon was Lead Facilitator for SEEP’s Association Development Community of Practice, providing strategic direction in SEEP’s service to member organizations and overseeing the creation of a suite of association development tools. As senior technical adviser for Catholic Relief Services (CRS) she led the creation of a new microfinance institution in El Salvador, serving as the institution’s first executive director. While with CRS, Sharon also held the positions of regional technical adviser for Latin America and program trainer in the organization’s Small Enterprise Development Technical Unit.

Larry Reed
Director
Microcredit Summit Campaign
larry@microcreditsummit.org

Larry is the director of the Microcredit Summit Campaign, the goals of which are to reach over 175 million of the world’s poorest families with microcredit and to see 100 million of those families move out of severe poverty. He has worked for more than 25 years in designing, supporting, and leading activities and organizations that empower poor people to transform their lives and their communities. For most of that time Reed worked with Opportunity International, including five years as their Africa regional director and eight years as the first CEO of the Opportunity International Network. During his time with Opportunity, Larry helped to implement a strategy for developing full-service banks that served the very poor while mobilizing hundreds of millions of dollars in savings deposits and investments. Under his leadership, Opportunity developed the first microinsurance brokerage, which now serves hundreds of millions of people around the world. Reed has taught at the Boulder Institute of Microfinance for 15 years, served as the chair of the SEEP Network, and consulted with industry-wide initiatives like the Smart Campaign for Client Protection and Microfinance Transparency. He is a graduate of Wheaton College and the John F. Kennedy School of Government at Harvard University.

ADVISORY COMMITTEE

Lauren Hendricks
Executive Director, Access Africa CARE USA
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Lauren Hendricks is the executive director of the CARE USA Access Africa initiative. Access Africa aims to reach 30 million people in sub-Saharan Africa with access to a basic suite of financial services (savings, credit, insurance, and remittances) within the next decade. The Access Africa program focuses on expanding Village Savings and Loan programs across 26 countries in Africa and is providing innovative leadership in the industry on linking those groups with the formal financial sector. Ms. Hendricks currently serves on the Board of Directors and Investment Committee for MicroVest, a capital management firm investing in microfinance institutions. She also chairs the board of the Access Africa Fund, a specialized investment fund managed by Access Africa that provides debt and equity investments in African microfinance institutions.

Michaela Kelly
Head, Programmes Delivery Unit Plan International UK
michaela.kelly@plan-uk.org

Michaela Kelly is currently the head of the Plan International UK Programmes Delivery Unit. Plan is a global children’s charity that has been working for over 75 years with children in the world’s poorest countries to help them build a better future. Ms. Kelly has held various senior country management roles with Plan International in Bolivia, Haiti, and Sri Lanka. On returning to the UK, her first role was managing Plan UK’s largest corporate partnership program—between Plan, CARE, and Barclays Bank—aimed at promoting financial inclusion in 11 countries. She currently manages the Programmes Delivery Unit, overseeing multiple major partnerships from corporate and institutional donor partners.

Jeff Ashe
Director, Community Finance
Oxfam America
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Jeff Ashe, director of community finance at Oxfam America, has designed and led Saving for Change (SFC) at Oxfam America, which has grown to 570,000 Savings Group members in Cambodia, El Salvador, Guatemala, Mali, and Senegal. SFC is designed based on research he carried out in India, Nepal, and Zimbabwe. Jeff previously founded and led Working Capital, which was for a time the largest microfinance institution in the US, and has consulted to microfinance projects in more than 30 countries. While at Acción Internacional he directed the PISCES studies, the first worldwide study of microfinance, and through that study introduced group lending to Acción’s network of the ramp-up of Acción’s work in this field. As a Peace Corps volunteer in the 1960s, he developed the Campesino Leadership Training program, where Peace Corps volunteers and liberation theology priests and nuns helped insure that those who tilled the land received their just share. He also teaches microfinance at Columbia and Brandeis universities.

Salah Goss
Program Officer, Financial Services for the Poor
Bill and Melinda Gates Foundation
salah.goss@bmgf.org

Salah Goss is a financial inclusion expert specializing in mobile money, agent banking, and community-managed microfinance. She is currently a program officer on the Financial Services for the Poor team and the Bill and Melinda Gates Foundation, where she focuses on designing and managing innovative business models for mobile-enabled financial-product delivery. Through her work for the US Department of Commerce and presently at the foundation, Salah has focused on public-private partnership formation using incentive-based funding mechanisms. Salah has many years of experience managing grant portfolios, including her time as grants administrator for the West Africa Regional Office of the Soros Foundation. She is a graduate of the Paul H. Nitze School of Advanced International Studies at Johns Hopkins University and is fluent in French and speaks beginning Arabic.

Prabhat Labh
Program Manager, Microfinance
The MasterCard Foundation
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Prabhat Labh, program manager, microfinance, at the MasterCard Foundation, has worked for 17 years in microfinance and enterprise development across South Asia and sub-Saharan Africa. Currently, as program manager for microfinance, at The MasterCard Foundation, Prabhat manages a portfolio of programs focused on establishing greenfield microfinance institutions, expansion of microfinance institutions and banks under branchless banking frameworks, transformation of microfinance institutions into licensed deposit-taking banks, scaling up informal Savings Groups and their linkage to mobile payments, product development for financing water and sanitation solutions, and social performance management in microfinance. Prior to joining The MasterCard Foundation, Prabhat was senior technical advisor for CARE’s pan-Africa microfinance initiative “Access Africa,” where he provided technical assistance to CARE’s microfinance programs in over a dozen countries. While at CARE, he led the efforts to link Savings Groups to financial institutions using mobile payment. Prabhat sits on the Investment Committee of Access Africa Fund, a $28 million fund managed by MicroVest and dedicated to making debt and equity investments in emerging microfinance institutions and banks in Africa.

Joanna Ledgerwood
Access to Finance Initiatives
Aga Khan Foundation
joanna.ledgerwood@akdn.org

Joanna Ledgerwood joined the Aga Khan Foundation in 2007 and leads their Access to Finance activities from the head office in Geneva. Prior to moving to Geneva, Ms. Ledgerwood spent six years in Kampala, Uganda, providing support to microfinance institutions (MFIs) to become regulated deposit-taking institutions and to the Central Bank of Uganda to supervise Micro Deposit-Taking Institutions. Prior to moving to Uganda, she spent two years in the Philippines working with rural banks to deepen their outreach to the poor. A native of Canada, Ms. Ledgerwood spent eight years as a microfinance consultant in Africa, Asia, and Latin America before settling abroad. She has written numerous papers and books, including Transforming Microfinance Institutions with Victoria White (2006) and the Microfinance Handbook (1998), both published by the World Bank. She is currently working on the New Microfinance Handbook.
Mauve Massu currently works as a senior microfinance advisor for CARE International UK. She is in charge of the monitoring and evaluation of various microfinance projects within CARE, as well as supporting the development of an advocacy strategy for the financial inclusion of the poor. Previously she worked for the French microfinance NGO International Centre for Development and Research (CIDIR), where she was in charge of East and West African portfolios, supervising microfinance programs innovating new community-based microfinance approaches with existing local microfinance institutions (MFIs). Early in her career, Maude was based in Peru, working for a local microfinance NGO to improve financial inclusion of the poorest in the Andean region and in Madagascar for Handicap International to initiate the creation of a microfinance program targeting disabled persons in collaboration with a local MFI. Maude has a diversified and pluridisciplinary background, including a degree in Economics from Lyon Business School in France. She has a particular interest in human sciences and is a certified coach and Human Element trainer.

Candace Nelson is an accomplished trainer, curriculum designer, researcher, writer, and grants manager. At the SEEP Network, Candace co-coordinates the Savings-Led Financial Services Working Group, an inclusive platform for sharing Savings Group experiences. In 2011, she led the design team for the Ashoka Savings Group Summit, the first global meeting of Savings Group practitioners. Following the conference, she edited Savings Groups at the Frontier (2012), which explores the issues shaping the future of the movement. As senior technical advisor to Microfinance Opportunities from 2004–2012, she wrote financial education curriculum, trained educators, and developed financial education strategy at a national level. From 1999–2006, she developed and managed a grant program supporting economic empowerment for women in East Africa on behalf of the McKnight Foundation. Ms. Nelson has BA from Smith College and an MS in Rural Sociology from the University of Wisconsin. She resides in Concord, MA.

Sophie Romana is Deputy Director, Community Finance Oxfam America at oxfamamerica.org. Sophie joined Oxfam America’s Community Finance Department after heading the US Office of PlaNet Finance, where she developed a social venture capital fund model for New York’s very small businesses lacking access to credit. In New York, she also worked 10 years with a private equity fund, where she performed due diligence, assisted the fund partners in managing the portfolio of companies—especially the application of deal terms—and created successful relationships with global private and institutional investors. Before moving to the US, she held different positions in the humanitarian and development fields, among which she evaluated the impact of USAID’s judiciary-reform equipment-donation program in Madagascar and headed a yearlong humanitarian relief mission to Rwanda. She is passionate about innovative financial models and social enterprise. Sophie holds a master’s degree in International Law from Université Paris I La Sorbonne and an MBA from Columbia Business School, where she cochaired the Sanford Bernstein Center for Leadership and Ethics’ Student Board.

Nisha Singh is the director of the Financial Services Community of Practice at SEEP Network at singh@seepnetwork.org. Nisha Singh is the director of the Financial Services Community of Practice. Prior to this, she supported the implementation of SEEP’s Citi Network Strengthening Program. Nisha has more than 10 years’ experience working on issues related to microfinance and livelihood development. This includes setting up microfinance operations, action research in the area of livelihood development and food security, institution building of transforming microfinance institutions, and piloting technology for microfinance initiatives. Nisha holds a master’s in Non-Profit Management from the University of Pennsylvania and an MBA from the University of Hyderabad, India.

Jason Wolfe is Senior Household Economic Strengthening Advisor at PEPPAR-US Aid at jwolfe@usaid.gov. Jason Wolfe is Senior Household Economic Strengthening Advisor with USAID’s Office of HIV/AIDS, where he supports PEPPAR country teams, projects, and partners to improve the economic circumstances of families affected by HIV and AIDS. Previously he served for five years with USAID’s Microenterprise Development office, promoting inclusive value chain development, managing the Enterprise Development Implementation Grant Program, contributing to knowledge management and collaborative learning efforts, and coordinating special initiatives with youth, HIV/AIDS-affected households and displaced environments. Jason has 15 years of experience designing, managing, and assessing market development and technology transfer projects in 45 countries, with a particular emphasis on poor, rural, and marginalized communities.

Guy Vannemen is Senior Technical Advisor for Microfinance in Africa Catholic Relief Services at guy.vannemen@crs.org. Guy Vannemen is the Catholic Relief Services (CRS) senior technical advisor for microfinance in Africa. In this role, he provides strategic leadership and technical guidance to staff and partners across Africa who are implementing the agency’s microfinance strategy. Guy is responsible for strengthening the capabilities of CRS and partner staff, reviewing and adapting best practices in rural finance, and working with the regional team to integrate microfinance activities into other CRS programs. In addition, he developed CRS’ Savings and Internal Lending Communities (SILC) model and supported its rollout in more than 27 African countries. More recently, Guy developed a market-based delivery model, called Private Service Providers (PSP), whereby communities pay a fee to SILC training. Guy joined CRS in April 1996 as microfinance program manager in Lebanon. In August 1998, he became regional technical advisor for microfinance in East Africa, later adding the West Africa region and eventually supporting CRS’ microfinance activities across the continent. During this time, he helped the agency develop its strategic framework for microfinance through 2010. Previously, Guy worked for the UN Industrial Development Organization in Morocco, helping the government support private sector development through policy initiatives and by promoting activities such as small enterprise development and solar technology. Guy is fluent in Dutch, French, and English. He holds an MS in Applied Economy from Belgium’s Katholieke Universiteit Leuven.
the most marginalized. Arriving in Egypt in 2007, he introduced an integrated community capacity-building approach that empowered savings and Loan Associations (VLAs) and found that it clearly fit in savings-led financial services.

Hugh Allen

Hugh Allen has worked in development since 1970, focusing for most of the last fifteen years on microfinance and technology-focused market development activities. For thirteen years, he worked for CARE and was its chief technical advisor for small economic activity in Africa. During this time he came first across the Village Saving and Lending Association model and CARE and was its chief technical advisor for small economic activity market development activities. For ten years, he worked as a consultant on high-tech-based saving Promoter institution (CaStiP) forum in Kabul. He has a bachelor's degree in Community Development from the Aga Khan Foundation, Afghanistan, and a master's in public health from the Boston University School of Public Health, where he was awarded a certificate in finance and management in international health, and completed a research fellowship in infectious disease epidemiology at the Boston Medical Center.

Gifty Esi Blekpe

Gifty Esi Blekpe is a small business development specialist with over ten years of experience managing development initiatives, especially in the areas of microfinance and agricultural business development. She is currently Economic Development Coordinator with CARE Ghana, leading on interventions that build, increase and diversify the income and asset base of groups targeted by CARE in Ghana. Gifty has managed multiple projects over the past six years using her expertise in community managed savings groups, smallholder agricultural business development and value chains, and has facilitated successful CARE/private sector engagements. She also facilitates the first successful partnership between a major commercial insurance provider and rural banks to serve poor communities with micro-insurance products in Ghana. As Economic Development Coordinator, Gifty provides technical direction to CARE Ghana's community managed financial services initiatives designed to strengthen the capability of communities to access financial services and to improve their livelihoods through savings, credit and linkages to formal financial institutions (funded by Barclays Bank). In addition, Gifty oversees the financial empowerment of cocoa farmers and the household's initiative in Ashanti and Brong-Ahafo (funded by Kрафт). This initiative strengthens farmers' capacity to manage their income through savings.

Robert Asambobili

Robert Asambobili is Catholic Relief Services (CRS), Ghana, Savings and Internal Lending Communities (SILC) program officer. Robert has a bachelor's degree in Community Nutrition from the University for Development Studies, Tamale. After completing his BSc degree, he spent 11 months in a National Service placement with CRS, Ghana, where his key responsibilities were project implementation and coordination, partner capacity building, and monitoring and supervision of the CRS health unit programs for the Community Initiative on Maternal, Child, and Newborn survival project in the Kasena Nankan and Talensi Nabdam Districts in Upper East Region. Robert currently serves as CRS Ghana's microfinance program coordinator for savings-led initiatives.
Sophie Chitedze is a highly experienced microfinance and nonprofit organization management professional with strong leadership and relationship-building skills. She possesses more than 10 years’ experience in piloting and managing savings-led microfinance programs, including linkage of mature savings groups to formal microfinance institutions and managing savings-led microfinance programs, including linkage of formal microfinance and nonprofit organizations.

Sandra Darville was named chief of the Development Effectiveness Unit of the Multilateral Investment Fund (MIF)—a trust fund capitalized with $1.7 billion and administered by the Inter-American Development Bank—in July 2010. Ms. Darville is responsible for implementing measures to improve the efficiency, effectiveness, and knowledge and assessment of MIF programs, including the implementation of an evaluation strategy for a portfolio of over 600 operations supporting private sector development in Latin America and the Caribbean. MIF’s new impact evaluation program will include the design and contracting of as many as 20 studies per year, and, most importantly, involves a dissemination strategy to leverage impact with other stakeholders in the area. Ms. Darville brings a strong microfinance and small and medium enterprise operational background, having previously built and led MIF’s financial-inclusion activities for 12 years. Under her leadership, the MIF became the region’s most important donor and investor in microfinance and early stage equity investing. Ms. Darville has served on the boards of microfinance banks and investment funds and on the investment committee of the Consultative Group to Assist the Poor. She has a master’s in International Management from Thunderbird, Phoenix, Arizona, and a BA in Economics from the University of Virginia.

Sybil Chidiac joined CARE in 1998 and has over 11 years of experience in savings-led microfinance. Based in Dar es Salaam under CARE’s Access Africa program, Ms. Chidiac serves as the senior technical advisor and project manager to multi-country programs focusing on CARE’s Village Savings and Loan Association methodology. Sybil also leads the organization’s Village Savings and Loans (VSL) learning program, which implements a dedicated learning strategy and promotes collaboration practices among global practitioners and external partners to analyze data, bring forth evidence of programming outcomes, and apply lessons learned to reinforce program quality. To date, Sybil has served as the editor of CARE’s “State of the Sector: Microfinance in Africa” report, authored articles, managed two randomized controlled trials implemented with Innovations for Poverty in Africa, conducted multiple evaluations, and led several VSL programming learning events, as well as created tools and methodologies to deepen research on financial linkages and the village agent model. She has recently designed CARE’s Mobile MIS, which is a virtual and smartphone-enabled Monitoring Information System collecting financial performance data. Sybil holds an MSc in International Community Economic Development from Southern New Hampshire University and a BA in International Affairs and French from Emory University.

Elizabeth Fay, the director of Policy and Government Relations at EMEA Cargills, was brought in to provide policy expertise to support the company’s work on food safety, nutrition, and responsible sourcing issues for Cargill’s food ingredient businesses. Cargill is an international provider of food, agricultural, and risk management products and services with 158,000 employees in 68 countries. Prior to 2004, she spent a decade in Washington, DC, as a policy advisor on food and agricultural issues to a number of US policymakers, including Senate Majority Leader George Mitchell, Deputy Majority Leader Wendall Ford, and Senator Evan Bayh. In December 2008, she transferred to London to lead the premarket public relations support to the company’s newest sweetener, from the stevia plant. “Truvia” rebaiana is a zero-calorie sweetener made with the best tasting part of the stevia plant.

Tara Deubel is an assistant professor of anthropology at Oakland University in Rochester, Michigan. She holds a PhD in sociocultural anthropology from the University of Arizona (2010) and a certificate in Forced Migration from the Refugee Studies Centre at the University of Oxford (2012). Dr. Deubel completed a postdoctoral fellowship in anthropology at the University of South Florida. Her applied research in anthropology has focused on international development and humanitarian aid, with an emphasis on monitoring and evaluating programs in food and livelihood security, gender and development, community microfinance, and refugee resettlement. Her geographic area of interest is Francophone West Africa, particularly the Sahel (Mali, Mauritania, and Niger), as well as Morocco (Algeria and Morocco) and the Middle East. From 2008 into 2013, Dr. Deubel has been part of a research team at the Bureau of Applied Research in Anthropology at the University of Arizona studying the impacts of the Saving for Change community microfinance program in Mali, sponsored by Oxfam and Freedom from Hunger. She previously served in the US Peace Corps in Burkina Faso and volunteered with the World Food Program in Guinea.

Michael Ferguson is technical advisor for microfinance with Catholic Relief Services (CRS), working in particular on the Savings Group model and Savings and Internal Lending Communities (SILC). He brings expertise in impact and evaluation research to CRS, joining the agency in 2011 as research and evaluation coordinator on the SILC Innovations project in East Africa. For five years before CRS, he was with Microfinance Opportunities, a Washington, DC, consulting group, where he carried out a variety of impact research using innovative mixed methodologies. Most of his work has been in Sub-Saharan Africa, although historically he has strong connections to Latin America, including a year and half living in Peru. He holds a PhD in cultural anthropology from the University of Michigan and a BA in Anthropology/Spanish from Dartmouth College.

Emmanuel Diarra is the microfinance coordinator for the Strømme Foundation. A native of Mali, he has worked with the Strømme Foundation in West Africa since 2007. He currently holds the position of microfinance coordinator, after having spent three years as monitoring and evaluation officer. He used to be Saving for Change project coordinator in the field with an implementing partner. He also used to work as capacity building and education officer with World Vision Mali (Koloni Area Development Project). Emmanuel Diarra has a background in sociology and anthropology, and has specialized in economics and management sciences, with options in planning and strategic management of development. He is married with two kids.

Sybil Chidiac is a senior technical advisor for Africa with CARE USA。“Sophie possesses the expertise of a highly experienced microfinance professional with strong leadership and relationship-building skills. She possesses more than 10 years’ experience in piloting and managing savings-led microfinance programs, including linkage of mature savings groups to formal microfinance institutions and banks.”

Sandra Darville is chief of the Development Effectiveness Unit of the Multilateral Investment Fund (MIF) —a trust fund capitalized with $1.7 billion and administered by the Inter-American Development Bank. Ms. Darville is responsible for implementing measures to improve the efficiency, effectiveness, and knowledge assessment of MIF programs, including the implementation of an evaluation strategy for a portfolio of over 600 operations supporting private sector development in Latin America and the Caribbean. MIF’s new impact evaluation program will include the design and contracting of as many as 20 studies per year, and, most importantly, involves a dissemination strategy to leverage impact with other stakeholders in the area. Ms. Darville brings a strong microfinance and small and medium enterprise operational background, having previously built and led MIF’s financial-inclusion activities for 12 years. Under her leadership, the MIF became the region’s most important donor and investor in microfinance and early stage equity investing. Ms. Darville has served on the boards of microfinance banks and investment funds and on the investment committee of the Consultative Group to Assist the Poor. She has a master’s in International Management from Thunderbird, Phoenix, Arizona, and a BA in Economics from the University of Virginia.
rural areas, facilitating their access to financial services as well as violence, included in broader groups of women living in remote and empowerment program. research is currently being conducted by a village savings and Loan Associations (vSLAs) program throughout the republic of Congo, where she’s responsible for the implementation of in Bukavu, capital of the south Kivu Province in the Democratic has been working for the international rescue Committee based in Central Africa on programs dedicated to human rights and children of milan and Pisa, has been working since 2007 across Western and Politics and a second mA degree in relations from the universities in microfinance research with a focus on poverty assessment and evaluation. Ultimately using outcomes to help improve Freedom from Hunger’s frameworks and programs. Much of her recent work has focused on understanding industry research on the impacts of member participation in savings groups, with a special focus on West Africa. Before joining Freedom from Hunger, Megan worked in microfinance research with a focus on poverty assessment and has carried out field research in Central America, East Africa, and Southeast Asia. She has an MA (American University, Washington, DC) in International Affairs and a BA (University of California, Davis) in International Relations, and she speaks Spanish.

Biographies

Megan Gash
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Megan, a research and evaluation specialist, joined Freedom from Hunger in 2007. She works with partner organizations to design, implement, and analyze research and evaluation activities that measure the efficacy of Freedom from Hunger’s programs. She disseminates the findings through reports, articles, and conference presentations, ultimately using outcomes to help improve Freedom from Hunger’s frameworks and programs. Much of her recent work has focused on understanding industry research on the impacts of member participation in savings groups, with a special focus on West Africa. Before joining Freedom from Hunger, Megan worked in microfinance research with a focus on poverty assessment and has carried out field research in Central America, East Africa, and Southeast Asia. She has an MA (American University, Washington, DC) in International Affairs and a BA (University of California, Davis) in International Relations, and she speaks Spanish.

Daniela Greco
VSLA Manager
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Daniela Greco is the VSLA manager for International Rescue Committee, DRC. Daniela, who has an MA degree in International Politics and a second MA degree in Relations from the universities of Milan and Pisa, has been working since 2007 across Western and Central Africa on programs dedicated to human rights and children and women’s protection and empowerment. All these programs have a microfinance component aimed at the prevention of violence, at the socioeconomic reintegration of beneficiaries, and at ensuring the sustainability of the programs. Since March 2011, Daniela has been working for the International Rescue Committee based in Bukavu, capital of South Kivu Province in the Democratic Republic of Congo, where she’s responsible for the implementation of a Village Savings and Loan Associations (VSLAs) program throughout the province. The project, reaching out to over 2,500 women, is implemented in the framework of the IRC Women’s Protection and Empowerment program. Research is currently being conducted by the IRC in collaboration with Johns Hopkins University on the VSLA program aims to assess the impact of such intervention on the social, psychological, and economic well-being of women survivors of sexual violence, including in broader groups of women living in remote and rural areas, facilitating their access to financial services as well as their social reintegration.

Nathanael Goldberg
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Nathanael Goldberg, policy director, leads Innovation for Policy Action (IPA) efforts to direct resources to proven development interventions. Nathanael also manages IPA’s Ultra Poor Graduation initiative, a set of seven evaluations of programs designed to enable the poorest households to develop sustainable livelihoods and move out of extreme poverty. Nathanael has a BA in Economics from Wesleyan University and an MPA from Princeton University’s Woodrow Wilson School.

Reid Hamel
Director for Design, Monitoring, Evaluation, and Research
Department of Hunger and Livelihoods
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Reid Hamel is the Associate Director for Design, Monitoring, Evaluation, and Research in Save the Children’s Department of Hunger and Livelihoods. She designs and leads strategic research initiatives across a programmatic portfolio which encompasses integrated financial services and emergency and non-emergency food security. Prior to joining Save, Reid designed and managed individual and firm surveys and operations research projects for The Asia Foundation. She also directed the Tajikistan Migration, Marriage, and Fertility Survey, a household panel survey focusing on the socioeconomic effects of migration and remittances on rural agricultural communities. She has worked as a research fellow at the Inter-American Development Bank’s Research Department and as a research assistant at the University of California, Berkeley. She twice co-taught an undergraduate course on Economic Demography at Berkeley, where she is a PhD candidate in Demography. She has an MA in Demography, an EdM in International Education Policy from Harvard, and a BA in International Studies from Middlebury College.

Michael Kaddu
Head of Corporate Affairs
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Michael S. Kaddu has been the head of Corporate Affairs for Barclays Bank of Uganda Limited since 2007, overseeing the Bank’s Corporate Affairs, Corporate Communications, and Citizenship/Community Investment for the Bank. Michael’s oversight role of Barclays’ citizenship agenda focuses on supporting economic growth and job creation, on doing business in a way that puts the interests of customers and clients at the forefront, and in how the Bank can be relevant to the communities where it operates. In Uganda, Michael has executive oversight of the implementation of the Barclays/CARE/Plan Banking on Change partnership on behalf of the bank. He has broad knowledge and first-hand interaction with Village Savings and Loans Associations. Michael is passionate about financial inclusion and linkage of the underserved and unserved to formal financial services. Michael holds a diploma in Education, a bachelor’s degree in Mass Communication, and a master’s degree in Communication Studies (University of Leeds, UK), and has taken the World Bank courses Business/Economic Journalism and Strategic Management of Communications Programmes. Previously, he worked as a communications advisor with a European Union Trade Policy capacity building program in Uganda and, since 1989, in the NGO and education sectors.

Maria Luisa Hayem Brevé
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Maria Luisa Hayem is a consultant at the Multilateral Investment Fund’s Access to Finance Unit, where she works on projects to promote financial inclusion of low-income individuals in Latin America and the Caribbean. Prior to joining the Inter-American Development Bank, in 2009, she conducted research on India’s microfinance industry for the US NGO Project Concern International. Between 2003 and 2007, she was an advisor to El Salvador’s Permanent Mission to the World Trade Organization in Geneva, where she was involved in multilateral negotiations on services and trade facilitation. She holds a master’s degree in Development Economics and International Business from the Tufts University Fletcher School and a degree in Economics from Business from El Salvador’s Escuela Superior de Economía y Negocios.

Marcela Hahn
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Marcela Hahn serves as the executive director of CARE’s Strategic Partnerships and Alliances unit, leading a team that builds mutually beneficial partnerships with corporations, NGOs, and academic institutions. Marcela plays a leading role in developing CARE’s approach to private sector engagement. Raising over $15 million annually, the team builds long-term, sustainable partnerships that yield multiple corporate assets for CARE, including expert volunteers, cause marketing, customer engagement, supply-chain engagement, and business-to-business partnerships, in addition to philanthropic support. Marcela joined CARE in July of 2010. Prior to CARE, Marcela served for six years as the vice president for development at Americans for UNFPA, where she worked to further its mandate of maternal health, access to family planning, and the rights of women, girls, and children. Marcela also was director of development at two community-based organizations in New York City: Grand Street Settlement (1999-2004) and Project Reach Youth (1997-1999), where she built strong foundation partnerships and supported outreach to new government donors. Marcela served as a Peace Corps volunteer and employee for four years in Senegal, working with women farmers and the Senegalese extension service. Marcela received an MPA from New York University and a BA from Cornell University. Marcela is currently on the Board of Directors of The Sustainability Consortium.

Michael Katambira
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Michael Katambira has worked for microfinance programs in Uganda since 1997 as credit officer for Faulu Uganda and Rural Credit Finance Company, microfinance technical advisor of the UNWMPF microcredit scheme, and microfinance officer at the Ministry of Finance’s Income Generation and Sustainable Livelihoods program. Currently he is a program manager for Savings and Internal Lending Communities project with Catholic Relief Services, Uganda. He holds a BA in Education, Economics, and Geography, a post-graduate diploma in Community Based Rehabilitation, and an MBA Accounting and Finance.
**Biographies**

**Speakers**

**Rew-Reveled Kataru**  
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Ms. Kataru is the program manager, Community Based Savings Groups Program of Aga Khan Foundation's Costal Rural Support Program in Tanzania (CRSP T). This program is a multi-input area-development initiative of the Aga Khan Foundation contributing to improving the quality of life and social well-being of households by impacting food sufficiency, income generation, health, and education. The focus is to ensure access to finance for poor farmers and urban poor, ensuring that as many as possible have choices for integrated participation in both access to finance and improved agricultural practices and empowered engagement with the private sector, especially in the rice and sesame subsector in two of the marginalized regions of Tanzania. Prior to joining Aga Khan Foundation, Ms. Kataru was a project manager for CARE International and a consultant for multiple organizations in Uganda, such as CARE International and Financial Sector Deepening Uganda. Ms. Kataru holds a B.A in Social Sciences from Makerere University and an MBA from the University of Glasgow.

**Henriette Kolb**  
CEO  
Cherie Blair Foundation for Women  
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Henriette is the CEO of the Cherie Blair Foundation for Women. Under her leadership the Foundation has grown into a widely respected organization which works to advance women entrepreneurs in more than 25 countries across Africa, Asia, and the Middle East. Henriette was recognized for her work by Doves, which selected her as one of the top-40 under 40 international development leaders in London. Before joining the Cherie Blair Foundation for Women, Henriette worked for the Office of the UN Special Coordinator for the Middle East Peace Process and was the UN representative working as an advisor for Quartet Representative Tanya Blair in Jerusalem. Henriette has also held positions with the European Commission in the Delegation to Tanzania on health, HIV/AIDS, and governance; German Technical Cooperation on aid modalities and international cooperation mechanisms; and the Friedrich Ebert Foundation, where she worked on conflict reduction, civic education, and socioeconomic issues in East Africa. Henriette graduated with an MSc in Development Studies from the School of Oriental and African Studies in London and with an MA from Freiburg University, Germany.

**Alexia Latortue**  
Deputy CEO  
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Alexia is the deputy CEO of Consultative Group to Assist the Poor (CGAP), a global independent policy and research center dedicated to advancing financial access for the world’s poor. In addition to corporate management responsibilities, Alexia heads CGAP’s expanding work on Clients and Products. At CGAP since 2002, Alexia moved to Washington, DC, after spending four years running CGAP’s Paris office. From Europe, she led CGAP’s portfolio with donors and investors, including the development of the SmartAid for Microfinance Index and the CGAP Funder survey, with comprehensive data on cross-border funding for microfinance. Alexia has 15 years of experience in microfinance, and previously worked with Development Alternatives, Inc. She is a board member of the Microinsurance Network. Of Haitian descent, Alexia grew up in West Virginia and holds a master’s degree in Community Economic Development from the Fletcher School of Law and Diplomacy at Tufts University. She speaks English, French, Creole, and German.

**Janina Matuszeski**  
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Janina Matuszeski is senior research coordinator for the Community Finance Department and has worked at Oxfam America for four years. She oversees the operational and impact research for the Saving for Change program in Cambodia, El Salvador, Guatemala, Mali, and Senegal. Born and raised in Washington, DC, she has an undergraduate degree in Physics and Chemistry from Amherst College and a PhD in Economics from Harvard University. She also spent two years as a water and sanitation Peace Corps Volunteer in Mali and a year at i4d2, a microfinance research center at Harvard, where she oversaw randomized control trials of small business development projects in India.

**William (Bill) Maddocks**  
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William (Bill) Maddocks is the coordinator of the Sustainable Microenterprise and Development Program (SMDP) at the University of New Hampshire’s Carsey Institute. The SMDP trains development finance professionals in Ghana, Tanzania, Togo, and New Hampshire. In 2011 Bill was the lead organizer for the Arusha Savings Groups Summit first global gathering for the Savings Groups movement. Maddocks is a faculty member with the Carney Institute’s Masters in Development Policy and Practice program teaching the Leadership, Collaboration, and Communication course. For seven years, Bill was the director of the Microenterprise and Development Institute at the School of Community Economic Development at Southern New Hampshire University (SNHU) workshops in Africa and the US. He also taught organizational management and microenterprise development at SNHU. Bill has been an activist in peace, civil rights, environmental justice, antiwar, and labor movement struggles for more than 30 years and has served in a number of capacities, including as a board member on human service, social justice, economic development, grassroots, philanthropic, and public health-related organizations. Bill holds a master’s degree in Community Economic Development from New Hampshire College and a bachelor’s degree from Southern Massachusetts University.

**Bill Maddocks**  
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William (Bill) Maddocks is the coordinator of the Sustainable Microenterprise and Development Program (SMDP) at the University of New Hampshire’s Carsey Institute. The SMDP trains development finance professionals in Ghana, Tanzania, Togo, and New Hampshire. In 2011 Bill was the lead organizer for the Arusha Savings Groups Summit first global gathering for the Savings Groups movement. Maddocks is a faculty member with the Carney Institute’s Masters in Development Policy and Practice program teaching the Leadership, Collaboration, and Communication course. For seven years, Bill was the director of the Microenterprise and Development Institute at the School of Community Economic Development at Southern New Hampshire University (SNHU) workshops in Africa and the US. He also taught organizational management and microenterprise development at SNHU. Bill has been an activist in peace, civil rights, environmental justice, antiwar, and labor movement struggles for more than 30 years and has served in a number of capacities, including as a board member on human service, social justice, economic development, grassroots, philanthropic, and public health-related organizations. Bill holds a master’s degree in Community Economic Development from New Hampshire College and a bachelor’s degree from Southern Massachusetts University.

**Henry Mbaguta**  
Assistant Commissioner for Microfinance  
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Mr. Henry Paul Mbaguta is currently Uganda’s assistant commissioner for microfinance in the Ministry of Finance. He formerly served as a senior economist in the Economic Development, Policy, and Research Department at the Ministry of Finance, Planning and Economic Development. He holds an MA in Policy Studies from the Southern African Regional Institute for Policy Studies in Zimbabwe and a BA in Economics and Rural Economy. He has also attended various courses in project management, counter disaster planning and management, debt and financial management, debt sustainability, feasibility analysis, trade promotion, credit analysis, and negotiations. His experience includes working as a senior economist in the Ministry of Finance, Planning, and Economic Development, in charge of private sector development with particular emphasis on small and medium enterprise development and microfinance, and designing capacity-building programs for the private sector. He also worked as an desk economist for UN agencies within the Ministry of Finance, Planning, and Economic Development, coordinating the return of skilled Ugandans living abroad under Tokten.

**Clelia Anna Mannino**  
Researcher, Community Finance  
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Clelia Anna Mannino is a researcher in Oxfam America’s Community Finance Department. She collaborates with Oxfam America staff and external research institutions/consultants to undertake Saving for Change’s extensive research and MEL (monitoring, evaluation, and learning) program in Central America, West Africa, and East Asia. Her previous experience includes research with immigrant groups as a Fulbright Scholar (Italy) and an evaluation of education programming as a Research Fellow with Save the Children (Malawi). Clelia Anna holds a PhD in Development Economics from the University of Minnesota and a BA from Mount Holyoke College.
Joanna Melymuk is a program manager at Plan Canada International, where she manages projects in the education, microfinance, and food security sectors, with a focus on the West Africa region. Joanna is currently overseeing Plan Canada’s Youth Microfinance Project, a 4.5-year initiative, in partnership with The MasterCard Foundation, which focuses on youth economic empowerment in West Africa, including Niger, Senegal, and Sierra Leone. Before joining Plan Canada, Joanna worked in various capacities with the Stephen Lewis Foundation, the Institute on Globalization and the Human Condition at McMaster University, and the Legislative Assembly of Ontario. Joanna first got involved in international development through a placement with the Global Youth Network and its partner organization in Northern Thailand. Joanna has a master’s degree in political science from York University in Toronto, Canada, with a specialization in gender studies and international relations.

Marcia Metcalfe, director, Microfinance and Health Freedom from Hunger

Marcia Metcalfe, director, Microfinance and Health Freedom from Hunger, has been working with Freedom from Hunger since 2006 to design and demonstrate new approaches to integrate health and microfinance to improve access to health services and financial resiliency of the chronically hungry poor. In this capacity, she has contributed to overall strategy, product innovation, management, and evaluation of Freedom from Hunger’s work with financial services providers located in India, Latin America, Southeast Asia, and West Africa. She currently provides strategic and technical support to Freedom from Hunger’s international and locally based staff to provide linked health and microfinance services that reach nearly two million clients and their families. She has authored and coauthored numerous research reports and publications on the emerging field of linked health and financial services. Prior to her work with Freedom from Hunger, Ms. Metcalfe served in senior leadership positions in nonprofit health delivery and financing systems, including large health insurance companies in the US. Ms. Metcalfe has an undergraduate degree in Economics and a master’s in Health Administration from the School of Public Health, University of Michigan.

David Myhre

For more than 25 years, David has worked to promote sustainable, equitable development, primarily in Latin America. From fall 2008, as director of microfinance at The MasterCard Foundation, he helped launch a grantmaking program to extend financial services to the poor in Africa. In mid 2010, he returned to his primary interests, in Latin America, as a consultant on migration and development, financial inclusion, and strengthening rural communities. David previously served as program officer (2001–2006) and senior program officer (2006-2008) for Development Finance and Economic Security in the Ford Foundation’s Office for Mexico and Central America, based in Mexico City. His grantmaking focused on promoting rural microcredit and savings programs, as well as the strengthening of microfinance networks.

Glycerie Niyibizi

Glycerie Niyibizi is an economic security technical advisor with seven years’ experience working with NGOs and two years with private manufacturing enterprises. She has experience in managing rural development projects, especially projects related to community savings and loans mobilization, community management and organization, investment, and credit management training. With CARE International in Rwanda since 1999, she has managed different projects to strengthen community savings and loans mobilization and assist their linkage with formal financial services providers. She is currently working as CARE Rwanda’s economic security technical advisor and provides technical assistance in designing and implementing Village Saving and Loans (VSL) projects throughout CARE’s community development programs. She is in charge of Local NGOs and CARE’s partners staff capacity building for community saving and loans projects implementation. In collaboration with other CARE Rwanda’s sectors coordinators, Glycerie facilitates the effective integration of economic security strategies focusing on VSLs and women’s entrepreneurship as an important cross-cutting sector, contributing to the Country Office’s mission and goal of empowering communities to overcome underlying and specific causes of poverty. Glycerie holds a master’s degree in Economy and Industry.

Raymond C. Offenheiser

Raymond C. Offenheiser is president of Oxfam America. In this role, Raymond works with a team of more than 1,000 staff members at Oxfam America headquarters in Washington, D.C., and at Oxfam’s 47 international partners around the world to ensure that the organization meets its mission of fighting global poverty. Raymond has served in the nonprofit sector for more than 25 years and, prior to joining Oxfam America, he was executive director of the Clinton Global Initiative. Raymond previously served on the board of Oxfam America and Oxfam International, he also serves or has served on boards, advisory bodies, or working groups with the Aspen Institute, the Bill and Melinda Gates Foundation, the Clinton Global Initiative, the Council on Foreign Relations, Harvard Business School, the Harvard Kennedy School of Government, InterAction, the University of Notre Dame Kellogg Institute for International Studies, and the World Agricultural Forum. He is a member of the Council on Foreign Relations and a Woodrow Wilson Teaching Fellow.

Offenheiser has worked his entire career in the nonprofit sector and is a recognized expert on issues of leadership, governance, international policy, and foreign policy. Raymond has a master’s degree in public administration from the Harvard Kennedy School of Government and a bachelor’s degree from the University of California, Berkeley.

Kathleen Odell

Kathleen Odell teaches economics and international trade and markets courses at Dominican University’s Brenn School of Business in River Forest, IL. Her primary research focus is on methods of assessment used in the evaluation of economic development programs, especially in the areas of financial inclusion and microfinance. She has written and spoken on this topic locally, nationally, and internationally and has worked with a number of microfinance organizations and development agencies as an author and reviewer. Kathleen has a particular interest in the dissemination of impact research to a broad audience of academics, funders, and practitioners.

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Biographies

Nelly Otieno
Group Savings and Loan Sector Manager
CARE Kenya
otieno@care.or.ke

Nelly Otieno, group savings and loan sector manager for CARE Kenya, has over 22 years of experience in microfinance and enterprise development. This includes work in rural and formal Savings and Credit Cooperative Societies in Kenya, the Grameen methodology in microfinance, and village banks and Savings Groups using the Mta Masa Dubara approach. Nelly introduced Savings Groups in Kenya in 2004 and has seen them grow from 10 clients to almost 700,000 clients by CARE Kenya. She designs and ensures quality implementation of Savings Group programs. Nelly has greatly contributed to the development of indirect delivery channels through franchises in Kenya, in partnership with Financial Sector Deepening in Kenya. Financial inclusion has remained Nelly’s main agenda, prompting the Linkage project with Access Africa in partnership with the Bill and Melinda Gates Foundation. She successfully piloted the FIRST linkage to formal financial institutions through mobile technology, in partnership with Equity Bank and Orange Money. She has developed a financial literacy manual and recently translated the Savings Group training manual in caricatures. Nelly has worked with the government, PRIDE AFRICA/KENYA, and International Labour Organization in Micro and Small Enterprise Development. She holds a degree in Business Management from the European School of Business a graduate diploma in Management, and a diploma in Cooperatives Management from Cooperative College in Kenya.

Hannah Poole
Director for Livelihoods
Pact
hpoole@pactworld.org

Hannah Poole is the Director of Livelihoods at Pact and provides technical leadership and support to Pact’s country offices across Asia and Africa. Throughout her career, she has focused on women’s empowerment, economic development, and education programming. Since joining Pact in 2010 Hannah developed a new operational strategy for livelihoods programming and helped to establish Pact’s microfinance subsidiary. She also currently leads Pact’s aid transparency initiative. Before joining Pact, Hannah was a founding member and COO of Sustainable Health Enterprises (SHE), an award-winning and internationally recognized social enterprise, which aims to reduce school absenteeism by increasing women and girls’ access to low-cost sanitary pads. Hannah was responsible for launching the Rwanda operations, defining the business model and setting the program strategy. Hannah earned a bachelor’s degree in International Development and Women’s Studies from McGill University and a master’s degree in International Education Policy from the Harvard University Graduate School of Education. She was the 2012 recipient of the Society for International Development’s Andrew Rice Award for her passion and commitment to international development and the 2010 recipient of the Phyllis Strimling Award for her work to promote women in society.

Rossana Ramirez
Director of Youth Microfinance
Freedom from Hunger
ramirez@freedomfromhunger.org

Rossana M. Ramirez, director of youth microfinance at Freedom from Hunger, has 12 years of experience linking financial services to low-income communities. Her primary areas of expertise at Freedom from Hunger include integrated youth-focused financial services and financial education, training, market research, and assessments. Rossana has extensive experience with project management and qualitative analysis. Rossana has a master’s degree in Public Administration from Harvard University, a master’s degree in Community and Regional Planning from the University of New Mexico, and a bachelor’s degree in Economics and French from Rice University. She speaks fluent Spanish and English and is proficient in Portuguese and French.

Paul Rippey
Founder
Savings-Revolution.org
paulrippey@gmail.com

Paul Rippey is an independent consultant specializing in Savings Groups. Since 2007, he has carried out design, planning, training, and evaluation missions to Savings Group programs in a dozen countries. Paul has a particular interest in the use of Savings Groups as a platform and point of entry for other development activities. He also promotes the marketing of clean-energy products to Savings Group members. He lectures frequently on climate change, its likely impact on poor populations, and measures to mitigate its damage. He is cofounder of the Savings Revolution website and has recently launched a site discussing clean energy and Savings Groups, CleanAirBrightLight.org. Paul sees savings as not just a financial transaction, but as a basic value and behavior closely related to protecting the environment: saving means reducing consumption in the present in order to have a better future and is an essential principle in combating climate change. He recently formed his first Savings Group in Portland, Oregon, and is an active member of the Northern Lights group of pioneers promoting savings groups in Europe and the US.

Robert Salenero
Senior Technical Advisor
Development Alternatives, Inc.
salenero@daai.com

Robert Salenero specializes in the intersection of health and nutrition and the role of livelihoods to improve health outcomes. He provides technical assistance and management support to DAi’s health projects, focusing on household-level analysis, vulnerability mapping, and the design and support of programming to build the resilience of vulnerable populations. Robert serves as technical manager for the USAID-funded Urban Agriculture Project for HIV/AIDS-affected women and children in Ethiopia. From 2009-2010, Robert served as the communications and reporting officer for the USAID-funded RESPOND program, designing program implementation strategies and metrics for monitoring and evaluation. Robert has performed assignments in Africa, Latin America, and Southeast Asia. In addition to technical assignments, Robert works extensively on new business acquisition initiatives and project performance monitoring and evaluation. Before joining DAi, Robert was a Peace Corps volunteer in the Fiji Islands working on an agribusiness project.

Laura Fleischer Proaño
Director of Savings Group Methodologies
Freedom from Hunger
hfleischer@freedomfromhunger.org

Laura Fleischer Proaño has over 10 years of experience in international development and is currently the director of Savings Group methodological activities at Freedom from Hunger, where she has worked since 2005. She leads the organization’s Savings Group work, including the Saving for Change program. Prior to her position as director, she was a technical advisor for Freedom from Hunger, where she developed training manuals and provided technical assistance on Savings Group management, financial literacy, and health topics for women and adolescent girls in Africa, Asia and Latin America. Before joining Freedom from Hunger, Laura provided research and technical support to communities in the impoverished region of Appalachian Ohio with the Voinovich Center and provided technical assistance on microenterprise development and Savings Groups management with the Peace Corps in Ecuador. She has an MA (Ohio University) in International Affairs and a BA (University of Pittsburgh) in Business and International Studies, and she speaks Spanish and Portuguese.

Katie Robinette
Impact Evaluation Manager, Women’s Protection & Empowerment Program
International Rescue Committee, DRC
katie.robinette@rescue.org

Katie Robinette is the impact evaluation manager for the Women’s Protection and Empowerment Program with the International Rescue Committee in the provincial office of Bukavu in the Democratic Republic of Congo (DRC), where she currently works on impact evaluations for both mental health (cognitive processing therapy) and socioeconomic (Village Savings and Loan Association) interventions, targeting survivors of sexual violence. Before this, she completed a Global Health Fellowship with the Centers for Disease Control and Prevention in Kinshasa in the DRC, where she was responsible for developing monitoring and evaluation tools and surveillance measures for sexual and gender-based violence programs. She has previously worked on violence prevention programs in the US and Sierra Leone. She has presented research on gender-based violence in the DRC at the Sexual Violence Research Initiative Forum, the International Conference on AIDS and STIs in Africa, and for the Interagency Gender Working Group. She has a master’s in Public Health from the Tulane University Department of International Health and Development, with a focus on Population and Reproductive Health.

John Schiller
Global Advisor for Savings Groups
Plan International
john.schiller@plan-international.org

John Schiller is Plan’s global advisor for Savings Groups, responsible for promoting the methodology throughout Plan’s 49 program countries and 17 national organizations. Prior to this role he worked for five years at Plan’s West Africa Regional Office, overseeing implementation of the region’s microfinance strategy, which focused on wide dissemination and scale up of community based microfinance models aimed primarily at poor rural women and youth. Before this he was microfinance coordinator for Plan International, from 1995 to 2007. That position ran concurrent with three matching grants from USAID, with the purpose of building Plan’s capacity to do high-quality microfinance programs in the US and through partnerships with local microfinance institutions and other microfinance promoters. Before coming to Plan, John had a long international development career in rural enterprise development (mostly in West Africa) with Partnership for Productivity, CARE International, and the US Peace Corps, beginning in 1968. He is fluent in French.
Biographies

SPEAKERS

Jones Singine
Technical and Quality Coordinator
Catholic Relief Services, Malawi
jones.singine@crs.org

Jones Singine is a technical and quality coordinator with Catholic Relief Services in Malawi. He holds a bachelor’s degree in Business Administration from the University of South Africa, a diploma in Marketing from the Chartered Institute of Marketing, and an advanced diploma in Business Administration from the London Chamber of Commerce and Industry. Mr. Singine’s previous positions include credit officer with FINCA Malawi, Village Savings and Loan (VSL) advisor with CARE International in Malawi, and project manager of VSL at Concern Worldwide.

Tom Shaw
Senior Technical Advisor for Microfinance
Catholic Relief Services
tom.shaw@crs.org

Tom Shaw has been the senior technical advisor for microfinance in the Catholic Relief Services Program Quality and Support Department in Baltimore, Maryland, since May 2007. Tom has spent over 30 years living and working overseas, primarily in Africa. He has a master’s degree in Agricultural Economics from the world-renowned Ohio State University Rural Finance Department, with a specialization in rural finance and banking. He has extensive experience in delivering high-quality technical services to rural finance institutions, savings and credit cooperatives, stand-alone microfinance institutions, and formal non-bank financial institutions.

Tom has developed and implemented training programs in financial management and accounting, delinquency management, development and implementation of savings and credit products, governance, legal framework, operations management, human resource management, and social performance management. He has developed systems and manuals for second-tier institutional networks and provided technical and mentoring support to create two national practitioner networks in Africa.

Juliette Seban
Research and Evaluation Advisor, Economic Interventions
International Rescue Committee
juliette.seban@rescue.org

Juliette Seban is a research and evaluation advisor for economic interventions at the International Rescue Committee (IRC), a global leader in emergency relief and post-conflict development. In this position, Juliette works across technical units and countries to support the use of research in IRC programs and the design and implementation of research for priority questions. Juliette also leads the IRC initiative on cost effectiveness. Juliette Seban holds a PhD in Economics from the Paris 1 Pantheon Sorbonne University in France, where she also completed a master’s in International and Development Economics. Before joining the IRC in 2012, Juliette worked for five years for the Poverty Action Lab (JPAL) where she worked on several impact evaluations in Cameroon, DRC, and France on labor and health issues. Juliette has also been a lecturer for courses on evaluations at the Institute of Political Studies Sciences-Po and for JPAL’s executive education in various countries.

Ayoo Teddy Teresa
Founder & Director
Northern Uganda Community Based Action for Children with Disabilities
nucbcd553@gmail.com

Miss Ayoo Teddy Teresa is currently the director for Northern Uganda Community Based Action for Children with Disabilities (nucbad.org), a nonprofit organization established in 2006 to offer humanitarian assistance to children with disabilities and children compounded by war and their parents in the districts of Kitgum and Lamwo. Fluent in English and Acholi, she lives in Northern Uganda. Miss Ayoo Teddy Teresa holds a bachelor’s degree in Education, a diploma in Education, professional in Spirituality, and advance-level and ordinary-level certificates of Education.

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Stella Tungaraza
Microfinance Advisor
Plan International Tanzania
stella.tungaraza@plan-international.org

Stella of Plan International is an expert in the field of community-managed microfinance with 15 years’ experience. She has introduced input marketing associations, umbrella groups that enhance the quality of services to Village Savings and Loan Associations (VSLAs) and promote sustainability, and she designed and is implementing a VSLA program that has effective integration with other income-generation and social activities.

Jacques Voogt
Head of Financial Services
Vodacom Tanzania
jvoogt@vodacom.co.tz

Originally product manager for M-Commerce services at Vodacom SA, in 2003 Jacques Voogt took up the position of head of financial services at Vodacom Tanzania, focusing on delivering a mobile money transfer solution. In this capacity Jacques has been instrumental in the delivery of the Vodafone M-Pesa solution in Tanzania, for which he now is the chief officer for M-Commerce and leads the strategic and product development roadmap for ensuring access to financial services to those in Tanzania who have previously been excluded from such financial tools.
Meeting Details

Venue
Sheraton Pentagon City
900 South Orme Street
Arlington, VA 22204 USA

The Sheraton Link (bank of computers located on the lobby level across from the Concourse rooms) is available to all hotel guests, free-of-charge. Guests may access the internet and print documents there. Wireless internet access in guest rooms for SG2013 participants is complimentary courtesy of the Sheraton. Business support services are available.

Hotel Shuttle between Pentagon City Metro and Reagan National Airport
The hotel offers complimentary shuttle service between Pentagon City Metro and Reagan National Airport. Shuttles from the hotel run every 30 minutes from 6:00am to 11:15pm. From the Pentagon City metro station, the shuttle leaves every 15 minutes and 45 minutes after the hour. Simply call the hotel from the courtesy phones available at each terminal for shuttle pickup (703) 521-1900.

Hotel Parking
Guests traveling daily to/from the Sheraton Pentagon City Hotel while attending the SG2013 Savings Groups Conference are entitled to a discount off the current hotel parking rates. Daytime and overnight parking for SG2013 attendees is complimentary. Attendees traveling to and from the hotel on a daily basis should take the parking ticket received when they arrive at the garage each day to the registration desk.

Other Hotel Amenities
Exercise room: Open 24/7, located on the 16th floor by the pool.
Gift Shop: Open 6:30am to 11:00pm daily, located in the lobby.
**MONDAY, MARCH 4TH**

7:45am–8:30am  Registration  
**FOYER**

8:00am–8:30am  Continental Breakfast  
**LOBBY**

8:30am–9:40am  **SG2013 Savings Groups Conference Opening Session**  
**COMMONWEALTH BALLROOM**

9:40am–9:50am  Morning Break

9:50am–10:50am  Savings groups and Financial Inclusion: An Overview  
**COMMONWEALTH BALLROOM**

10:50am–11:15am  Mid-Morning Break

11:15am–12:30pm  Thematic Programming Sessions  
**VARIOUS LOCATIONS**
- The Importance of Monitoring
- Linking with Mobile Technology
- The Regulation Question
- Financial Landscape
- Low-Cost Delivery Methods for Savings Groups
- Improved Financial Skills Drive Demand for More Services

12:30pm–12:45pm  Break

12:45pm–1:45pm  Lunch  
**COMMONWEALTH BALLROOM**

1:45pm–2:15pm  Break

2:15pm–3:00pm  Savings Groups: Documented Impacts and Lessons Learned  
**COMMONWEALTH BALLROOM**

3:00pm–3:20pm  Afternoon Break

3:20pm–4:35pm  Thematic Research Sessions  
**VARIOUS LOCATIONS**
- Contributing to Broader Outcomes with HIV-Affected Communities
- Outcomes for Children from Savings Groups Programs
- RCT Research on Delivery Methods: Fee-for-Service vs. Project-Paid Savings Groups
- Impacts of Saving Groups: Evidence from a Mixed Methods Impact Evaluation and an Overview Survey
- Savings Groups: A Gender Lens

4:35pm–4:50pm  Late-Afternoon Break

4:50pm–5:50pm  Living Room Conversation with Donors  
**COMMONWEALTH BALLROOM**

5:50pm–6:00pm  Closing Remarks  
**COMMONWEALTH BALLROOM**

6:00pm–6:30pm  Savings Groups Book Presentations  
**CAVALIER B**

6:30pm–7:30pm  Cocktail Reception  
**GALAXY**

**TUESDAY, MARCH 5TH**

7:30am–8:30am  Private Sector and Donor Breakfast  
By invitation only  
**STARS**

8:00am–8:45am  Continental Breakfast  
**LOBBY**

8:45am–10:00am  Opportunities and Challenges of Integrated Programming  
**COMMONWEALTH BALLROOM**

10:00am–10:25am  Morning Break

10:25am–11:25am  Sector Programming Sessions  
**VARIOUS LOCATIONS**
- Savings Groups as a Platform for Health
- Savings Groups and Education
- Savings Groups as Delivery Platforms for Agricultural Training
- Savings Groups and Clean Energy
- Savings Groups and Input Marketing Associations: What Works vs. What We Need to Build On

11:25am–11:40am  Break

11:40am–12:40pm  Special Populations Sessions  
**VARIOUS LOCATIONS**
- Growing Up: Adapting Savings Group Methodologies for Young People
- Savings Groups for People with Disabilities and the Highly Marginalized
- Savings Groups and the Ultra-Poor
- Savings Groups in Disaster and Conflict Areas

12:40pm–1:00pm  Break

1:00pm–2:00pm  Lunch  
**COMMONWEALTH BALLROOM**

2:00pm–2:30pm  Afternoon Break

2:30pm–4:30pm  **50 by 2020: Building a Vision for the Future of Savings Groups**  
**COMMONWEALTH BALLROOM**

4:30pm–4:50pm  Late-Afternoon Break

4:50pm–5:15pm  **SG2013 Savings Groups Conference Closing Session**  
**COMMONWEALTH BALLROOM**

5:15pm–6:00pm  Speed Dating for Savings Groups Programming  
**CAVALIER A, B, C**

6:30pm–7:30pm  Cocktail Reception

**Day 1**  
**Tuesday, March 5th**