
About the Authors

Her Royal Highness Princess Máxima of the Netherlands, United Nations Secretary-General's Special Advocate for Inclusive Finance for Development

Her Royal Highness Princess Máxima is an active global voice on the importance of inclusive finance for reducing poverty and achieving development goals. Designated in 2009 by UN Secretary-General Ban Ki-moon as his Special Advocate for Inclusive Finance for Development, Princess Máxima works with governments, financial regulators, standard setters, parliaments, intergovernmental organizations, civil society, the private sector and the media to raise awareness and foster action.

As Special Advocate, Princess Máxima encourages universal access, at a reasonable cost, to a wide range of financial services, provided by a diversity of sound and sustainable institutions for individuals and small- and medium- sized enterprises (SMEs). Access to savings is especially important. As a means to an end, financial services can have powerful impact when they are combined with access to basic needs. Consumer protection and enhanced financial literacy are also important elements of financial inclusion. As Special Advocate and Honorary Chair in 2010 of the G-20 SME Finance Data Working Group, the Princess emphasizes the need for quality data for decision-making.

Princess Máxima also advocates for financial inclusion and education, especially for youth, in her own country. The Princess has served on the Dutch Council on Microfinance since 2006 and became Honorary Chair of the national partnership "CentiQ, Wiser in Money Matters" in 2010. Princess Máxima previously served on the UN Advisors Groups to the International Year of Microcredit (2005) and on Inclusive Financial Sectors (2006-2009).

James Bilodeau

James Bilodeau is an Associate Director and Head of the Emerging Markets Finance Group at the World Economic Forum USA. At the Forum he has led initiatives related to financial system development, the private finance of infrastructure, and mobile financial services. He joined the Forum following 10 years of management consulting and research experience, primarily in the areas of financial services and information technology. While working at the Corporate Executive Board in Washington, DC, he led research initiatives on topics such as the provision of financial services to lower income consumers, emerging enterprise applications for wireless technology, and IT-enabled collaboration. Mr. Bilodeau also worked as a strategy consultant with Arthur D. Little, Inc. He has an MBA with concentrations in Finance and Strategic Management from the University of Chicago and a BA (honors) in East Asian Studies from Brown University. He completed a fellowship at Keio University in Tokyo, Japan, as the recipient of the Monbusho Japan Studies Scholarship and was a Global Leadership Fellow at the Forum.

Tilman Ehrbeck

Tilman Ehrbeck is the CEO of the Consultative Group to Assist the Poor (CGAP). Prior to joining CGAP, he was a partner with management consulting firm McKinsey & Company, where he held a series of leadership positions in the firm's global Banking & Securities and Healthcare Payor & Provider Practices. He has worked in Africa, Asia, Europe, and North America. He was part of the leadership of the firm's Indian operations in 2005–2009. Over the past 10 years, he has advised a number of governments, micro-finance networks, foundations, and commercial players on a variety of financial inclusion issues ranging from new products and services aimed at better meeting underlying end-user needs, to new business models significantly lowering operating costs, to enabling infrastructure and policy interventions. Ehrbeck holds a Ph.D. in Economics from the European University Institute, the graduate school and research center sponsored by the European Union, and an undergraduate degree from the University of Hamburg.

Salah Goss

Salah Goss is an Associate Program Officer in the Financial Services for the Poor initiative at the Bill & Melinda Gates Foundation. Salah works on mobile money projects, savings-led community managed micro-finance, and financial sector deepening in Africa, South East Asia and the Caribbean. Prior to joining the foundation, she worked on several financial service projects for Development Alternatives, Inc. As a Financial Analyst at Sanabel Microfinance Network of Arab Countries, in Cairo, Egypt, she supported micro-finance institutions from twelve Middle Eastern and North African countries and contributed to The MIX Benchmarking Arab Microfinance 2006. Currently, in her role at the foundation, she draws on her past experience as Grants Administrator for the West Africa Regional Office of the Soros Foundation to use innovative grantmaking tools such as challenge funds and prizes. She is a graduate of The Paul H. Nitze School of Advanced International Studies at Johns Hopkins University and is proficient in French and speaks beginning Arabic.

William Hoffman

William Hoffman heads the World Economic Forum's Telecommunications Industry Group, where he supports a global community of industry partners in addressing some of the world's most pressing challenges. Along with his work related to mobile financial services, areas of focus at the Forum include a cross-industry initiative on personal data and the scaling of mobile health solutions. Additionally, William leads the Information and Communications Technology Industry Agenda Council—a community of nineteen of the world's leaders in ICT. Prior to joining the World Economic Forum, William was the Director of Enterprise Marketing at AT&T. With extensive experience in the communications industry, he has a broad background with emerging technologies and strategic planning. William holds a Bachelor's degree from the S.I. Newhouse School of Public Communications at Syracuse University as well as a Master's degree from the Annenberg School for Communications at the University of Pennsylvania.

Sean Krepp

Sean has overall responsibility for Grameen Foundation's operations and programs in Uganda, ensuring the ongoing delivery of impact, while scaling and developing sustainable business models for the CKW initiative and new AppLab Uganda initiatives such as mobile financial services. Sean came to Grameen Foundation with over 11 years of ICT experience, including extensive work in the African context. From 2008-2010, Sean served as Head of Emerging Market Services, Middle East and Africa, at Nokia, where he and his team developed mobile services such as Nokia Ovi's Life Tools, aimed at supporting poor farmers and their families with mobile services in agriculture, education, and health. In addition, Sean previously served as Deputy Head of Nokia's EU office, and held the role of secretary of the EU Africa Business Forum. He has served in various roles in strategy, marketing, product, and business development throughout his career. He is also a recent graduate of the TRIUM Global Executive MBA (NYU Stern, LSE and HEC Paris) program.

Ignacio Mas

Ignacio Mas is a Senior Advisor for the Financial Services for the Poor program at the Bill & Melinda Gates Foundation. Most recently, he served as a Senior Adviser in the Technology Program at CGAP. Prior to joining CGAP in September 2007, Ignacio was Executive Vice President of Marketing and Account Management at interTouch (an NTT-DoCoMo Group Company), Director of Global Business Strategy at Vodafone Group, and Senior Manager responsible for telecommunications investments in Europe at Intel Capital (Intel Corp's venture capital arm). He has also been a consultant, and was at the World Bank in the early part of his career, where he worked on financial sector reforms in Latin America as well as in the Treasury department. Ignacio has been a Visiting Professor of International Business at the Graduate School of Business at the University of Chicago. Ignacio holds undergraduate degrees in mathematics and economics from MIT and a PhD in economics from Harvard University.

Olga Morawczynski

Olga Morawczynski is the mobile financial services manager at AppLab in Uganda, an initiative of the Grameen Foundation. Olga spent four years studying the adoption, usage and impact of M-PESA as part of her doctoral degree. She has also studied mobile money and branch-less banking systems in other countries including India, Pakistan, Tanzania and Uganda. Olga has collaborated with several partners during her research including CGAP, Microsoft Research India and the Bill & Melinda Gates Foundation. Olga's work has received recognition. She was awarded a PhD scholarship by Microsoft Research. Her paper on M-PESA was also noted by the GSMA Development Fund as being in the "top 20" of the field. Olga is currently setting up a testing ground for new mobile financial services at AppLab. She has recently completed a pilot that examines how mobile money agents can act as savings mobilizers.

Sjoerd Nikkelen

Sjoerd Nikkelen works as a project manager for the Mobile Financial Services Development Report 2011 at the World Economic Forum USA. He has been seconded by the Boston Consulting Group's Amsterdam office, where he works as a strategy consultant focusing on telecommunications. Sjoerd received his MBA from Columbia Business School in New York in 2009 and his MSc in Telecommunication Engineering from Delft University of Technology in the Netherlands in 2004. Since his selection as a youth representative by the International Telecommunication Union (ITU) in 2003, he has been passionate about the potential of telecommunications for development and has been a panelist and spokesperson in multiple ITU events.

Daniel Radcliffe

Dan is a Program Officer in the Bill & Melinda Gates Foundation's Financial Services for the Poor (FSP) initiative where he works on the development of mobile phone-based payment systems in developing countries. He is a graduate from the Harvard University / Kennedy School of Government's Master in Public Administration in International Development (MPA/ID) program. Dan has worked on financial inclusion issues with the Centre for Micro Finance in Chennai, India and the Consultative Group to Assist the Poor (CGAP) in Washington D.C. Prior to his work in financial inclusion, Dan was as a Venture Capital Analyst within Lehman Brothers' Venture Capital Fund in the Silicon Valley.

Evelyn Stark

Evelyn Stark is a Senior Program Officer in the Financial Services for the Poor team in the Global Development Program at the Bill & Melinda Gates Foundation. Evelyn's work with the team is focused on product design, marketing and innovations that increase the relevance of financial services for poor people and lead to greater financial inclusion. After working in US commercial banks for the better part of a decade, she moved to Uganda where she spent six years in Uganda and the region working on short and long-term assignments in micro-finance: developing curriculum, delivering training and technical assistance primarily on market research and product development. She also managed donor-funded projects and provided evaluation and research services to both MFIs and international organizations. In 2003 Evelyn joined USAID's office of Microenterprise Development where she managed a grant portfolio focused on products and services intended to extend financial inclusion to underserved populations in Sub-Saharan Africa and the Middle East and North Africa, particularly populations such as youth, those affected by conflict, and the very poor. She worked at CGAP on the Expanding Access agenda before joining the foundation in late 2008.

Michael Tarazi

Michael Tarazi is a Senior Policy Specialist at the Consultative Group to Assist the Poor (CGAP). Michael joined CGAP in 2008 as a member of CGAP's Government & Policy Team. He leads the team's efforts in the area of branchless banking regulation and has worked with regulators around the world to develop regulatory frameworks. He led CGAP's regulatory efforts in the Maldives and has worked in countries such as Nigeria, Rwanda, Fiji, Haiti and Jordan. He is a co-author of *Regulating Banking Agents, Nonbank E-Money Issuers: Regulatory Approaches to Protecting Customer Deposits*, and *Islamic Microfinance: An Emerging Market Niche*. Michael teaches branchless banking at the Boulder Institute for Microfinance. He also was chosen as a Young Global Leader by the World Economic Forum and is a member of the Forum's Dialogue Series on Access to Finance through Technology. Prior to joining CGAP, Tarazi was a corporate attorney in private practice and served as the European General Counsel to a U.S. company providing finance-related technological services to developing countries. He also served as an advisor to Israeli-Palestinian peace negotiations. Tarazi holds a bachelor's degree from Harvard University and a law degree from Harvard Law School.