

## Financial Inclusion: Trends, developments and policy tools

27 & 28 June 2023



**Mr Christopher Green**

Chair  
of FinCoNet and Group Senior  
Manager  
Credit, Australian Securities and  
Investments Commission

Mr Chris Green is the Group Senior Manager - Credit for the Australian Securities and Investments Commission's (ASIC) Credit and Banking team, with responsibility for ASIC's consumer credit jurisdiction. He is also ASIC's Regional Commissioner for Tasmania.

Mr Green is a lawyer and has worked for ASIC in senior enforcement, regulatory and policy roles focusing on Financial Services and Consumer Credit regulation.

He is the Chair of FinCoNet, the international network of market conduct supervisors.



**Ms Kershia Singh**

Head  
of the Market, Customer and  
Inclusion Research Department,  
Financial Sector Conduct  
Authority,  
South Africa

Ms Kershia Singh is currently the head of the Policy Support department at the Financial Sector Conduct Authority, within the Regulatory Policy division. Her portfolio involves, amongst others, driving the FSCA's objectives of supporting financial inclusion and transformation of the South African financial sector, and the development of the FSCA's approach to sustainable finance. In addition to policy development, the department is also responsible for deepening the FSCA's customer and market insights to better inform regulatory and supervisory policy and approaches.

Before joining the FSCA in 2019, she was the director responsible for market conduct policy in the National Treasury. She was involved in the Twin Peaks reform process, led by the National Treasury, from 2013 onwards. The reforms resulted in the enactment of the Financial Sector Regulation Act in 2017. A main focus of her area of work was the development of market conduct policy and legislation for the South African financial sector, as well as the reform of the financial sector ombuds system.

She holds an Honours degree in Development Studies from Wits University and a Masters in Finance and Financial Law from the University of London.



**Sally Abdel Kader**  
Central Bank of Egypt

Mrs Kader, General Manager, Financial Literacy Department, Financial Inclusion Sector, the Central Bank of Egypt (CBE). She possesses over twenty-eight years of professional experience. In her current position within the CBE, Mrs. Abdel Kader is managing activities related to proposing policy interventions for financial inclusion within the banking sector, and liaison with the financial sector and government in setting the foundation for financial literacy strategies. Promoting for the implementation of national projects with the involvement of all related stakeholders, and handling external stakeholders' relations and affiliations in the field of financial literacy. Mrs. Abdel Kader is part of the team setting Egypt's Financial Inclusion Framework, also heading financial literacy efforts within the CBE.

Mrs Kader previous experiences included being the Business Development Manager of the Egyptian Banking Institute, the training arm of the CBE, where Mrs. Abdel Kader managed The Egyptian Banking Institute's Financial Literacy Initiative "Shaping the Future". In this capacity, Mrs. Abdel Kader participated in setting the strategy, planning and implementation of the initiative activities. "Shaping the Future" is now a national initiative including all influential stakeholders, and has lead Egypt to win Child & Youth Finance International (CYFI) awards for 5 years, winning 6 awards.

Mrs. Abdel Kader is a certified Financial Literacy Trainer, and is a holder of MBA in International Business by UBIS University of Business and International Studies in Switzerland.



**Reham Ali**

Central Bank of Egypt

Ms Ali is the General Department Head of Relationship with Licensees – Consumer & Competition Protection Division at the Central Bank of Egypt. Her role has a direct responsibility for acting as the focal point of relationship with Licensees and “Consumer & Competition Protection Division”. The focus is to provide an ongoing guidance to Banks & other licensees while conducting continuous monitoring on financial consumer protection indicators to ensure the development of a sustainable business model in compliance to consumer protection principles.



**Jaime Manjate**

Bank of Mozambique

Mr Jaime Manjate joined the staff of the Bank of Mozambique 16 years ago as economist in the Economic Research Department. His main duties included macroeconomic modelling and inflation forecasting. From 2020 to date, he serves as Assistant Director at the Banking Conduct Supervision Department, where he coordinates the Financial Education Division.

Before joining the Bank of Mozambique, he worked in the Ministry of Finance for seven years as economist assigned to the National Directorate of Planning and Budget.



**Kajungu Frank**

National Bank of Rwanda

Mr Frank Kajungu is currently the Manager, Financial Sector Conduct and Consumer Protection at the National Bank of Rwanda, a Division in charge of accelerating financial service consumer protection reforms in financial sector after enactment of Financial Service consumer protection law where the National Bank of Rwanda was mandated to be the Supervisory Authority for all Financial Service Providers it regulates. Frank has also been fundamental in the enactment of legal, regulatory and supervisory framework for financial service consumer protection in Rwanda where different initiatives have been put in place including financial price web comparator and Artificial Intelligence enabled complaints handling and customer engagement Chatbot.



**Lyndwill Clarke**

Financial Sector Conduct  
Authority, South Africa

Mr Lyndwill Clarke is the Head of Consumer Education at the Financial Sector Conduct Authority (FSCA), a position he's held since 2011. He is a member of the Advisory Board, the Technical Committee and the various Working Groups of the OECD's International Network on Financial Education (INFE). He is also a member of IOSCO's Committee 8 on Retail Investor Education. He further is the former Chairperson of the Consumer Financial Education Technical Committee of the Committee for Insurance, Securities and non-banking Authorities (CISNA). CISNA facilitates the development and implementation of a harmonised, risk based regulatory framework for member states in Southern African Development Community (SADC).

He served as a Teacher of Mathematics and Curriculum Adviser, and Chief Education Specialist at the Western Cape Education Department and National Department of Basic Education, respectively, before joining the then Financial Services Board as a Senior Project Manager in 2006.

He has a Senior Teachers Diploma, Bachelor of Science, Bachelor of Education and Master of Education degrees from the University of the Western Cape, South Africa.



**Collins Muchipu**

Bank of Zambia

Mr Collins Muchipu is an Assistant Manager-Financial Sector Development in the Non-Bank Financial Institutions Supervision Department at the Bank of Zambia. He has 14 years of experience in financial sector out of which 8 years has been spent at the Bank of Zambia working in the supervision of microfinance institutions space as well as financial inclusion and financial education. His core competence includes policy formulation, strategy implementation, risk management, monitoring, and evaluation of project partnership. He is well versed of the regulatory and supervisory frameworks developed in the financial sector of Zambia as well has a good understanding of institutions regulated of the central bank.

Mr Muchipu has a Master of Business Administration in finance and a Bachelor of Business Administration.





**Silindile Matsebula**

Eswatini Financial Services  
Regulatory Authority

Mrs Matsebula is the Manager: Licensing and Inspections in the Insurance and Retirement Funds division at the Financial Services Regulatory Authority, which is the regulatory and supervisory authority for the non-bank financial sector in Eswatini. She has 15 years' experience in financial sector regulation, supervision and development. She has assisted in identifying policy gaps and amendments to legislation to advise the Ministry of Finance. She has contributed to the development of micro-insurance regulations; and participates in the technical working group for the introduction of an unemployment benefit scheme for Eswatini.

Her day-to-day work includes licensing, off-site monitoring and onsite inspections of financial service providers and she has developed the operational manuals for the insurance and retirement funds division. She is also responsible for the development of the risk-based capital adequacy regime and monitoring the implementation of IFRS 17 for insurers in Eswatini.

She has a Masters in Business Administration obtained from Milpark Business School, in Johannesburg, South Africa and a BSc. Degree in Actuarial Science obtained from the University of KwaZulu Natal, in Durban, South Africa.