

**Ms Ana Sasi-Brodesky, Policy Analyst, Financial Markets Division, OECD**

Ms Ana is a Policy analyst at the Financial Markets Division at the Directorate for Financial and Enterprise Affairs at the OECD in Paris, where she joined on secondment from the Central Bank of Israel.

At her current position Ana is part of the FinTech team which provides analysis and policy recommendations on technology-driven innovations in finance, with a focus on DLT-based crypto assets and FinTech lending.

Before joining the OECD Ana has accumulated more than a decade of experience at the Central Bank of Israel as an economist at the Finance Division. She conducted research in the area of Israeli financial markets and financial stability with particular focus on institutional investors; public corporate default; financial regulatory framework; competition and credit supply in the credit card market as well as the monitoring of financial stability.

Ana holds a PhD in Finance from The Hebrew University in Jerusalem.

**Ms Nouran Youssef, FinTech Policy Analyst, Arab Monetary Fund**

Ms Nouran Youssef is a senior financial sector specialist at the Arab Monetary Fund.

In her current position, she provides support to Arab countries in fields of Financial Technology “Fintech”, digital financial transformation, digital financial inclusion, government securities and Sukuk market developments, public debt management and reforms through policy advise, technical assistance, trainings, workshops, as well as publications.

She is leading the Arab regional Fintech Working Group and its activities to enhance a proper Fintech ecosystem in Arab Countries. So, she is currently responsible of divers Fintech themes in Arab Countries, including regulatory & supervisory frameworks, innovation in Fintech products & services, as well as how to support Fintech activities through developing capacity of professionals in Arab countries.

She initiated the fintech index for the Arab region “FinxAr” and developed the Annual Fintech Report for the Arab Region. Also, co-authored many Fintech publications, particularly in relation to designing Fintech Policies & Strategies, Guidelines, covering different Fintech aspects for the region, in addition to the trilingual Fintech Glossary. Fintech Publications cover, among other topics, Open Banking & Open Finance, Central Bank Digital Currencies, Digital Identity, e-KYC and Digital Customer On-Boarding, Regtech/Suptech, DLT/ Blockchain Technologies, Digital Wallet Providers ...etc.

Before joining the Arab Monetary, Ms. Nouran was the Deputy Debt Manager at the Egyptian Ministry of Finance, she was responsible for adopting a full debt markets’ reform agenda, managing and monitoring government securities portfolio, as well as managing public debt risks. Debt Reforms include increasing the average life of tradable debt of Egypt, introducing new instruments to the Egyptian debt market, namely the floating rate notes (FRNs) and Zero-coupon bonds, designing the yearly and quarterly issuance calendar, handling Primary Dealers’ scheme, participating in the issuance of Egypt’s Eurobonds, as well as her main contribution in drafting the Sovereign Sukuk Law.

She has more than 20 years of experience in government securities markets, debt management and reforms, as well as Debt & Sukuk Markets Development; through which she acquired different competencies that has been used to deliver practical experiences through technical assistance programmes and delivering training workshops.

She conducted as well several research on various topics in Islamic and conventional Capital Markets, Debt Markets including digitalization of government securities markets in the Arab region, sovereign debt markets development and debt management strategies in Arab countries, in addition to the role of capital markets in financing infrastructure.

Moreover, she holds a Doctorate of Business Administration from Cairo University, also, holds a Master of Business Administration in finance from the same University. In 2020, she concluded an Executive Programme on “Fintech and Regulatory Innovation” from the University of Cambridge Judge Business School

### **Mr Paul Whelpton, Chief Analytics officer and Group head of trading JUMO World**



In his current position Paul is responsible for the lending and savings activities across 7 countries and 12 portfolios in Africa and Pakistan. JUMO has served more than 20 million customers (mostly SME's and MSME's) with finance since 2015. This is done by leveraging state of the art Machine Learning and AI underwriting capabilities with a core banking platform

Before joining JUMO in 2017 Paul held several roles at Standard Bank Group (Africa's largest bank by balance sheet and market capitalization). His most recent position was group Head of Pricing where he was the responsible executive for all product pricing across the retail, business and Commercial bank leading a team of 130 individuals.

Paul holds an MBA from the GIBS business school in South Africa and completed his PLD at Harvard business school in 2017 in the USA.

Paul is a published academic author, award-winning innovator and was a top 3 finalist for AI leader of the year in the Africa tech awards in 2021

### **Mr Sanjay Mungur, Chief Executive Officer, Empretec Mauritius**



Mr Sanjay G. Mungur is a Production Engineering graduate from the University of Nottingham, England. After a spell of about 8 years in both the public and the private sectors, he embarked on his entrepreneurial journey by setting up Empretec Mauritius ([www.EmpretecMauritius.org](http://www.EmpretecMauritius.org)), a regional advisory organisation involved in (1) Entrepreneurial Policies & Development, (2) SME Development & Technical Assistance, (3) Business Facilitation & Access to Market, (4) Inclusive Empowerment for Poverty Alleviation and (5) Improving Financial Options for SMEs.

Over the past 25 years, he has spearheaded the implementation of more than 475 local and international projects in 22 African countries, funded by such organisations such as the European Commission, African Development Bank, UNCTAD, UNDP, UNIDO, SADC,

COMESA, the Indian Ocean Commission, etc. as well as local organisations and private companies.

In 2017, he led a team of 9 experts to develop the 10 year master plan for the SME Sector in Mauritius. This is now the blueprint implemented by the Government of Mauritius, for the development of the SME sector in Mauritius. A copy is downloadable at [https://enterbusiness.govmu.org/SiteAssets/MofedStyles/Documents/SME%20Master%20Plan\\_Abridged%20Version\\_FINAL.pdf](https://enterbusiness.govmu.org/SiteAssets/MofedStyles/Documents/SME%20Master%20Plan_Abridged%20Version_FINAL.pdf)

Through his experience, he has seen access to finance as a major obstacle for the development of businesses in all African countries, including Mauritius. As a direct consequence, he has founded FinClub (<https://finclub.mu/>), a data driven innovative Peer to Peer Lending platform, the first one to be licensed by the Financial Services Commission (FSC), the Non-Banking Financial Regulator in Mauritius.

The platform (<https://finclub.mu/public/home>) leverages on innovative technologies to reduce the pain of both individuals and small businesses, to have access to credit by leveraging on Artificial Intelligence/ Machine Learning technologies to enable accredited Investors to lend directly to creditworthy Borrowers. Simply put, he and Team FinClub are passionate about enabling investors earn higher interest rates and provide Borrowers with affordable credits to improve livelihood or grow their businesses.

FinClub is currently raising capital to enable it to scale into four other African countries in the next three years.

Sanjay profile on LinkedIn: <https://www.linkedin.com/in/sanjay-g-mungur/>