



USTDA
U.S. TRADE AND DEVELOPMENT AGENCY

U.S. - AFRICA FINANCIAL INCLUSION CONFERENCE

JULY 17-18, 2023
RMB PORTSIDE BUILDING
CAPE TOWN, SOUTH AFRICA



IN COLLABORATION WITH **RMB**

FEATURED SPEAKER BIOGRAPHIES

Emrie Brown

CEO

Rand Merchant Bank (RMB)



Emrie Brown is a seasoned investment banker whose career in Investment Banking started in 1997 in Structured Finance.

Brown began her career with RMB in 2001 as a transactor and became head of Leveraged Finance in 2006. In 2009 she moved to Cape Town to head up the Western Cape investment banking team. She relocated to Johannesburg after being appointed as co-head of the Investment Banking Division in July 2015.

Brown is currently the Head of RMB's Banking Division (which includes Corporate Transactional Banking, Investment Banking and Coverage), which represents the most significant portion of RMB's total earnings. She has extensive experience in investment banking and holds strong, long-term client relationships.

Under Emrie's leadership, IBD has won the M&A Today Global 100 Investment Bank of the Year in Africa for 2020, the Spire Best Debt Origination Team on the JSE for 13 consecutive years from 2010 to 2022, African Banker Deal of the year in Africa – Debt in 2020, GTR Best Deal of the year 2021 for Beitbridge Border Post and Best Trade Finance Bank in Southern Africa 2019-2021 and the M&A Dealmakers of the year by deal value and deal flow in 2021 and CTB has won Global Finance Best Bank for Payments and Collections : Africa and Best Treasury and Cash Management Bank : Namibia, Botswana in 2022.

Emrie obtained a B. Com Accounting degree in 1990 at the University of Pretoria and completed her Honours degree the following year at what used to be called Rand Afrikaans University. Emrie qualified Cum Laude as a Chartered Accountant (SA) in 1994.

Emrie is one of three females who currently serves on the RMB Executive committee. She also sits on the RMB Financial Resource Management Exco and RMB Platform and Conduct Exco.



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Diversity and inclusion in financial services and growing the number of females in managerial positions in the bank are two of Emrie's many passions. When she is not hard at work growing RMB's Investment Banking and Banking business, she enjoys traveling to the bush, and having good food and wine with friends and family.

In May 2022 Emrie was appointed as CEO-designate at RMB and took over as chief executive on 1 October 2022.



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IN COLLABORATION WITH

Enoh T. Ebong

Director

U.S. Trade and Development Agency

Enoh T. Ebong is the Director of the U.S. Trade and Development Agency. Nominated by President Biden to serve as USTDA's Director, she was confirmed by unanimous consent of the U.S. Senate. As Director, Ms. Ebong leads USTDA in its efforts to develop sustainable, clean infrastructure and foster economic growth in emerging economies, while also supporting U.S. jobs through the exports of U.S. goods and services.



Ms. Ebong assumed the helm at USTDA after starting her public service at the Agency and rising through the ranks in several roles as a career civil servant, including as General Counsel and as Deputy Director/Chief Operating Officer. As Deputy Director, she led the development and execution of USTDA's international program and oversaw all agency operations.

In March 2023, President Biden appointed Ms. Ebong as a Federal government member to serve on the Board of Trustees of the Woodrow Wilson International Center for Scholars.

Ms. Ebong's professional experience includes time in the nonprofit sector, where she served as the Head of Strategic Partnerships at the Milken Center for Advancing the American Dream, with responsibility for driving the development of strategic partnerships to expand access to education, health, financial empowerment and entrepreneurship.

Before joining USTDA, she practiced law at the Boston office of Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C. representing public and private companies in offerings, financing transactions, mergers and acquisitions, and corporate governance issues.

Ms. Ebong has served on the Boards of the Friends of the National Zoo and the Washington Foreign Law Society. She has also served as an Advisory Board member of Lawyers of Color, which named her to its 4th Annual Power List in 2015; and as a Global Faculty Lead for Atlas Service Corps' Global Leadership Lab.



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Ms. Ebong earned her JD from the University of Michigan Law School, a Master of Arts in Communication from the Annenberg School for Communication at the University of Pennsylvania, and a Master of Arts in History, with honors, from The University of Edinburgh, Scotland. She is a member of the Commonwealth of Massachusetts Bar.

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SPEAKER BIOGRAPHIES

Omosalewa Adeyemi

*Global Head, Expansion and Partnerships
FlutterWave*

Omosalewa Adeyemi, often called “O” has about 15 years of experience mainly in healthcare Consulting and Financial Technology. She heads the Global Expansion & Partnerships team at Flutterwave with interests across key areas like growth and expansions strategy, Mobile Money, partnerships, payments, fintech and stakeholder management. In her role at Flutterwave, Omosalewa has partnered with several financial institutions, fintechs, and regulators to launch Flutterwave’s payment, remittance and ecommerce solutions in over 20 countries across Africa, Asia, Europe, and the USA. O played critical roles in leading Flutterwave’s recent expansion into North Africa and a solidified presence in East Africa. She has an educational background in Business Administration with an MBA from the MIT Sloan School of Management.





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Larry Anderson

*Head Financial Institutions & Development Banking
Zanaco Plc*

Larry Anderson has a banking career spanning over 18 years, having served in various capacities across retail and corporate banking in international, regional and local banks. He is skilled in sales, business planning, strategy and financial risk management.



Larry has a passion for financial inclusive initiatives and climate interventions aimed at sustaining positive long term financial and non-financial outcomes for communities.

Larry holds a Bachelor's Degree in Social Sciences from the University of Zambia and a Master of Commerce from the University of Cape Town.



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Kenneth Barden

Technical Expert

The Webster Group

Kenneth Barden is a lawyer and financial integrity expert with over 35 years of professional experience. He is a Certified Anti-Money Laundering Specialist (CAMS), a Certified Sanctions Specialist (CSS), and a Certified Financial Crimes Specialist. Currently, Mr. Barden serves as a consultant to several entities on matters of compliance and integrity. From 2018 until 2021, he served as the head of the Compliance Team at the Green Climate Fund, which is the largest international funder of climate change projects in the developing world. There, he spearheaded the adoption of the Compliance Policy, as well as drafting several AML/CFT guidance policies. Prior to that, he served as the Senior Anticorruption and Good Governance Advisor with the Governance and Rule of Law Team at the United States Agency for International Development (USAID). Previously, he participated as many he has served as a consultant for several international development projects, including ones funded by USAID, the Millennium Challenge Corporation (MCC), World Bank, United Nations, Asian Development Bank and others. Ken served as Team Leader for the USAID-administered MCC Threshold Indonesia Control of Corruption Project in Indonesia, working on anticorruption and judicial reform. Immediately prior to joining USAID, Ken was with the USAID Modernizing Financial Institutions project in the West Bank, where he led implementation of anti-money laundering and anticorruption activities. Ken's experience includes work in Eastern Europe, Central and Southeastern Asia, Oceania, the Middle East and Africa. He also has over 15 years of experience in municipal government.





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Sheron Botha

*Head of GSS Asset Servicing
Rand Merchant Bank (RMB)*

Sheron is a Securities Services expert with over 24 years' worth of experience across the value chain and functional areas. Her passion lies in solving client requirements, market developments and industry evolution.



In ambitions to grow in complementary client product offerings, she recently joined the payments industry and is now also responsible for the Rand Account Services offered by RMB which has evolved quite substantially over the last year with South Africa being the first country to go live with ISO2022 Payments and RMB being a market leader in Africa and providing African Banks with access to financial markets.

Among the roles that she has held, Sheron has operated as Head of Custody Ops, Head of Data Management, Head of Industry Development – and, more recently, Senior Product Manager and Head of Custody between Standard Bank, Absa Capital and Citibank.

Sheron has a B.Com (Financial Management), holds a certificate in Financial Markets, and a diploma in Business Analysis.



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Gareth Buchner

Chief Risk Officer

Rand Merchant bank (RMB)

I currently serve as the Chief Risk Officer of RMB's business in London, which include the London Branch of the bank, as well as FirstRand Securities. I have been in this role for the past 4 years. Prior to that, I served in a variety of risk related or financial resource management related roles within RMB in Johannesburg. I currently also serve as a director of FirstRand Securities. I have a master's degree in financial economics, and a master's degree in Finance.





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Suresh Chaytoo

*Head of International Banking Networks
Rand Merchant Bank (RMB)*



Suresh joined RMB in January 2011 as Africa Regional Head for Banks and DFI's with the responsibility for supporting RMB's Corporate and Investment Banking business expansion in Africa. Prior to this, he spent 5 years in the Middle East as Head of FI for Africa and Middle East for ICICI Bank based in Bahrain. Prior to this spent 5 years at Citi South Africa as Emerging Corporates Senior Manager and subsequently Head of Channel and Supplier Finance for Citi in South Africa. He was appointed as Sector Director to lead the Banks and DFI Sector within RMB Coverage in 2013 and most recently was appointed to Head the group's International Banking Network.

Holds an MBA, a Bachelor of Commerce degree and a CAIB (SA) qualification from the Institute of Bankers in South Africa.

Past President of the South Africa – Nigeria Chamber of Commerce and Board member in addition to being a board member of various Client Advisory Boards with Global Financial Institutions.



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Mark Chiaviello

Managing Director

RMB Securities (USA), Inc.

I have been involved in Africa for over 25 years. I continue to appreciate her majesty, diversity and unique opportunities all of which are driven by its people. As the countries in sub-Saharan Africa change and evolve, ongoing learning about the continent has been a lifetime commitment that inspires and directs all my activities.



From a Peace Corp Volunteer in Serowe, Botswana to an institutional equity broker, to an executive with Standard Bank and now RMB, I have led and facilitated business flow and deals throughout sub-Sahara Africa. This experience enables me to acutely understand how to get business done in Africa. I have travelled extensively throughout sub-Saharan Africa and have spoken on numerous panels around the world on Africa's vast and diverse economic opportunities.

In my current role, as Managing Director of RMB's office in America, I have the responsibility of promoting foreign direct investment into Africa and trading relationships between the United States and Africa. RMB, part of the FirstRand Group, is a leading African Corporate and Investment Bank.



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Dr. Aloy Chife

Chairman

Brij Technologies

Dr. Aloy Chife is a businessman with over three decades of experience working and investing in the technology sector. He currently serves as Managing Partner/CEO of family-owned venture capital firm Saana Capital located in Princeton, USA which has portfolio companies in the U.S., Europe, and Africa.



The VC firm specializes in consumer aggregation, financial intermediation, and a broad range of digital financial services, with a mission of creating digital infrastructure to connect African nations and break down barriers to cross-border trade and investment. The firm's latest venture, a digital financial services (DFS) provider called Brij, is operationally active in Kenya, Nigeria, Tanzania and Ghana, and currently expanding across East and West Africa. Dr. Chife began his career in the Energy industry, covering the upstream oil and gas sector and utility services. He served as Director of Information Systems and Technology at Enron Corp. from 1997-1999 before joining Apple in Silicon Valley as a Director. After leaving Apple in 2002, Dr. Chife founded two tech ventures, Socketworks Ltd and SW Global, with financing from the International Finance Corporation (IFC) the private sector arm of the World Bank, which contributed to many of the digital platforms currently used by Nigerian government agencies, and other institutions across Africa and Asia. Dr. Chife has served as an information technology consultant to the Federal Government of Nigeria and as an advisor to the U.S. State Department on its Global Entrepreneurship Program (GEP). Dr. Chife has been featured in multiple international publications, including the Wall Street Journal, Foreign Affairs, and The Economist, and was awarded the Best SME Entrepreneur Award by the Central Bank of Nigeria (CBN). He holds a Ph.D in Political Economy from the London School of Economics, where he was a Foreign and Commonwealth Office scholar. He is the author of *The Political Economy of Post-Cold War Africa* (NY: Edwin Mellen Press, 1997).



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Nicola Comminos

Group Chief Risk Officer

Purple Group

Nicola Comminos, CFA is the Chief Risk Officer of Purple Group where she is responsible for group risk, sustainability, governance, legal and compliance for the group and its subsidiaries including, but not limited to EasyEquities, EasyCrypto and EasyProperties. She is non-executive vice-chair of the Institute of Risk Management of South Africa's board, serves as non-executive director at Africa Global Xchange, is the executive managing director of Cloud Atlas ETF Management Company, is a chair and trustee of EasyEquities Retirement Annuity, Preservation Pension and Preservation Provident funds and trustee of EasyUmbrella fund, co-heads the Women in ETFs South Africa chapter, a member of the 100 Women in Finance South Africa chapter committee and a CFA South Africa Society SADC and Risk, Governance & Audit committees member. With 18 years' experience in financial markets, her previous roles include Group Chief Risk Officer of JSE; chair of the JSE Pension Fund Board; World Federation of Exchanges Risk Working Group vice-chair; Managing Director of Nautilus Group, a Hedge Fund Platform; head of various functions including Group Strategy, Sustainability, Equities and Equity Derivatives and Business Intelligence at the JSE; Investment Consulting at Acsis; and Life Investment Product Development at mCubed Life. Nicola's qualifications include CFA Charterholder, B.Com Honours and B.Com Investment Management degrees (both Cum Laude). She was awarded IRMSA 2020 Risk Manager of the year, and her team was awarded the IRMSA industry specific risk initiative award in the Financial Services category in 2021. She is passionate about mentorship, financial inclusion, and transformation. Nicola has a loving life partner and three boys in primary school that keep her on her toes.





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Anthony Costa

Investment Lead

Private Office of the President of South Africa

Dr Anthony Costa is the Investment Lead in the Private Office of the President of South Africa, where he is responsible for the President's Investment Mobilisation Programme. He is on full-time secondment from Nedbank, where he has held various roles, including in the broader Old Mutual Group, for over 15 years.



Anthony holds BA(Hons) and LLB degrees from Wits University, an MBA from the Gordon Institute of Business Studies (University of Pretoria), and a PhD in History from the University of Cambridge (Trinity College). He is an admitted advocate and former member of the Johannesburg Bar.



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Chelsea Dengel

*Chief Compliance Officer
StoneX Group Inc.*

Chelsea is Chief Compliance Officer of the North America payments division of StoneX Group Inc., a Fortune 100 finance company with a global payments arm specializing in transferring funds to the developing world. StoneX Payment Services Ltd. is an MSB licensed in the US and Canada, including Quebec, and serves NGOs and corporates there. Prior to StoneX, Chelsea held various roles in multinational crypto and payments firms, including Ripple and Veem. She earned her M.A. in international economics and emerging markets from Johns Hopkins University SAIS.





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Senzo Dlamini

Director, Public Policy
Mastercard



Senzo Dlamini leads public policy in Southern Africa at Mastercard. He is responsible for all engagement with key stakeholders in government, policy makers and regulators. He is responsible for carrying Mastercard's relationships with ecosystem players in payments and beyond, and partnering to enable important government initiatives that drive financial inclusion.

Senzo joined Mastercard in 2019 from UnionPay International to lead the Network Strategy area where he was responsible for understanding the evolution of local and regional networks within Southern Africa to support innovation in payments technology and enabling more financial inclusion.

In 2021, Senzo moved to lead the Public Policy area to deepen Mastercard's engagement with the ecosystem on matters of policy development to further support innovation and financial inclusion.

Prior to Mastercard, Senzo worked at China UnionPay, MoneyGram International and HewlettPackard in various roles with a focus around sales, marketing, and business leadership. Senzo holds an MBA from the Gordon Institute of Business Science (Gibs) and a BCom Finance degree from the University of the Witwatersrand. He is a South African national who grew up in a port-town of Richards Bay.



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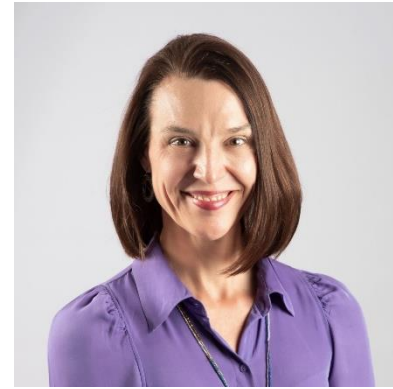
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Janice Johnston

*Chief Executive Officer
Edge Growth Ventures*



Janice has a deep and diverse investment background, spanning over 20 years with highly regarded financial institutions in South Africa and the UK. She has significant debt, venture capital and private equity investment experience across multiple sectors and business stages and is a CFA Charterholder. Janice is committed to strategic leadership of impact investments into innovative, growth businesses in key sectors with the potential for significant environmental/social impact and financial return through collaboration, diversity, and inclusion. Janice spent 10 years with Prudential Capital plc (part of M&G) in London as a senior member of its Principal Finance team prior to joining Edge Growth, a leading SA impact investor and accelerator for SMEs. She ended up as CE of its Growth Equity portfolio which invests in innovative, high growth companies with the potential for significant financial return and social impact. Thereafter, Janice joined the Identity Partners Group, a majority black women led investment group. Having worked in the Presidential Climate Finance Task Team which led the negotiation of South Africa's Just Energy Transition Investment Plan (JET IP), Janice was a Financing Advisor tasked with facilitating and co-ordinating the implementation of the JET IP. She is involved in several mentorship initiatives and is the chair of 100 Women in Finance in South Africa. Janice has re-joined Edge Growth Ventures as CEO of the fund management business from July 2023.



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Nicholas Koros

*Group Chief Executive Officer
Brij Technologies Inc.*

Nicholas Koros is a visionary leader and the esteemed Group CEO of Brij Technologies Inc. With a proven track record of implementing transformative platforms, Koros has made significant contributions to the fintech industry.



Serving as the Chairman of Kenya's Central Bank QR implementation committee, he revolutionized financial transactions, spearheading the development of secure and convenient QR code-based payment systems. Koros's visionary thinking also led to the implementation of life-changing government systems, such as automated revenue collection and digitizing educational and healthcare platforms. He has positioned Brij Technologies as a frontrunner, delivering innovative solutions that drive economic growth, transparency, and inclusivity.

His exceptional leadership and unwavering dedication to implementing life-changing platforms have made him a respected authority in the fintech space. His contributions have had a lasting impact on individuals, businesses, and communities throughout Africa, driving positive change and opening up new opportunities for growth and prosperity.

As the Group CEO of Brij Technologies, Nicholas continues to drive innovation, empower businesses, and create positive change across the continent.



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Heather K. Lanigan

*Regional Director for Sub-Saharan Africa
U.S. Trade and Development Agency*

Heather Lanigan is the Regional Director for Sub-Saharan Africa at the U.S. Trade and Development Agency (USTDA), where she is responsible for developing the agency's strategies, assistance activities, and innovative partnerships throughout the region. In addition to her regional responsibilities, she also leads USTDA's Global Telecommunications Sector Team.



In her tenure at USTDA, Ms. Lanigan previously served as the Country Manager for the Middle East, North Africa, Europe and Eurasia, and for South Asia, and was responsible for implementing project preparation activities that catalyzed energy, transportation and telecommunications infrastructure projects in over 20 countries. Ms. Lanigan also served as the Economic Transition Coordinator for the U.S. Department of State's policy and programming assistance in Egypt, Libya, Syria and Tunisia.

Ms. Lanigan holds a Master of Arts degree in Global Finance Trade and Economic Integration from the Josef Korbel School of International Studies at the University of Denver and a Bachelor of Arts degree in Sociology and Spanish from St. Lawrence University.



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Phakamile Mainganya

Chief Risk Officer

RMB

Phakamile is the Chief Risk Officer at Rand Merchant Bank, having joined in early 2020. He reports directly to the RMB CEO and is responsible for all risk management activities across all risk classes for RMB's activities, including credit risk, market risk, investment risk, counterparty credit risk, operational risk and compliance. As a member of the RMB Executive Committee, he participates actively in the broader general management of RMB and serves on a range of specialist and general committees. Prior to that he was the Chief Risk Officer at the Industrial Development Corporation of South Africa Limited. His working experience spans across senior positions in banking, auditing and risk management, focusing on credit and investment risk management. He completed his accounting studies at Wits University and qualified as a Chartered Accountant after serving his articles with Deloitte He is energized by the diverse skills base of people at RMB and their can-do attitude, even under the most challenging of times. Phakamile cherishes the opportunity that RMB offers to work across a very diverse client base and crafting solutions to some of the challenges that our clients face and South Africa at large. He is passionate about contributing positively to the development of our country and using finance as an agent for social change and upliftment. He lives with his wife in Johannesburg and their two young daughters keep them fully occupied. On a good week he will run three times a week in the mornings and complete the odd marathon.





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Fulufhelo Malada

Director of Legal and Regulatory Affairs

MFS Africa

I am currently the Director of Legal and Regulatory Affairs at MFS Africa. In this role, I manage the legal and regulatory team which includes commercial contracting, litigation management and transactions across the MFS Africa Group which spans across multiple jurisdictions in Africa and the United Kingdom. This includes managing acquisitions and minority investments. In addition, I also manage the regulatory affairs within the MFS Africa Group which includes the management of the license portfolio within the group. This includes managing the licensing process from inception until grant of the license. I am responsible for managing relationships with various external stakeholders including external counsel and regulators.





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Tom Malikebu

*Senior Financial Sector Expert, Secretariat
Eastern and Southern Africa Anti-Money Laundering Group
(ESSAMG)*

Tom Malikebu is a Senior Financial Sector Expert at the ESAAMLG Secretariat, a FATF Style Regional Body consisting of 20 Eastern and Southern African countries. The main objective of ESAAMLG is to promote adoption and implementation of the international standards on anti-money laundering and combating the financing of terrorism. He has participated in the assessment of Kenya, Lesotho, Malawi, Mauritius, Tanzania and Zambia. Prior to joining ESAAMLG, he was Head of the Financial Intelligence Unit of Malawi from 2007 to 2012. He also worked as Chief Examiner at the Reserve Bank of Malawi, and later, as Advisor to the Deputy Governor responsible for Supervision.





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Zee Martinho

Account Executive

Trustlink

Zee Martinho has over 25 years of experience in treasury and capital markets at banks. For the past eight years, Zee has been an account executive at Trustlink, powered by Strate, where she is responsible for clients and banks in South Africa and the rest of Africa, specifically the SADC region. Zee focuses on assisting clients with their automation process, enabling them to communicate financial information securely. She is passionate about financial inclusion in Africa and aligning client requirements with Trustlink solutions, to ultimately serve the community. Zee holds a BCom (Finance and Risk Management) from the University of South Africa.





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Noel Mkulichi

*Managing Director
FDH Bank*

Noel Mkulichi is the current Managing Director of FDH Bank Plc and is a highly experienced strategic financial services professional leading an innovative bank centered on digital solutions, financial inclusion, superior customer service, trade solutions, SME Business support and supporting the communities through sustainability programs.



Noel Mkulichi has over 26 years' professional experience in financial regulation, financial planning and analysis, strategic planning, treasury management and risk management. He holds a Master of Banking and Finance Degree from the University of Wales, Bangor. He is also a graduate of the University of Malawi, where he obtained a Bachelor's Degree in Social Science.

He has served as Chairperson of FDH Financial Holdings Limited Board for three years. Before joining the FDH Group as a Director, he served in various capacities with Reserve Bank of Malawi including Director responsible for Bank Supervision, where he was responsible for, among others, formulating and implementing strategies that ensure the safety and soundness of Banking institutions in Malawi. He also served on boards of various companies in the country.



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Lebo Mokgabudi

GEPF Trustee

Government Employees Pension Fund

Lebo Mokgabudi is an independent specialist trustee of the GEPF, appointed by the Minister of Finance, South Africa. She serves on the Investment Committee, Advisory Board, Valuations Subcommittee, and the Finance, Audit, and Risk Committee.



She is a seasoned private sector executive bringing her financial services experience and experience leveraging technology to solve economic, social, and environmental challenges to various boards across Africa. She is an Independent Non-Executive Director on the board of the Old Mutual Alternative Risk Transfer Board, transforming the insurance sector through cell-captive licenses. She is an Independent Non-Executive Director on the board of Kenya Women's Finance Trust leveraging her digital financial services experience to extend capital to female-owned businesses in Kenya. As a member of the advisory board of Village Capital, she has supported mission-driven technology founders building emergent solutions for social, economic, and environmental challenges in Africa.

Lebo is deeply committed to developing an inclusive economy in Africa and has advised regulators and policymakers on financial inclusion policies in Nigeria, Rwanda, Tanzania, Egypt, and Kenya. She is currently working with the International Finance Corporation, advising portfolio companies with the mission to accelerate financial inclusion in emerging markets.

Executive Directorships held include Vice President Fintech at TransUnion, Director of Emerging Markets Digital at Visa, and South Africa Country Manager at Catalyst Fund. As the South Africa Country Manager of Catalyst Fund, she invested in early-stage entrepreneurs that create and scale affordable, accessible, and appropriate solutions for the underserved and climate-vulnerable communities.

She holds an MBA from the Gordon's Institute of Business Sciences and a BCom in Finance from the University of Witwatersrand.



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Joseck Mudiri

Senior Operations Officer

Financial Institutions Group, International Finance Corporation

Joseck Luminzu Mudiri is the leads Digital Financial Service Advisory Services Practice Group in Africa. He leads advisory interventions with financial service providers, regulators, payment companies and other stakeholders. He has over 28 years global experience in consulting, digital banking, digital payments, strategy, ecommerce, and ag-value chains. Prior to IFC, he worked for Naspers Group, Safaricom Limited, Nairobi Securities Exchange, Diamond Trust Bank Group and Postbank Kenya. He has contributed to the body of knowledge in digital finance including "Fraud in Mobile Financial Services." Joseck holds an MBA in Finance from the University of Nairobi.





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Lonje Mwendera

Commercial Specialist

U.S. Commercial Service, Global Markets

Lonje Mwendera is a Commercial Specialist for the U.S. Department of Commerce based at the U.S. Consulate in Johannesburg, South Africa. In her role she is responsible for assisting and supporting U.S. companies interested in entering and expanding their businesses to South Africa and the region, with a particular emphasis on Digital, IT Software & Services, Telecommunications, Financial Services, and the SelectUSA program. Miss Mwendera is a business development, sales and marketing professional with background in banking, security, agriculture and Nongovernmental sectors. Miss Mwendera holds a Master's in Business Administration (MBA) from Hawaii Pacific University.





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Karmani Naidoo

Head of Compliance

Rand Merchant Bank (RMB)

Karmani Naidoo is the Head of Compliance at Rand Merchant Bank (RMB) including the US operations and London Branch. She is an admitted attorney with over 25 years of legal, compliance and regulatory experience. Prior to leading the RMB Compliance function, Karmani was the Head of Financial Crime Compliance at FirstRand, during which she played a key compliance advisory role in the Africa Gateway offering.





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Sifiso Ndala

*Head of Global Securities Solutions
Rand Merchant Bank (RMB)*

Currently the Head of RMB Global Securities Solutions, Sifiso has been with the FirstRand Group since 2003, and has over 11 years' experience in Custody and Securities Services.



Sifiso started his career in the finance department at FNB Online and has since played several operations and front office roles within the franchises in the FirstRand Group. He moved to RMB in 2014 to join the Custody business unit.

Sifiso has represented the bank on a number of industry forums, including the SA CSDP Forum (where he served as chairman), the Payments Association of South Africa (PASA) and the Swift User Group (SUSA) amongst others.

Sifiso has an academic background in Finance but has since acquired several qualifications related to financial services. He has completed executive programmes from several local and international business schools. Sifiso is currently a doctoral (PhD) student.



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Belaina Negash

ESG Manager

GEPP

Belaina Negash started her sustainability journey in 2012 and has extensive experience in responsible investing, policy and framework development and impact measurement. Belaina is currently completing her MBA at Henley Business school and specialised in Finance and Risk in her undergraduate. Her areas of interest include ESG research, engagement, monitoring & evaluation, ESG policy and framework development, impact investing.





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Prince Nwadeyi

Co-Founder

iSpani and Setana Capital

Prince co-founded iSpani, a data insights firm that has enabled thousands of youths to become micro-data entrepreneurs. Prince has established himself as a trusted advisor and innovator and through the work he's done has guided national government agencies, local government and C-Suite executives across consumer insights, innovation and strategy for organizations like Unilever, AbinBev, Liberty, Duracell, Naspers, Yoco, UNDP, UNICEF, Swiss Re and many others across various industry verticals. iSpani's data insights have played a role in influencing access to improved life insurance, payments infrastructure, Aid support, Energy, Municipal Service delivery and infrastructure development, impacting tens of thousands of lives. His experience ranges across markets like South Africa, Nigeria, Kenya and the Nordics.



He holds a Bcom in Management Studies with a focus in Economics and Marketing from UCT and he equally holds an MPhil in Inclusive innovation from the UCT Graduate School of Business. Prince equally co-founded Setana Capital, a working capital finance fund backed by the Empowerment arm of Allan Gray to deliver an embedded finance solution that solves working capital for informal traders. The fund currently delivers a 98.9% repayment rate and 60% refinancing rate enabling businesses to grow and access much needed trade finance that would ordinarily not be delivered by traditional finance institutions. He is equally involved as an Emerging Markets Advisor to Bitprop, a business driving affordable backroom rentals in townships and peri-urban communities with a portfolio of over 200 units across Cape Town set to reach 500 units by the end of the year. He equally currently leads the Ventures Portfolio for Bertha Fellows, a community of social innovators passionate about socio-economic change and transformation.



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Nicolas Saint Remy

Country Director

Direct Credit Management LLC

Nicolas Saint Remy is an accomplished Country Director with Direct Credit Management LLC, a leading financial services company, based in Ghana. With a keen focus on driving digital innovation and financial inclusion, he is currently leading the roll out of a cutting-edge digital lending platform and payment services across Ghana. With a strong background in finance, Nicolas brings a wealth of expertise to his role. Prior to joining Direct Credit Management LLC, he worked as a financial analyst at The Nature's Bounty Company, a multinational consumer health and wellness company. During his tenure there, he gained valuable experience in financial analysis, risk assessment, and strategic planning. Nicolas also served as a junior product developer with Global Voice Group, a prominent telecommunications service provider. This role allowed him to develop a deep understanding of product development, market research, and customer-centric solutions. Driven by a passion for promoting financial inclusion and expanding access to financial services, Nicolas's goal is to expand Direct Credit Management LLC's services not only across Ghana but also throughout Africa. By leveraging his extensive knowledge of the financial sector and his experience in digital innovation, he aims to empower individuals and businesses with convenient and affordable financial solutions. With his strong leadership skills and strategic vision, Nicolas is dedicated to fostering partnerships and collaborations to further enhance Direct Credit Management LLC's presence in the African market. Nicolas Saint Remy holds a bachelor's degree in finance from a reputable institution.





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Varun Sarda

Sustainability & ESG Finance
Lloyds Bank

Varun leads the ESG Advisory team at Lloyds and has over 15 years' experience across roles in ESG ratings, sustainability and climate change consulting, in-house sustainability governance and implementation and the NGO sector.



Prior to joining Lloyds, Varun helped set up and led NatWest's ESG Advisory business. Before that Varun led NatWest Group's foray into integrated reporting and engagement with institutional investors on sustainability. He also led the Group's approach and response to various ESG ratings, benchmarks and performance measurement. Varun has also previously worked in environment and social risk management covering sectors such as Oil & Gas and Power Generation, and he worked at two leading ESG ratings agencies (Innovest Strategic Value Advisors and EIRIS), both of which are now majority owned by MSCI and Moody's respectively. Varun is a regular public speaker on sustainability in finance, and ESG stewardship. He has a Masters from the London School of Economics (LSE), and a Bachelors degree from Imperial College London.



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Andries du Toit
Group Treasurer
FirstRand

Andries is the Group Treasurer for FirstRand. He is a member of FirstRand Strategic committee as well as various other committees within the FirstRand Group. He is responsible for all financial resources management and group treasury activities for FirstRand Group, which includes asset liability management, portfolio management, financial surveillance, capital management, funding, liquidity management, Investment office across all various platforms within the group. He has been with the FirstRand Group more than 16 years. He is chartered accountant by profession and holds post graduate degree and diplomas in Finance, Tax and International Tax. He is married with three children.





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John Wood

*Senior Foreign Exchange Trader
Corpay*

Joined the Corpay New York team in April 2021 trading Emerging and Frontier Markets. Born in Johannesburg South Africa, working in London for 9 years and New York since 2004. Currently residing in Connecticut, USA. An extensive career in Emerging and Frontier Markets with a particular focus and passion for the African Markets. Experience includes the Standard Bank Group in Johannesburg, London and New York and Standard Chartered Bank New York with a background in trading, sales and structuring.





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Sarah Whitten

*Regional Manager for Finance and Implementation
U.S. Trade and Development Agency*

Sarah Whitten has joined USTDA as the Financing and Implementation Manager for the Sub-Saharan Africa region based in Johannesburg, South Africa. She was formerly a Global Account Manager with Standard Chartered Bank (SCB) Johannesburg, managing a portfolio of South African headquartered multinationals and South African regional offices, offering financing and risk management solutions. In addition to this role she also served as the chairwoman for SCB South Africa's Diversity and Inclusion (D&I) Council, setting and executing the bank's D&I strategy. Prior to this role she was with SCB New York in the Debt Capital Markets team, covering origination for North American corporates focused on global issuances. Before SCB, Sarah was at Merrill Lynch Chicago in Private Banking. Sarah holds a BSc from Northwestern University in Illinois.

