

8th Global Housing Finance Conference

BREAKING THE MOLD

New Ideas for Financing Affordable Housing

CONFERENCE
PROGRAM



MAY 30 – JUNE 1, 2018

Preconference Workshops on **MAY 29**

PRESTON AUDITORIUM
WORLD BANK HEADQUARTERS

BREAKING THE MOLD

New Ideas for Financing Affordable Housing

PRECONFERENCE SESSIONS

Tuesday, May 29th

8:00 – 9:00	Registration	MC Front Lobby							
9:00 – 12:30	Pre-conference Workshops								
	<p data-bbox="305 800 1481 877">MC 4-100 EDGE Workshop</p> <p data-bbox="305 877 1481 1031">An innovation of IFC, EDGE makes it faster, easier and more affordable than ever before to build and brand green in more than 130 countries. EDGE buildings are part of a growing trend that is affecting change worldwide. EDGE creates intersections among market players to deepen the understanding that everyone wins financially by building green. Through bringing together those who design, develop, finance, incentivize, and live and work in green buildings, EDGE unlocks collaboration and provides a new paradigm for the future.</p> <p data-bbox="305 1031 1481 1062"><i>Introduction: Andrey Milyutin, World Bank</i></p> <p data-bbox="305 1062 1481 1094"><i>Speaker: Ommid Saberi, IFC</i></p> <p data-bbox="846 1094 938 1125" style="text-align: center;">— or —</p> <p data-bbox="305 1125 1481 1157"><i>By invitation only</i></p> <p data-bbox="305 1157 1481 1209">Global Community for Secondary Mortgage Market Institutions: Launch Workshop</p> <p data-bbox="305 1209 1481 1318">A half-day session open only to heads of secondary mortgage market institutions from around the world. The Community of Practice will aim to create a global knowledge sharing network to help share experiences, support new institutions and share latest innovations and best practices.</p>								
12:30 – 14:30	Lunch	MC East Dining Room							
14:30 – 16:30	MC 5-100								
	<p data-bbox="305 1434 1481 1497">Approaches for reaching underserved income groups and underwriting informal income earners — experience from India and beyond</p> <p data-bbox="305 1497 1481 1650">Underwriting informal borrowers is one of the biggest challenges for lenders in housing finance. Informal borrowers are individuals who do not dispose of formal documentation about their income sources (e.g., salary slip or tax statement). As a result, lenders have targeted individuals/households who can provide official documentation of their income sources. However, examples from India show that housing finance companies (HFC) have solved the conundrum and are successfully underwriting consumers with informal incomes as demonstrated by the performance of their loan portfolio.</p> <p data-bbox="305 1650 1481 1724">The objective of this workshop is to present the strategies of HFCs to penetrate the low-income segment and their underwriting approaches. Additionally, it includes a discussion on how these models can be replicated in other markets.</p> <table data-bbox="305 1724 1481 1850"> <tr> <td data-bbox="305 1724 893 1787"><i>Ashwani Kumar Tripathi, National Housing Bank, India</i></td> <td data-bbox="893 1724 1481 1787"><i>Julie Abrams, Omidyar Network</i></td> </tr> <tr> <td data-bbox="305 1787 893 1818"><i>Chandrima Das, FSG</i></td> <td data-bbox="893 1787 1481 1818"><i>Deo Tripathi, Aadhar Housing Finance Ltd.</i></td> </tr> <tr> <td data-bbox="305 1818 893 1850"><i>Anuj Mehra, Mahindra Rural Loan Housing Finance</i></td> <td data-bbox="893 1818 1481 1850"><i>Sushil Agarwal, Aavas Financiers Limited</i></td> </tr> <tr> <td data-bbox="305 1850 893 1881"><i>Sumedha Naik, Syntellect</i></td> <td></td> </tr> </table> <p data-bbox="305 1881 1481 1906"><i>Moderators: Friedemann Roy, IFC and Srijan Kaushik, IFC</i></p>		<i>Ashwani Kumar Tripathi, National Housing Bank, India</i>	<i>Julie Abrams, Omidyar Network</i>	<i>Chandrima Das, FSG</i>	<i>Deo Tripathi, Aadhar Housing Finance Ltd.</i>	<i>Anuj Mehra, Mahindra Rural Loan Housing Finance</i>	<i>Sushil Agarwal, Aavas Financiers Limited</i>	<i>Sumedha Naik, Syntellect</i>
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<i>Chandrima Das, FSG</i>	<i>Deo Tripathi, Aadhar Housing Finance Ltd.</i>								
<i>Anuj Mehra, Mahindra Rural Loan Housing Finance</i>	<i>Sushil Agarwal, Aavas Financiers Limited</i>								
<i>Sumedha Naik, Syntellect</i>									
16:30 – 18:00	Welcome Reception	MC Front Lobby							

Wednesday, May 30th

All sessions take place in the PRESTON AUDITORIUM, unless otherwise indicated

8:00 – 9:00	Registration and Breakfast	MC Front Lobby
9:00 – 9:20	Quick Introduction to the Conference App	
9:20 – 9:30	Welcoming Remarks and Conference Opening	
9:30 – 11:00	<p>SESSION 1: Global Trends, Opportunities and Innovations in Affordable Housing Finance</p> <p>This session will explore some of the latest trends, product innovations and thinking in developing affordable housing finance.</p> <p>Suleiman Hassan, <i>Minister of State, Power, Works and Housing 11, Nigeria</i> Iván Kerr, <i>Secretary of Housing, Argentina</i> Renu Karnad, <i>CEO, HDFC, India</i> Mourad Limam, <i>Partner, McKinsey & Company, UAE</i></p> <p>Moderator: Alfonso Garcia Mora, <i>World Bank</i></p>	
11:00 – 11:30	Coffee and Tea Break	MC Front Lobby
11:30 – 12:45	<p>SESSION 2: Harnessing Technology for Affordable Housing Finance</p> <p>Lenders are using technology to boost revenues, reduce costs, and reach scale. Examples include: Netherlands non-bank mortgage lending; digital lending platforms; and underwriting technology for informal sector borrowers. This session will focus on solutions that can overcome resource and capacity constraints of emerging markets.</p> <p>Sushil Agarwal, <i>Aavas Financiers Limited, India</i> Sergio Furio, <i>Founder, Creditas, Brazil</i> Tonko Gast, <i>Dynamic Credit – Netherlands/Indonesia</i> Patrick Reily, <i>Verde International LLC</i></p> <p>Moderator: Britt Gwinner, <i>IFC</i></p>	
12:45 – 14:15	Lunch	MC Atrium

14:15 – 15:15

SESSION 3: Housing Finance Projects Speed Dating

Short presentations on diverse and innovative housing finance products, which will offer a broad range of ideas on the latest thinking and work being done on the ground in housing finance.

The Secret Atlas of Greater Kuala Lumpur and the Power of Big Data

Cha-Ly Koh, *PropertyPriceTag, Malaysia*

Haiti Home Ownership and Mortgage Expansion (HOME) Project

Claude Clodomir, *HOME Program, Haiti*

Open Data Portal: providing access to record level data

Kecia Rust, *Centre for Affordable Housing Finance in Africa (CAHF)*

Impact metrics for housing microfinance

Vidhee Garg, *Affordable Housing Institute*

Housing program for the persons affected by the 19S earthquake

Homero Garza Terán, *SHF, Mexico*

Can the availability of long-term local currency funding alone make housing finance affordable? Experiences from Central Asia

Eugen Doce, *Frankfurt School of Finance and Management*

LAC Housing and Urban Development Indicators Platform

Sebastian Fernandez Cortina, *Infonavit*

Shelter Venture Lab: Catalyzing Housing Supply & Demand through Market-Based Solutions in India

Greg Skowronski, *Terwilliger Center for Innovation in Shelter, Habitat for Humanity*

WAEMU Affordable Housing Finance

Caroline Cerruti, *World Bank*

Christian Agossa, *CRRH-UEMOA*

PMRC and the Pakistan Dream

Korotoumou (Koro) Ouattara, *World Bank*

Rupan Narayanasamy, *Pakistan Mortgage Refinance Company*

Housing Microfinance increasing resilience against floods, earthquakes and hurricanes

Victor Mints, *World Bank*

Moderator: Friedemann Roy, IFC

15:15 – 15:45

Coffee & Tea Break

MC Front Lobby

15:45 – 17:00

SESSION 4: Innovations from around the World

This session gives special focus to innovation from across the globe that extends access to housing finance and affordable housing. The approaches discussed differ in their focus, scope, impact and government involvement but they all share the goal to improve the living conditions of lower income households.

Twaambo Hamusute, *Zambian Home Loans*

Ainur Kuatova, *National Managing Holding "Baiterek", Kazakhstan*

Daniel Rozas, *European Microfinance Platform (E-MFP), Belgium*

John Oliver, *HomeStart Finance, Australia*

Moderator: Mark Weinrich, International Union for Housing Finance

17:00 – 19:00

Evening Reception

MC Front Lobby

Thursday, May 31st

All sessions take place in the PRESTON AUDITORIUM, unless otherwise indicated

8:00 – 9:00	Registration and Breakfast	MC Front Lobby
9:00 – 10:30	<p>SESSION 5: Capital Market Funding Solutions</p> <p>Focus will be on highlighting new trends and products for funding affordable housing through capital markets.</p> <p>Camilo Alban, <i>Davivienda, Colombia</i> Sergiu Oprescu, <i>Alpha Bank, Romania</i> Chung Chee Leong, <i>Cagamas, Malaysia</i> Christian Agossa, <i>La Caisse Régionale de Refinancement Hypothécaire (CRRH-UEMOA)</i></p> <p>Moderator: Loic Chiquier, <i>World Bank</i></p>	
10:30 – 11:00	Coffee and Tea Break	MC Front Lobby
11:00 – 12:15	<p>SESSION 6A: Housing and Pension Funds</p> <p>This session will discuss how pension funds are contributing to housing finance in different countries — from direct partnerships with developers, to investment in housing funds, to financing of mortgage products. Whether individuals should be able to access their pension savings accounts to finance their own housing needs will also be debated.</p> <p>Linda Sing, <i>University of Pretoria, South Africa</i> Mukul Asher, <i>University of Singapore (via VC)</i> Fernando Larrain, <i>Association of Pension Fund Administrators, Chile</i></p> <p>Moderator: Fiona Stewart, <i>World Bank</i></p> <p>SESSION 6B: Scaling Up the Supply of Affordable Housing</p> <p>What are the challenges in going from 100s to 1,000s to 10,000s of housing unit delivery? How have players around the world optimized each stage of the housing production value chain to achieve scale? What are the obstacles and constraints faced by developers in going scale? How can governments provide the right enabling environment to ensure success?</p> <p>Bo Huang, <i>Broad Homes International Co. Ltd., China</i> Álvaro Vélez, <i>Triada, Colombia</i> Mike Falcone, <i>International Housing Solutions, South Africa</i> Marie Delion, <i>World Bank</i></p> <p>Moderator: Marcia Yu, <i>IFC</i></p>	MC 2-800
12:15 – 14:00	Lunch	MC Atrium
14:00 – 15:30	<p>SESSION 7: Win-Win: Affordable Housing and Public-Private Partnerships (PPPs)</p> <p>Public-Private Partnerships can be a useful tool in the provision and delivery of affordable housing. By aligning the incentives for the public and private sectors, PPPs can help reach the scale of investment necessary and create balanced and diverse new neighborhoods or renovate dilapidated areas. And yet, there are surprisingly few examples of successful PPPs for affordable housing. What can we learn from previous experiences? How can the public and private sectors work together effectively in the provisions of affordable housing and urban infrastructure?</p> <p>Lee Kinyanjui, <i>Governor of Nakuru County, Kenya</i> Iván Kerr, <i>Secretary of Housing, Argentina</i> Sandy Apgar, <i>Apgar & Company, Inc.</i> Sumeet Shukla, <i>IFC</i></p> <p>Moderator: Angelica Nunez, <i>World Bank</i></p>	

15:30 – 16:00

Coffee and Tea Break

MC Front Lobby

16:00 – 17:15

SESSION 8A: Green Housing Finance Roundtable

MC 5-100

While the technological and architectural elements of the residential energy efficiency have been well-developed over 30+ years, the “green housing” financial infrastructure has been slower to develop and mature. Speakers during this session will touch upon such elements of this financial infrastructure as subsidy design and rationalization, asset standardization, linkages to energy performance standards and auditing, capital market vehicles, consumer protection etc.

Homero Garza Terán, *SHF, Mexico*

Luca Bertalot, *European Mortgage Federation*

Chrissa Pagitsas, *Fannie Mae*

Yuji Date, *Japan Housing Finance Agency*

Martijn Regelink, *World Bank*

Moderator: Andrey Milyutin, World Bank

SESSION 8B: Innovative Solutions for Reaching Down the Income Distribution

This session will highlight some of the latest initiatives from across the world to unlock and expand access to housing finance for lower and informal households.

Lana Winayanti, *Ministry of Public Works and Housing, Indonesia*

May Abdel Hamid, *Mortgage Finance Fund, Egypt*

Patrick Kelley, *Terwilliger Center for Innovation in Shelter, Habitat for Humanity*

Elizabeth Hausler, *Build Change, USA*

Moderator: Simon Walley, World Bank

SESSION 8C: Big Data

MC 2-800

From automated valuation, scoring risk to default prevention, access to good data underpins an efficient housing finance system. How can Big Data be used to expand housing finance access while avoiding risks? Can Big Data help instigate evidence-based planning and inform government housing policy reform and design? What can housing stakeholders do to better harness the power of Big Data?

Sebastian Fernandez Cortina, *Infonavit, Mexico*

Illana Melzer, *Center for Affordable Housing Finance, South Africa*

Regi Wahyu, *Dattabot, Indonesia*

Kyle Meade, *LenddoEFL Capital, USA*

Moderator: Dao Harrison, World Bank

Friday, June 1st

All sessions take place in the PRESTON AUDITORIUM, unless otherwise indicated

8:00 – 9:00	Breakfast	MC Front Lobby
9:00 – 10:00	<p>Presentation/Fireside Chat with Authors of Top 2 Papers</p> <hr/> <p>Authors of the top 2 papers (from the Call-for-Papers) will present their findings.</p> <p><i>“Educational qualifications as a predictor of home loan success: 15 years of the Graduate Loan”</i> – Andrew Mills, HomeStart Finance, Australia</p> <p><i>“Green finance for sustainable and affordable housing: The EcoCasa Program”</i> – Ernesto Infante Barbosa, SHF, Mexico</p> <p>Moderator: Andrew Heywood, International Union for Housing Finance Discussant: David Smith, Affordable Housing Institute</p>	
10:00 – 11:15	<p>SESSION 9: Technology and Innovation across the Housing Value Chain</p> <p>Is technology capable of disrupting traditional value chains in housing finance and construction? What are the benefits, risks and repercussions for lenders, individual households and the construction industry?</p> <p>Lew Schulman, <i>iBuild</i> Mats Snäll, <i>Lantmäteriet, Sweden</i> Bill Beckmann, <i>MERSCORP Holdings, Inc.</i> Jon Lawless, <i>Fannie Mae</i></p> <p>Moderator: Uloaku Oyewole, <i>World Bank</i></p>	
11:15 – 11:30	Coffee and Tea Break	MC Front Lobby
11:30 – 12:30	<p>Ask Me Anything – Open Discussion</p> <hr/> <p>Before you head back to your offices in various parts of the world to apply these innovative ideas, let’s answer all your unanswered questions! The panel will field your questions live and via the conference app.</p> <p>Loic Chiquier, <i>World Bank</i> Sameh Wahba, <i>World Bank</i> Britt Gwinner, <i>IFC</i> Kecia Rust, <i>Center for Affordable Housing Finance, South Africa</i></p> <p>Moderator: Andrew Heywood, <i>IUHF</i></p>	
	<p>Closing Remarks</p> <hr/> <p>Simon Walley, <i>World Bank</i></p>	



May Abdel Hamid

*Chairwoman
Mortgage Finance Fund, Egypt*

Mrs. Abdel Hamid is the Chairwoman of the Mortgage Finance Fund since September 2010, an affiliated entity to the Ministry of Housing mainly in charge of improving access to housing and finance to low income groups. Since 2016 she has also been appointed as the Executive Director of Social Housing Fund (SHF).

Mrs. Abdel Hamid is a leading expert in corporate and mortgage lending with over 25 years of professional experience. Her latest positions include being Advisor to the Chairman of the Egyptian Mortgage Finance Authority, the regulator of the mortgage market. She also worked for the Crédit Lyonnais Bank – Egypt and for American Express Bank Limited – Egypt for more than 10 years as Head of Corporate Banking at the Head Office. She is currently a Board member at Housing & Development Bank and member of Audit Risk and Corporate Governance committees, Vice Chairman of the Egyptian Liquidity facility Egyptian Mortgage Refinance Company “EMRC”, a company owned by the Central Bank of Egypt, Mortgage Finance Fund and 28 banks & mortgage companies. She is also member of audit & risk, HR and Executive committees of “EMRC”. She has also been a board member of several companies including Taamir Company for securitization and October for Development & Real Estate Investment Company.

Mrs. Abdel Hamid is also a certified mortgage trainer by the U.S. Mortgage Bankers Association “MBA”, the Vice Chairman of the Egyptian Mortgage Bankers Association and Head of the advisory board to the Egyptian Financial Supervisory Authority “EFSA” on mortgage lending. She graduated from the American University in Cairo in 1993 and has several professional diplomas in global corporate banking, credit risk management and international housing finance from American Express Bank New York and Wharton Business School at the University of Pennsylvania.



Julie Abrams

*Senior Property Rights Consultant,
Omidyar Network
Investment Committee member,
MicroBuild Fund*

Ms. Abrams is also the Founder and Managing Director of Impact Investing Analytics, which focuses on impact investment transactions, access to capital, and innovative proof of concept solutions for base of the pyramid, emerging middle class, and environment. She has managed over \$350 million in impact investment transactions in 40 countries, with special focus on Brazil and Latin America. She has authored over 20 impact investing publications; participated in 12 industry standards’ setting groups. Julie has been a member of Calvert Impact Capital’s investment committee for 12 years.

Ms. Abrams prior experience includes: PwC global investments and sell-side equity for Fortune 500 companies and governments; ImpactUs, Women’s World Banking, IFC and World Bank consultant. Subject matter expert: impact investment, risk management, corporate governance, due diligence, ratings, strategy, financial and social performance, and financial inclusion.

Ms. Abrams is a Lauder Fellow with an M.B.A., Wharton School; M.A. University of Pennsylvania. BA, Oberlin College. She is fluent in Spanish and Portuguese.



Sushil Kumar Agarwal

*Founder
Whole Time Director &
Chief Executive Officer
Aavas Financiers Limited (Formerly known
as “Au HOUSING FINANCE LIMITED”)*

Mr. Sushil Agarwal is the Founder and Chief Executive Officer of Aavas Financiers, a Housing Finance Company registered with National Housing Bank. The company provides low-ticket home loans, largely to self-employed customers, in tier 2/3 cities in Northern and Western India. As of March 31, 2018, the company operates in 9 contiguous states through 165 branches. The company was formerly a subsidiary of Au Small Finance Bank.

Mr. Agarwal has more than 17 years of professional experience in the retail financial services industry. He was previously associated with Au Small Finance Bank as its Business Head – SME & Mortgages. He has also been previously associated with ICICI Bank. He is a rank-holding Chartered Accountant and a Company Secretary by qualification.



Christian Agossa

*Managing Director
Caisse Régionale de Refinancement
Hypothécaire de l’UEMOA (CRRH-UEMOA)*

Christian Agossa is the Managing Director of the Caisse Régionale de Refinancement Hypothécaire de l’UEMOA (CRRH-UEMOA), a secondary market mortgage refinance company operating in the West Africa Economic and Monetary Union countries (WAEMU). He is also the Managing Director of BOAD TITRISATION, a securitization company promoted by the BOAD, the West Africa Development Bank — the common development bank of the WAEMU countries.

Mr. Agossa has held management positions at the BOAD for more than 20 years. Until recently, he was the Financial Advisor to the President of this institution. He is a well-known figure in the West African financial community, has played a key role in setting up the regional financial market common to the WAEMU countries in the 90’s and also promoted a number of initiatives that contributed to the development of this market.

Mr. Agossa began his financial markets career in France parallel to an academic and research one, before joining the BOAD in 1992. He graduated from the Institut d'Etudes Politiques de Paris (Sciences Po Paris), and holds a Master's Degree in Applied Economics from the University of Paris Dauphine. He also holds a Post-Master's Degree in Applied Economics from the l'Institut d'Etudes Politiques de Paris.



Camilo Alban

Vice President for Developers and Mortgage Banking
Banco Davivienda S.A., Colombia

Mr. Alban is the Vice President for Developers and Mortgage Banking in Davivienda. He is also a member of various Boards of Directors, including: Fiduciaria Davivienda S.A. – Trust Co.; Davivienda Corredores S.A. – Stock Brokers; Clínica de Marly S.A. – Hospital; CAMACOL – Colombian Chamber for Construction; and Asobancaria-Association of Banks – Board of Housing.

Mr. Alban is an Economist and holds a degree from Universidad de los Andes in Bogotá, Colombia, with a concentration in Econometrics and Capital Markets.



Sandy Mahlon Apgar, IV

Principal
Apgar & Company, Inc.

Mr. Apgar is an international authority on housing, infrastructure, and real estate. His consulting, teaching, writing and speaking span management issues in private and public enterprise. He has advised boards and senior executives of more than 150 corporations, governments and non-profit organizations in the U.S. and abroad. He served as Assistant Secretary of the Army for Installations and Environment, where he oversaw a \$220 billion infrastructure portfolio, managed a \$12 billion operating budget, established the Army's signature program to privatize military housing, and streamlined the management of historic military properties. He also patented a corporate real estate evaluation method and has pioneered strategies for workforce mobility and telework. Mr. Apgar has authored more than 60 professional articles, including seven in the Harvard Business Review, and has edited two books, including *New Perspectives on Community Development*. He is a Governor of the Urban Land Institute Foundation, a former Chairman of ULI's Commercial-Retail and Corporate Real Estate Councils, and a former ULI Trustee. He designed and taught the first MBA course in Real Estate at Oxford. He received an MBA from the Harvard Business School and an AB from Dartmouth College, and researched British housing and urban development policy at Oxford.



Mukul Asher

Professorial Fellow
Lee Kuan Yew School of Public Policy
National University of Singapore

Mukul G. Asher is a Professorial Fellow at the Lee Kuan Yew School of Public Policy at the National University of Singapore which he joined in 1975. He is also Adjunct Professor at Asian Public Policy Program at Hitotsubashi University in Tokyo, Japan. He has published extensively in national and international journals; and has authored or edited more than fifteen books. His most recent book is Asher, Mukul et al. (Eds.) *Social Protection Goals in East Asia Strategies and Methods to Generate Fiscal Space*, Routledge, London, 2018.

Mr. Asher has been a consultant to several Governments in Asia on tax policy and social protection; and to multi-lateral institutions including the Asian Development Bank, ERIA (Economic Research Institute for ASEAN and East Asia), Asian Development Bank Institute, and the World Bank. Currently he is leading a project "Better Expenditure Management of Infrastructure Finance" for ERIA, to be completed by first half of 2019. The expected outcome of this project will be an edited book plus several policy briefs, and discussion papers.

Mr. Asher has led many capacity building programs on behalf of Lee Kuan School of Public Policy, National University of Singapore, including for officials from India, Vietnam, Sri Lanka, Kazakhstan, Brunei, Indonesia, China, and others. Mukul G. Asher obtained a PhD in Economics from Washington State University.



Bill Beckmann

CEO
MERSCORP Holdings and
Mortgage Electronic Registration
Systems, Inc. (MERS)

Bill Beckmann is President and CEO of MERSCORP Holdings and Mortgage Electronic Registration Systems, Inc. (MERS). Beckmann was formerly Chairman and CEO of CitiMortgage and also the NYSE-listed Student Loan Corporation. Beckmann is on the Boards of the Mortgage Industry Standards Maintenance Organization ("MISMO") and Enterprise Community Partners, a leading affordable housing non-profit. Beckmann holds an M.S. in Management from Stanford and a B.A. in Mathematical Economics from Brown University.



Luca Bertalot

*Secretary-General
European Covered Bond Council -
European Mortgage Federation*

Luca Bertalot is Secretary General of the EMF-ECBC, representing the interests of EU mortgage lenders and the covered bond community vis-à-vis the EU Institutions and stakeholders in general on all issues relating to the retail and funding sides of the mortgage business. Established in 1967, the EMF is the voice of the European mortgage industry, providing data and information on European mortgage markets, worth over €7 trillion in 2015. Luca joined the EMF-ECBC in 2006, becoming Head of the ECBC in 2007 and was appointed Secretary General in 2014. Luca is also Consortium Coordinator for the Energy efficient Mortgages Action Plan (EeMAP) and Energy efficiency Data Portal and Protocol (EeDaPP) initiatives. In addition, he is a member of the European Commission's Sustainable Energy Investment (SEI) Forum's Advisory Group and the Advisory Board of the Ca' Foscari University of Venice's Economics Department.

Luca holds a degree in Economics and Financial Markets from the University of Rome, Tor Vergata. He also studied at the University of Mannheim, Germany, and at the Wharton School - University of Pennsylvania, in the United States.



Caroline Cerruti

*Senior Financial Sector Specialist
World Bank*

Caroline Cerruti is a Senior Financial Sector Specialist in the Africa region of the World Bank. She works primarily on affordable housing finance and infrastructure finance, financial sector restructuring issues (asset quality reviews, asset management companies, bank resolution), and financial inclusion. She has been involved in various financial sector assessments (FSAP) jointly with the IMF.

Her current work on housing finance focuses on mortgage refinance companies and she has just completed a project in West Africa — on infrastructure finance — looking at how to mobilize institutional investors into infrastructure projects.

Before joining the World Bank, Caroline worked for the French Treasury on trade and financial regulation issues, and for three years as a banker in the European Bank for Reconstruction and Development.

Caroline attended the Institute of Political Science in Paris (Sciences-Po), the Ecole Nationale d'Administration (ENA) in Paris, and is a CFA Charterholder.



Chung Chee Leong

*President/Chief Executive Officer
Cagamas Berhad, Malaysia*

Datuk Chung Chee Leong is currently the President/Chief Executive Officer and an Executive Director of Cagamas Berhad, Malaysia's national mortgage corporation, a post he held since 1 April 2012. He spearheaded Cagamas' entrance into the international bond market. Starting with the A3 Sovereign Equivalent International Rating by Moody's Investors Services, Datuk Chung was instrumental in establishing the company's US\$5 billion Multicurrency EMTN Programme under which Cagamas' inaugural and South-East Asia largest Offshore Renminbi bond was issued. Under his leadership, Cagamas also concluded the country's largest Sukuk issuance in 2013.

Datuk Chung served as the first Chairman of the Asian Secondary Mortgage Market Association in 2015. He is currently a member of the Bond Market Sub-Committee established by Bank Negara Malaysia focusing on development of the bond market in Malaysia. Prior to his appointment, Datuk Chung has 29 years of experience in central banking focusing mainly on financial system stability and the financial sector. He has served as the Director of Bank Negara Malaysia's (BNM) Banking Supervision Department as well as the Risk Management Department. During his service with BNM, Datuk Chung also carried out assignments for the International Monetary Fund and the Islamic Financial Services Board.

He was involved in the development of Malaysia's Financial Sector Blue Print 2011–2020, establishment of the deposit insurance scheme and the Malaysian Corporative Commission. He has previously served as a board member of the Credit Guarantee Corporation Berhad as well as a member of the Small Debt Resolution Committee.

Datuk Chung holds a Bachelor of Economics degree, majoring in Business Administration from the University of Malaya. He also attended the Summer School Programme at the University of Cambridge.



Loic Chiquier

*Chief Technical Specialist & Senior Adviser
Finance & Markets Global Practice
World Bank*

Loic Chiquier is the World Bank Group's Chief Technical Specialist on Finance and Markets, in which capacity he holds the primary responsibility for global partnership engagement on a range of high-priority issues for growth such as housing finance, infrastructure finance, disaster risk management or financial inclusion.

Previously, he served as the Director for the World Bank Group's Global Practice on Capital Market Development and as the Director for financial and private sector development in the Middle

East and North Africa (MENA) region. He has considerable experience in the development of securities markets, reforms of institutional investors, developing innovative insurance services and promoting more accessible housing finance markets, having worked in more than 35 emerging economies.

Prior to joining the World Bank, Mr. Chiquier served as Director for Crédit Foncier in Central Europe and Advisor for Housing Finance Reforms to the Government of Poland.

He holds degrees from École Polytechnique, École Nationale des Ponts et Chaussées and the Institut des Sciences Politiques de Paris.



Claude Clodomir

*Head of the World Council of Credit Unions, Haiti
Head of the HOME Program, Haiti*

Claude Clodomir is a project management professional who has been managing multi-million dollar, USAID-

funded programming in Haiti for the past 9 years. He is currently directing \$7 million of USAID funding in affordable housing investments as the Chief of Party of the Haiti Home Ownership and Mortgage Expansion Program (HOME), which is implemented by World Council of Credit Unions. HOME is a housing finance facility that provides performance-based incentives to private sector actors, such as construction firms and financial institutions, to engage in affordable and market-driven housing developments in Haiti. Prior to HOME, Claude served as the Chief of Party of the Haiti Integrated Finance for Value Chains and Enterprises (HIFIVE) project, a USAID-funded financial sector service project, and the Haiti Mobile Money Initiative (HMMI).

Prior to implementing USAID projects in Haiti, Claude implemented programs funded by the U.S. State Department's Middle East Partnership Initiative to foster U.S.-Arab relations. During that time, he traveled throughout the Middle East and North Africa region, including Bahrain and Morocco where he was based.

Claude holds a bachelor's degree in Economics from Purdue University's Krannert School of Management and a Masters of Public Administration degree from Columbia University's School of International and Public Affairs.



Chandrima Das

*Associate Director
FSG, Mumbai*

Ms. Das has worked on high-impact program areas, cutting-edge research pieces, and consulting projects as part of the Inclusive Markets approach area

at FSG. She is especially interested in combining a systems approach and market-based models to create social change.

Ms. Das has advised corporates, funders and policy-makers on a range of social impact issue areas including water, sanitation, reproductive health, clean energy and financial inclusion. She co-authored the 2016 FSG publication *Hardware Pioneers*, which examines the impact potential of technology entrepreneurs and the investment and facilitation strategies to accelerate these, and the 2017 FSG white paper *Energy Portfolios of the Rural Poor*, which examines the energy choices of rural households, uncovering previously untapped opportunities in rural energy.

Ms. Das started her career at Oliver Wyman's financial services practice in New York, where she advised clients ranging from retail banks to wealth management businesses. She studied business management at the Indian Institute of Management Calcutta, and computer science at the National Institute of Technology Durgapur.



Yuji Date

*Director General for International Affairs
Japan Housing Finance Agency*

Japan Housing Finance Agency ("JHF") is a Japanese government owned entity established in 2007 to implement secondary-mortgage-market-operations

similar to Fannie Mae and/or Ginnie Mae.

Joining JHF in 2008, Mr. Date assumed key roles in Market Operations and Treasury Department where he became responsible for structuring-and-implementing best funding strategy by issuing MBS and other bonds. JHF and its predecessor GHLC has been issuing MBS since 2001, and the total issuance volume has reached 244 billion USD equivalent, placing JHF as the top MBS issuer in Asia.

In April 2018, Mr. Date assumed the Director General for International Affairs position to further expand JHF's international relationships and share the best-mortgage-finance-practice with other institutions.

Before joining JHF, Mr. Date worked at Lehman Brothers, J.P. Morgan, and Shinsei Bank, heading principal investment and residential mortgage acquisition and securitization. Mr. Date holds an M.B.A. from the Wharton School, the University of Pennsylvania, and B.S. from Gakushuin University.



Marie Delion

*Private Sector Development Specialist
World Bank*

Marie Delion joined the *Doing Business* team in 2003. She currently leads the Registering Property indicator. She previously worked on the Dealing with Construction Permits indicator. Her experience in the Bank includes 6 years working at the World Bank Group Institute. She holds a bachelor's degree in computer science from University of Maryland University College and an MBA.

Prior to joining the World Bank Group in 1999, Ms. Delion worked for Siemens in Cameroon and KPMG in New Caledonia. She is fluent in French.



Eugen Doce

*Head of Housing Finance Competence
Centre
Frankfurt School of Finance & Management*

Mr. Doce heads the Housing Finance Competence Centre at Frankfurt School of Finance & Management since 2007.

His main tasks include design, management, backstopping and controlling of housing finance related projects in various countries inter alia Armenia, Tajikistan, India, Philippines, Indonesia and Nigeria. He is also actively involved in the set up and management of housing finance operations, including implementation of minimum quality standards for mortgage lending and design of training programmes in the area of housing finance. Among other things, he has also established the "Housing Finance Summer Academy", a one-week executive education training targeting the management of institutions involved in housing finance. The course has been offered yearly since 2008.

Prior to his work at Frankfurt School, Mr. Doce had been working for the banking sector in the Balkans and Germany, dealing mostly with credit processes for housing improvements, and SME lending. He has hands-on experience of the credit process cycle and has successfully managed loan portfolios. Mr. Doce holds a Master's Degree in Business Administration and European Studies.



Mike Falcone

*Executive Chairman
International Housing Solutions*

Michael Falcone is the Executive Chairman of International Housing Solutions, a position he has held since July 2010. In January 2018 Mr. Falcone became an Executive Vice President of the Hunt Companies, which became the sole shareholder of IHS as of that date. He continues to serve as the Chief Executive Officer and President of MMA Capital Management, the previous owner of IHS, a position he has held since January 1, 2005. The Hunt Companies are a diversified investor in and manager of investments in real estate and infrastructure. Hunt is now the external manager of MMA Capital Management, a real estate and infrastructure finance company specializing in clean energy and affordable multi-family housing. Mr. Falcone is responsible for all aspects of the general management of MMA and of IHS, focusing on strategic planning, risk management, business development, and oversight of the performance of the companies. Prior to his involvement with MMA Capital Management, Mr. Falcone served as Senior Vice President and Partner at the Shelter Group, a USA based real estate development and property management firm.



Sebastian Fernandez Cortina

*Director
Infonavit, Mexico*

Since 2004, Sebastian Fernandez has served as a Director at the Instituto del Fondo Nacional de la Vivienda para los Trabajadores (Infonavit), the largest mortgage provider in Latin America and fourth worldwide. Infonavit is a unique public institution in Mexico that has equal representation from the Private, Labor, and Public sectors. As one of Infonavit's three most senior directors, Sebastian Fernandez promotes policies to generate the financial, human, operating, and legal capabilities within the organization to offer loans for the most disadvantaged workers in Mexico.

Mr. Fernandez's experience in the Federal Government includes Director of Territorial Development at the National Commission of Housing (Conavi), where he promoted the modernization of the Public Property Registry. Under this responsibility, he also served as a representative of the Mexican Government at the World Bank and the Inter-American Development Bank. Currently, he is a Member of the Board at the first mortgage REIT in Mexico, FHIPO, and at the non-bank bank, ION.

In 2016, Mr. Fernandez was elected President of the Inter-American Housing Union (Uniapravi), a consultative non-governmental organization of the United Nations. Sebastian Fernandez has been recognized with the "Man of the Year" award for his contributions to the housing sector, and with the "Promoter

of Gender Equity” award for his efforts in reducing the gender gap in the construction sector in Mexico.



Sergio Furio

*Founder & CEO
Creditas*

Sergio Furio is the Founder and CEO of Creditas, a digital lending platform focused on disrupting the Brazilian secured lending market. Creditas aims

to provide low borrowing costs and attractive investor returns by bringing technology to the inefficient real estate and auto finance markets. The company raised US\$30 million in equity and US\$100 million in loan funding vehicle and is backed by international VCs (Redpoint eVentures, Kaszek Ventures, Quona Capital and QED) and institutional investors (World Bank’s IFC and Naspers Fintech). Before founding Creditas, Sergio spent 8 years at The Boston Consulting Group in New York and Spain, where he specialized in retail banking, leading both strategy and technology transformation initiative for the banking industry. He also worked at Deutsche Bank’s Investment Banking Division.



Alfonso Garcia Mora

*Director
Finance, Competitiveness and Innovation
The World Bank Group*

Alfonso joined the Bank in January 2013 as a Lead Financial Sector Specialist in the World Bank’s Finance and

Private Sector Development Vice Presidency. Currently, he is the Director for the Finance, Competitiveness and Innovation (FCI) Global Practice with direct responsibility on LAC and ECA regions, financial stability and integrity, and long-term finance global teams. In April 2016, Alfonso became Director for the Finance and Markets Global Practice at the World Bank Group (WBG), having been Practice Manager for Latin America and the Caribbean before. Since he joined the WBG, Alfonso has led various projects in Latin America, East Asia Pacific, Middle East and Eastern Europe advising Governments, supervisors and regulators in projects related to financial sector development, access to finance, banking crisis and resolution, capital markets and financial regulation. Alfonso has participated in a number of Financial Sector Assessment Programs (FSAP) as mission chief and specialist. Currently he represents the WB in different committees of the Financial Stability Board (FSB).

Prior to joining the Bank, Alfonso had a successful career in the private sector at Analistas Financieros Internacionales Consulting Group, and held the position of Partner Managing Director from 2007–2012.

Alfonso holds a PhD in Economics from Universidad Autonoma de Madrid, a Master’s Degree in Finance at the Catholic University of Leuven and has also served as a visiting PhD student at Boston University. He has lectured and published extensively on banking and financial sector issues.



Vidhee Garg

*Principal
Affordable Housing Institute*

As Principal at AHI, Vidhee focuses on improving affordable housing finance and delivery chains in Asia, Africa, and the Middle East. Her recent and current

project management portfolio includes an evaluation of Habitat for Humanity and the Mastercard Foundation’s housing microfinance project in Kenya, Uganda, and Ghana, advising a housing microfinance company in South Africa, as well as advising the Asian Development Bank (ADB) on the feasibility of setting up a dedicated housing finance institution in Bhutan. Vidhee’s work exemplifies AHI’s fusion of research and consulting, combining her experience in housing policy and finance, affordable housing development, and architecture.

As co-lead for AHI’s Aarohi Fund, a social impact investment fund, Vidhee seeks and evaluates global mission entrepreneurial entities (MEEs) that AHI can assist with technical support and capital. In this capacity, she provides ongoing technical assistance and advisory support to SEWA Grih Rin (SGR), a housing finance company (HFC) headquartered in Delhi, in its branch openings, expansion, and capital raising efforts.

Vidhee has a Bachelor’s degree in Architecture (B.Arch.) from Mumbai University and a Master’s degree in Regional Planning (MRP) from Cornell University.



Homero Garza Terán

*Director of Market Development
Sociedad Hipotecaria Federal (SHF), Mexico*

Homero Garza Terán is currently the Director of Market Development at SHF (Mexico’s National Housing Development Bank), where he oversees structured

financing, securitization and multilateral affairs. He has been advisor in the Finance and Budget Commissions in the LX and the LXI Federal Legislations. Homero has an Economics degree from the Mexico Autonomous Institute of Technology (ITAM) with a Master’s in Public Administration from Syracuse University, New York.



Tonko Gast

*Founder and CEO
Dynamic Credit*

Tonko started his career as fixed income analyst in 1998. In 2000 he joined ABN AMRO Asset Management as an alternative fixed income portfolio manager, managing \$250 million in institutional mandates.

In 2003 Tonko founded Dynamic Credit in New York and subsequently opened offices in Amsterdam and Jakarta. Dynamic Credit has a mission to create a better match between savings and credit for a more prosperous and sustainable society. We are an Asset Manager and Direct Lender with institutional investors as funders for suitable loans, through our own origination channels.

Dynamic has originated more than 40,000 mortgage loans and has over €10 billion in institutional mandates under management. We developed our own online loan origination channel where borrowers experience a smoother, faster and cheaper loan execution process. Dynamic has also created the LoanClear.com platform which allows banks and institutional investors to efficiently invest, divest, value and trade whole loan portfolios.

Tonko studied Monetary Economics at the University of Groningen and continued his studies of Credit Risk Modeling at Stanford Business School in 2000.



William Britt Gwinner

*Head of Housing Finance, Financial Institutions Group
IFC*

Britt Gwinner is Head of Housing Finance for IFC's Financial Institutions Group, based in Nairobi. He leads IFC's efforts to support housing finance in all of the regions in which IFC operates. Before this, Britt served as Program Manager for Housing Finance in sub-Saharan Africa, and earlier as Principal Housing Financial Specialist in Latin America and the Caribbean, based in Lima.

Prior to joining IFC, Britt served as Lead Housing Finance Specialist for the World Bank, where he was involved in developing policies to support housing finance markets in Latin America, East Europe, and Central and East Asia. Before the World Bank, Britt participated in the development of risk-based capital models and capital requirements for U.S. housing finance institutions, and he worked in financial consulting for Fortune 500 companies.

Britt holds an MBA in finance and a Master's in Public Policy from the University of Chicago, and a bachelor's degree from George Washington University.



Twaambo Hamusute

*Chief Executive Officer
Zambia Home Loans*

As CEO, Twaambo is responsible for providing executive leadership to ZHL's rapidly expanding business. He is charged with guiding ZHL's evolution from start-up, to a trusted and leading housing finance partner to many Zambians.

From helping define ZHL's core values, to hiring its inaugural employees and ensuring that the staff deliver value to customers each day, Twaambo has been instrumental to ZHL from inception.

Twaambo has nearly 14 years experience in banking and insurance sectors covering product management, business development, risk management, and Bancassurance. Prior to joining Zambia Home Loans, he held several senior roles at Barclays Bank Zambia Plc ending as Vice President and Head of Consumer Lending.

Twaambo studied Economics and Statistics at the University of Zambia, and Actuarial Science at the University of Leicester in the United Kingdom.



Dao Harrison

*Senior Financial Sector Specialist
World Bank*

Dao Harrison is the Senior Housing Specialist for the World Bank serving markets in the Asia Pacific region from the Singapore Urban Hub. Her work focuses on deepening and strengthening housing markets, policies and programs, particularly in developing market economies. Specifically, she has been engaged with programs related to the improvement of housing and real estate market functions, the design and implementation of housing and housing finance-linked subsidy programs, the expansion of housing finance access to low and informal income sectors, and the development of housing indicators and knowledge center. Prior to the World Bank, Mrs. Harrison was the International Risk Director for Genworth Financial where she worked to develop and extend mortgage guarantee / insurance products and platforms in new markets. Her housing related work has led her to work with governments and/or institutions in Indonesia, India, Vietnam, Malaysia, Thailand, S. Korea, Japan, Mexico, Fiji, and Saudi Arabia.



Suleiman Hassan

Minister of State for Power, Works and Housing 11 Nigeria

Hon. Suleiman Hassan is the Minister of State in the Federal Ministry of Power Works and Housing, Nigeria. Prior to this, he has held several positions in his home state, including Chief Technical Officer (Surveys), Ministry of Works and Transport, Bauchi; Chief Surveyor, Governors' Office, Department of Land and Surveys, Gombe; and the Registrar Surveyors Council of Nigeria (SURCON).

Hon. Hassan is a Member of Council, Surveyors Council of Nigeria; Member of Surveyors Investigation Panel; Member of Council, Nigerian Institution of Surveyors (NIS). He has also held political party positions, including as the Chairman of the Congress for Progressive Change, Gombe Chapter.

Hon. Hassan has diplomas and certificates in Land surveying from the Kaduna Polytechnic in Nigeria.



Elizabeth Hausler

Founder and CEO Build Change

Dr. Elizabeth Hausler is the Founder and CEO of Build Change, an award-winning international nonprofit social enterprise based in Denver, Colorado, with

operations in six countries worldwide. Build Change works with homeowners, governments, builders and engineers in emerging nations to design, build, and incentivize disaster-resilient houses and schools.

Elizabeth is a skilled mason with a Ph.D. in civil engineering from the University of California-Berkeley. Elizabeth was named a 2011 US Social Entrepreneur of the Year by the Schwab Foundation, and is the winner of the 2011 Lemelson MIT Award for Sustainability. Elizabeth is a 2004 Echoing Green Fellow, a 2006 Draper Richards Kaplan Fellow, a 2009 Ashoka Lemelson Fellow, and was a Fulbright scholar to India in 2002-2003. Build Change won the 2017 Skoll Award for Social Entrepreneurship and the 2008 Tech Award for Technology Benefiting Humanity.



Andrew Heywood

Editor Housing Finance International Journal International Union for Housing Finance

Andrew Heywood is a specialist in housing and mortgage markets, regulation, governance and European issues, with significant networks within the housing and mortgage sectors including lenders, politicians and officials in the UK government, the regulatory authorities and Europe.

Andrew is a visiting fellow of the Cambridge Centre for Housing and Planning Research [CCHPR] and of the Smith Institute. He is also editor of the journal *Housing Finance International*. Andrew writes for a number of publications on housing and lending issues. His specialist areas for research and analysis include: Housing: finance, policy, and housing supply; Affordable housing and the impact of funding and delivery models on new supply, including the impact on those households with few or no housing choices; Mortgage markets: trends, opportunities, and threats; Regulation: policy, practice, lenders, and housing providers; Governance: effective decision making, strategy, and audit; Europe and international: housing and mortgage markets, and regulation.

Prior to becoming a consultant, Andrew worked in a senior policy role at the Council of Mortgage Lenders (CML) where he had specific responsibility for lending for social and affordable housing, low-cost home-ownership products and the private rental sector. He also led the Council's work on European issues, focusing particularly on mortgage and consumer credit regulation and also coordinated its position on UK consumer credit issues.

Andrew has held non-executive positions with a number of organizations including Adviser to the Treasury Committee of Bromford Housing Group, Board member at Chelmer Housing Partnership, and member of the Governing Body of BRE Global, a specialist in developing international building certification standards.



Bo Huang

Vice President Broad Homes Industrial International Pte Ltd, China

Bo Huang has extensive professional experience, having served at Broad Homes since 2013 as the Vice President.

He is responsible for developing the overall company strategy and setting the direction for the company. Broad Homes now owns nearly 100 coalition factories spread across China, with production and technology systems covering every province and city, occupying 80% of the domestic market share. The company is preparing for IPO and expanding into the global market.

After earning his MBA, Bo Huang obtained a LEED AP BD+C award by U.S. Green Building Council and a Project Management Professional (PMP) certification.



Ernesto Infante Barbosa

Deputy Director for Multilateral Affairs and Sustainable Housing Market Development Sociedad Hipotecaria Federal (SHF), Mexico

Ernesto Infante Barbosa is an economist with extensive experience in development and social policy issues. During the past 10 years Ernesto has been working on sustainable housing policy, rural/urban housing finance, macroeconomic monitoring, education policy, public finance and criminal justice policy, both in Mexico and the United Kingdom.

Currently, Infante Barbosa is Deputy Director for Multilateral Affairs and Sustainable Housing Market Development at Sociedad Hipotecaria Federal (SHF). He is responsible for the management and promotion of the multilateral project portfolio in SHF, including among others, the sustainable housing projects: ECOCASA, New Housing NAMA Facility and the Passive House component of the ECOCASA program.

Mr. Infante Barbosa holds a Master of Science in Social Policy and Development from the London School of Economics and Political Science (LSE); a Master of Public Administration from The Monterrey Institute of Technology and Higher Education (Graduate School for Public Policy), as well as Executive Education Diplomas from the JFK School of Government (Harvard University), Georgetown University, and UNAM in topics such as: Energy Policy and Strategies; International Politics, Bilateral Cooperation and Conflict; and Public Policies for Education.



Renu Karnad

CEO Housing Development Finance Corporation (HDFC), India

Mrs. Renu Sud Karnad has been spearheading HDFC's operations and expansion. Being HDFC's brand custodian, she is the guiding force behind HDFC's communication strategy and public image. She is a Parvin Fellow of Woodrow Wilson School of International Affairs, Princeton University, U.S.A.

Besides HDFC Group, she is on the Indian boards of ABB, Bosch, Feedback Ventures, Indraprastha Medical Corporation, Maruti Suzuki and International board of WNS. She has served as the President of the International Union for Housing Finance and as Director, Asian Real Estate Society.

Her recognitions include "Outstanding Woman Business Leader" from many media organizations, featured among the list of "25 top non-banking women in finance" by *U.S. Banker* magazine in 2008, Adjudged among the "Top Ten Powerful Women to Watch Out for in Asia" by *Wall Street Journal Asia* in 2006.



Srijan Kaushik

Associate Operations Officer IFC

With over 9 years of experience across product development, capacity building, and operations, Srijan has honed his skill sets in affordable housing and microfinance. Before joining IFC, Srijan was working as Product Manager - Housing at Ujjivan, a leading Microfinance Institution (MFI) in India. At Ujjivan, Srijan was responsible for managing the firm's nationwide group and individual lending home improvement portfolio. At IFC, Srijan works in the FIG (Financial Institutions Group) team and is a core member of the South Asia and Global housing advisory team, which develops advisory interventions for IFC clients focused on affordable housing finance.



Patrick Kelley

Vice President Terwilliger Center for Innovation in Shelter Habitat for Humanity International

Patrick leads the work of Habitat for Humanity's Terwilliger Center for Innovation in Shelter. During this tenure, Habitat and the Terwilliger Center have launched the \$100 million MicroBuild Fund, the Shelter Venture Fund for housing, and have developed a portfolio of projects that have grown Habitat for Humanity's ability to influence markets to better serve the housing needs of low-income people.

Prior to Habitat, Patrick worked in Africa leading financial sector development having served as Executive Director of Urwego Opportunity Bank LLC, the largest financial institution for the informal sector in Rwanda, and initiated the startup of Turame in Burundi, and Hekima in the DRC.

Patrick is a CPA with work experience with Ernst & Young and ABN AMRO bank. He is a graduate of the Woodrow Wilson School at Princeton University, the University of Illinois at Urbana-Champaign, and serves on the board of directors of the SEEP Network and EarthEnable.



Iván Kerr

*Secretary of Housing
Argentina*

Iván Kerr is the Secretary of Housing of the Government of Argentina, and the president of the ProCreAr trust fund. He is a lawyer graduated from University of Buenos Aires, and holds a Master's degree in corporate law from Austral University. He was the general manager of the Housing Institute of Buenos Aires, a branch of the government in charge of the implementation of housing policies, in 2011/2014, and a member of the board of directors in 2014/2015. Since 2011 he has worked as the coordinator of the housing area in Fundación Pensar, whose aim is the development of government plans for Mauricio Macri's administration. In 2013, he was a deputy candidate for Buenos Aires, and then elected in 2015, a position he gave up in order to assume the post of National Sub-secretary of Urban Development and Housing.



Lee Kinyanjui

*Governor of Nakuru County
Kenya*

H.E. Hon. Lee Kinyanjui is the Governor of Nakuru County, one of the 47 counties in Kenya. He is serving his first term as Nakuru County Governor. Previously, he served as Nakuru Town MP and Assistant Minister for Roads. He is a graduate of Kenyatta University and University of Nairobi. He holds a Master's degree in Business Administration and Master's degree in International Relations.

Located in the south-eastern part of the Rift Valley Province, Nakuru County borders seven counties. Nakuru Town, the headquarters of the county, is the fourth largest urban centre in Kenya.

With a population growth rate estimated at 3.05% today, the county has seen an increase in the demand for housing. The prototype for a PPP affordable housing project funded by the World Bank, located in Naivasha, is therefore a welcomed initiative and one that has the full support of the County Government.



Cha-Ly Koh

*Founder and CEO
Propertypricetag, Malaysia*

Cha-Ly is the Founder and CEO of Propertypricetag, a data company that cleans and analyses large amounts of city data, through its proprietary algorithms.

Trained in city planning at Massachusetts Institute of Technology (MIT), Cambridge, USA, Cha-Ly hopes to harvest intelligence from BIG DATA to help governments, city planners, corporations and urban dwellers to shape better global cities. Since its founding, Propertypricetag has provided intelligence to various listed companies and government agencies. Cha-Ly has shared the BIG DATA approach towards the property market through various talks and seminars held for the movers and shakers including Malaysia's Central Bank, the World Bank, listed companies and even to architects and designers who shape our cities.



Ainur Kumatova

*Managing Director
Member of the Management Board
National Managing Holding
"Baiterek" JSC, Kazakhstan*

Ms. Kumatova joined National Managing Holding "Baiterek" group in 2016. In the Holding she is responsible for the supervision of activities and communications with investors and investment companies, both Kazakhstani and foreign, in order to attract foreign direct investments, external funding and ensure a long-term strategic partnership. Ms. Kumatova also coordinates Project Finance and PPP Department. The division is aimed to create a commercially attractive portfolio of investment projects, development and monitoring of the Holding's investment policy and implementation of the privatization program.

She has extensive working experience in a key national company of Kazakhstan. Before joining the Holding's group, Ms. Kumatova held the position of a Deputy Chairperson of the Management Board at the largest uranium company of the country — "Kazatomprom" JSC. At this company she was in charge of strategy, transformation, corporate governance, risk management, business administration and public relations issues.

Prior to this, Ms. Kumatova contributed to realization of a country project — International Specialized Exhibition "Astana EXPO 2017 - Future energy" — in a position of Deputy Chairperson at National company, where she was in charge of developing content for the Exhibition, organization of PR campaigns and marketing, cooperation and interactions with the International Exhibitions Bureau and post-exhibition use of EXPO facilities.

Ms. Kumatova holds a Master of Business Administration degree from Middlesex University Business School (London). She is a graduate of Kazakh State Academy of Management.



Fernando Larraín

CEO
Association of Pension Funds, Chile

Fernando been the CEO of the Association of Pension Funds in Chile since 2016. Prior to this, he worked as an advisor of the past President Ricardo Lagos on issues related to public finance and state reform. He was also an advisor of the Ministry of Finance, Ministry of Energy and Ministry of Economics. Before Joining the Association of Pension Funds, he was a full-time professor at Universidad Diego Portales and Universidad Adolfo Ibañez. In 2015, Fernando became an Eisenhower Fellow. Fernando has a Master's degree in Public Affairs from Princeton University and a Bachelors in Economics from Pontificia Universidad Católica de Chile.



Jon Lawless

Vice President of Product Development and Affordable Housing
Fannie Mae

Jonathan Lawless, Fannie Mae's Product Development and Affordable Housing Vice President, is driving innovation in

the mortgage industry to expand access to credit and affordable housing across the country ultimately through programs designed to benefit renters, homebuyers, and the industry. Lawless leads development of test and learn initiatives to address changing market needs as well as developing other creative solutions to support lenders and services so they can better serve their borrowers. He reports to the Senior Vice President — Strategy, Insights, and Marketing.

Lawless has led the development of several key Fannie Mae initiatives — including HomeReady®, the company's flagship affordability product. He designed and implemented several programs designed to address a variety of housing issues through partnerships with numerous institutions across the country. Prior to his current position, he was Underwriting and Pricing Analytics Vice President, where he leveraged data to influence key pricing, underwriting, and portfolio management decisions. Lawless joined Fannie Mae in 2000 as a Statistical Analysis System intern in credit policy and has contributed to many teams over his tenure in the organization.

Additionally, Lawless works with 2Seeds Network, a non-profit group involved in agricultural development in East Africa. Lawless has a Bachelor of Arts in philosophy from St. John's College and a Master of Science in finance from George Washington University.

"Homeownership is an opportunity that should exist for all families, regardless of income level. We all deserve a safe place to call home, that's uniquely ours." – Jonathan Lawless, 2017



Mourad Limam

Partner
McKinsey & Company

Dr. Mourad Limam is a Partner in McKinsey & Company and co-leads McKinsey's Affordable Housing service line. He joined the firm in Germany in 2009 from a technology background and has spent the past 6 years primarily focusing on supporting several public housing agencies and private sector clients in the Middle East, Africa and beyond. His expertise and experience in Affordable Housing spans the full value chain including demand management, land supply, development and construction, financing and O&M. Throughout his work, he has been increasingly focusing on the role of technology in disrupting the delivery of affordable housing.



Kyle Meade

Chief Operating Officer
LenddoEFL Capital

Kyle Meade is the Chief Operating Officer (COO) of LenddoEFL Capital — the investment arm of alternative credit scoring company LenddoEFL (Lenddo and EFL recently merged). In this capacity, Kyle oversees all operational components of the investment team and advises the Chief Investment Officer (CIO) on credit policies. Previously, Kyle was responsible for driving innovation and R&D with the EFL psychometric credit application, incorporating direct field research on user experience and content adaptation into the EFL product and ensuring the successful market launch of EFL products globally.



Anuj Mehra

Managing Director
Mahindra Rural Housing Finance Limited, India

Mr. Anuj Mehra graduated from Delhi University (Economics) and did his post-graduate IIM (Ahmedabad). Since in 1982, he has had a rich and varied experience of around 25 years in the functional areas of Sales, Marketing, Finance and general Management across different industries (FMCG, Financial Services, Banking, Pharmaceutical and Real Estate).

He is currently the Managing Director of Mahindra Rural Housing Finance Limited (A Mahindra Group Company providing rural customers Home Loans). Prior to this, he was working with Mahindra Lifespace Developers Limited.



Ilana Melzer

International Consultant

Ilana Melzer has extensive experience in strategy consulting, data analysis and research. She was a co-founder of independent consulting company Eighty20 Consulting, and prior to that worked for two well-known international consulting firms, Monitor and Accenture (formerly Andersen Consulting). She has worked in various industries including affordable housing, housing finance, consumer credit, banking and insurance with a focus on financial inclusion. Her clients include private companies, government entities, as well as think tanks and NGOs. She has extensive experience working with various data typologies including qualitative data, survey data, administrative data, transactional data sets and unstructured data including imagery.



Andrew Mills

*Head of Strategic Development
HomeStart Finance, Australia*

Andrew is responsible for creating opportunities to help HomeStart achieve its mission of “making home ownership a reality for more people in more ways.” He is in charge of strategy, loan product development and marketing among other functions. In recent years he has led HomeStart’s efforts in redesigning shared equity, expansion of the Graduate Loan program, design of home purchase assistance to lower income households, and researching alternative home ownership models. With a background in treasury, financial markets, business consulting and strategy, Andrew also holds an MBA.



Andrey Milyutin

*Senior Housing Finance Specialist
World Bank*

Andrey Milyutin has over 14 years of professional experience in primary and secondary mortgage markets, project management and expert leadership from origination to securitization, risk analysis, relevant legislative and regulatory work, systems design and implementation in asset-backed products in U.S., Russia and CIS countries.

Andrey joined the World Bank Housing team in 2011, where he is engaged with projects in Brazil, Mongolia, Mexico and Serbia. Before then, he was with the International Finance Corporation (IFC) for 6 years and was responsible for a number of advisory projects and, ultimately, the global housing finance advisory practice. At the IFC, he led the development of a global IFC housing finance advisory services program with a view to deliver programmatic engagements — working closely with IFC investment initiatives as well as facilitating housing

finance market development in terms of legal and regulatory environment, consumer protection, lender practices and overall industry standardization. His responsibilities included leadership and strategic supervision for 8 IFC Advisory Services projects in Russia, Ukraine, Armenia, Azerbaijan, Tajikistan, Kyrgyzstan, Kazakhstan, and Uzbekistan. Globally, Andrey oversaw over 30 IFC advisory projects in Africa, Latin America, Europe and Asia.

Prior to joining IFC, Andrey worked with a Russian securitization facility, as well as a number of U.S. financial services companies, such as GMACC, Fleet Bank, Align. He received his BS (cum laude) and MBA from Wilkes University in Pennsylvania.



Victor Mints

*Senior Housing Finance Specialist
World Bank*

Victor mostly works in low-income countries advising governments, central banks, financial institutions and educational centers in housing finance market development and in introduction and improvement of housing finance and housing microfinance lending products. Before joining the World Bank Group, he served as a researcher, a banker, a construction site manager and as a consultant on housing and housing finance related projects.

Victor holds a Master degree in civil engineering, an MBA, and a PhD in economics and management.



Sumedha Naik

*CEO & Founder
Syntellect*

Sumedha Salunkhe Naik is the Founder & CEO of Syntellect, a financial technology firm. She founded the company in 2010 and has been in the lending and mortgage industry for 20 years.

She is the driving force behind its successful Digital automated underwriting enterprise product — RightProfile™. RightProfile™ uniquely caters to the affordable housing customer and ensures that the customer profiling and loan eligibility is based on alternative data streams coupled with holistic assessment, to ensure holistic financial inclusion for individuals at all rungs of the pyramid.

Sumedha has worked with some of India’s prominent enterprises in the lending and mortgage sector. Her 10-year stint with HDFC, India’s largest housing finance company, was a defining time in her professional career. Here, she recognized the challenges faced by non-salaried people in securing a loan. This coupled with her experience in navigating and knowledge in managing sheer volume of transactions, was the genesis of RightProfile™. She holds an MBA from NMIMS University, Mumbai.



Kokularupan (Rupan) Narayanasamy

MD/CEO
Pakistan Mortgage Refinance Company Limited

Kokularupan (known as Rupan) is the MD/CEO of Pakistan Mortgage Refinance Company Limited, a new start-up liquidity facility, where he is tasked with spearheading its operation. Prior to this, he served several roles in Cagamas Berhad, the National Mortgage Corporation of Malaysia, from Deputy Manager, Mortgage Operations (1987–1997) to Assistant General Manager (1997–2001), to CEO (2001–2006). During his tenure in Cagamas, he put in place various manuals, instituted good corporate governance practices and laid a strong foundation for its debut in the mortgage market. He was also instrumental in the first securitization of conventional housing loans and the inaugural issue of mortgage-backed securities in Malaysia as well as the securitization of the Government's Islamic Housing Debts. As CEO of the Company, he held the position of director of Cagamas Mortgage Backed Securities Berhad (a wholly-owned subsidiary of Cagamas), which was set up for the securitization of the Government's staff housing loans; and as director of BNM Sukuk Berhad, which was set up for the issuance of Islamic securities guaranteed by the Central Bank of Malaysia.

Upon his retirement from Cagamas, he joined IFC as a Consultant for Housing Finance covering East Asia and, subsequently, was appointed on a full-time basis as the Principal Housing Finance Specialist with IFC in Jakarta covering East Asia and providing global support for Liquidity Facilities until September 2009. Since then he has been consulting for numerous World Bank/IFC projects spanning several countries including Egypt, Armenia, Tanzania, Mongolia, Jordan and Azerbaijan, to name a few.



Angélica Nunez

Senior Operations Officer
World Bank Group

Angélica Nuñez is the co-lead of the Housing Community of Practice within the World Bank. She is a Senior Operations Officer within the Operations, Policy and Country Services (OPCS) vice-presidency overseeing the Project-based Guarantee portfolio. She has managed several lending and advisory projects on land, housing, urban re-development, slum upgrading and disaster risk management in México, Argentina, Bolivia, Colombia and the Caribbean and has contributed to operational and analytical projects in Egypt, Vietnam and South Africa. She has focused largely on analyzing the market distortions in the housing and land markets that can lead to unsustainable urban development and uncompetitive cities. Prior to her position in the World Bank, she was Senior

Associate with an advisory firm in London, UK, specializing in structured finance, infrastructure project finance and public-private partnerships. Mrs. Nunez holds an MSc in Economics from the LSE.



John Oliver

Chief Executive Officer
HomeStart, Australia

As head of one of Australia's leading providers of affordable home finance, John Oliver brings with him over 40 years of financial experience, having held previous senior executive roles with Bendigo and Adelaide Bank and the Commonwealth Bank in retail and business banking.

John's vision for HomeStart is to ensure it continues to provide innovative housing products that make buying a home more achievable for more South Australians, and demonstrate to the finance industry that creating affordable home ownership opportunities can be both possible and profitable.



Sergiu Oprescu

Executive President, Alpha Bank Romania
President of the Board of Directors,
Romanian Association of Banks

Mr. Sergiu Oprescu has a vast career — over 25 years of experience — in financial markets covering both commercial and capital markets. Currently, he serves as Executive President of Alpha Bank Romania and Chairman and President of the Board of Directors, Romanian Association of Banks.

Previously Mr. Oprescu held several positions in the financial sector among which CEO of Alpha Finance and Chairman of the Bucharest Stock Exchange being directly involved in elaborating both the initial legislation and its review for the covered bonds market in Romania.

He represents the Romanian financial sector in various financial organizations, such as the European Banking Federation, European Mortgage Federation — ECBC.



Korotoumou (Koro) Ouattara

Senior Financial Sector Economist, South Asia World Bank Group

Koro specializes in Financial Inclusion with work experience in rural, Micro and Small Enterprise (MSME) finance issues as well as insurance and housing finance. Koro has more than 15 years' experience working on these topics in Africa as well as South Asia Countries.

She holds a Ph.D. in Applied Economics from the Ohio State University, Columbus, Ohio, USA.



Uloaku Oyewole

Financial Sector Specialist World Bank Group

Uloaku is a Financial Sector Specialist in the World Bank's Finance, Competitiveness and Innovation (FCI) Global Practice. She has over 10 years' experience in the financial sector, working in various capacities ranging from strategy and operations to housing finance. In her previous role, she managed the World Bank's (Capital Markets Practice) knowledge, learning, and communications portfolio. Prior to joining the World Bank, she was Program Development Manager at the Institute of International Finance, the global association of the financial industry in Washington, DC. Uloaku holds a Master's in International Affairs from The George Washington University.



Chrissa Pagitsas

Director Green Financing Business Multifamily, Fannie Mae

Chrissa Pagitsas is the Director of Fannie Mae Multifamily's Green Financing Business. Under Ms. Pagitsas' leadership, the Green Financing Business' portfolio has grown to over \$30 billion through YE 2017. She is responsible for market transforming innovations in the financing industry such creating the Green MBS, launching mortgage loan products that finance energy/water efficient investments and determining how to integrate green cost savings into conventional mortgage underwriting.

Ms. Pagitsas regularly advises national, state and local policy on the intersection of energy efficiency and housing. She initiated and led the project to create the EPA's ENERGY STAR® Score for Existing Multifamily and the EPA Water Score for multifamily properties across the U.S.

Prior to Fannie Mae, Ms. Pagitsas implemented environmental sustainability strategies for real estate owners and large-scale utility data and financial management solutions for utility companies in the U.S. and Europe.

Ms. Pagitsas is the Secretary-Treasurer and a Board Member for the U.S. Green Building Council. Ms. Pagitsas holds an MBA from the Darden School of Business, University of Virginia and a BA from Johns Hopkins University.



Martijn Regelink

Senior Financial Sector Specialist World Bank Group

Martijn Regelink is a senior financial sector specialist in the World Bank Group's Finance, Competitiveness, and Innovation Global Practice, leading an emerging agenda on Greening Financial Sectors. Martijn has joined recently from the De Nederlandsche Bank, Amsterdam, where he has been advising the board of the Dutch central bank on future risks in the financial sector which could jeopardize the stability of financial intuitions. He was DNB's program lead on the topic of climate risks for the financial sector. In this role he led a team of experts who aimed to identify, assess and mitigate climate related financial risks stemming from physical (storms, flooding, etc.) and transition (e.g., climate policy) sources, including risks for commercial and residential real estate exposures by banks and investors. Martijn was also a member of the G20 Green Finance Study Group and advisor on the EU's High-Level Expert Group on Sustainable Finance. Before joining DNB, Martijn was a strategy advisor at Deloitte Consulting focusing on the financial sector. He holds Master degrees in International Relations and Economics from the University of Groningen.



Patrick Reily

CEO & Co-founder Verde International

Patrick Reily is a 25-year financial services veteran, having served in executive and ownership roles with some of the largest U.S. and multinational financial institutions. His expertise includes business startup and turnaround, credit risk and underwriting, marketing science, mergers and acquisitions (M&A), automated decision systems, financial performance and regional economics. Since the late 1980's, he has led the use of unstructured and transactional data for predictive modeling in applications for underwriting, utilization, retention, optimization, offer management, cross-selling, customer service and fraud prevention. His work has been used to predict macroeconomic expansion and contraction by the Federal Reserve. He holds an MBA and MS in Economics from Wright State University in Dayton, Ohio.



Friedemann Roy

*Senior Housing Finance Specialist
IFC, Financial Institutions Group*

Dr. Friedemann Roy is the Global Product Lead Housing Finance at IFC Financial Institutions Group. He is leading IFC's offering in Housing Finance Advisory

Services and is also involved in IFC's investment transactions in the area of housing finance. Having worked in more than 50 countries (emerging markets and developed countries), he has been involved in banking and housing finance transactions at different levels: advice to governments on regulatory issues and capital market instruments, investments in financial institutions, securitization transactions, consulting to lenders on the management of retail and mortgage lending operations.

Previously he worked for the World Bank (Capital Markets Practice) and the IFC at their Johannesburg Office, being responsible for the design and implementation of investment and advisory programs in housing finance in Sub-Saharan Africa.

After establishing the Housing Finance Competence Centre at Frankfurt School of Finance & Management (Germany), he managed it from 2004 to 2007. The center focuses on consulting activities in retail banking and housing finance (e.g., preparation of mortgage loan portfolios for securitization, design of mortgage loan products, housing microfinance and others). Prior positions included the Management of the International Relations Department at the Association of Private Bausparkassen and at Commerzbank AG in Paris, London and Frankfurt, Relationship Management with Financial Institutions in Central and Eastern Europe.

Dr. Roy worked as an editor for the "Housing Finance International" Journal which is published by the International Union for Housing Finance (IUHF). He holds a PhD in business administration. He has been a lecturer at Harvard University, Executive Education Program (USA), Frankfurt School of Finance and Management (Germany) and Gailee International Management Institute (Israel); he has published several articles and research papers on banking, housing finance and capital market development.



Daniel Rozas

*Senior Microfinance Expert
European Microfinance Platform (E-MFP)*

Daniel Rozas is a Senior Microfinance Expert at e-MFP and a consultant and researcher on a broad range of topics in microfinance and financial inclusion,

including client protection and over indebtedness, savings, and housing. Daniel is a co-founder of the MIMOSA project, which provides a methodological assessment of market saturation and risk of over indebtedness for leading microfinance markets. Prior to his microfinance career, Daniel worked for the U.S. mortgage investment company Fannie Mae during 2001–08.



Kecia Rust

*Executive Director and Founder
Centre for Affordable Housing
Finance in Africa (CAHF)*

Kecia Rust is the Executive Director and founder of the Centre for Affordable Housing Finance in Africa (CAHF). She

is a housing policy specialist and has worked with both public and private sector practitioners in promoting access to affordable housing and housing finance in Southern Africa for the past 20 years. She was the Housing Finance Coordinator at the FinMark Trust from 2003-2014, during which time she established CAHF, and was appointed as the Secretariat for the African Union for Housing Finance — a role that CAHF continues to play. Over the span of her career, Kecia has consulted and undertaken research in affordable housing finance, residential property assets and property markets, rental and social housing, and the creation of sustainable human settlements, among other issues. Kecia participated in the Wharton School's International Housing Finance Programme, in Philadelphia, PA, in 2007. She holds a Masters of Management degree (1998), earned from the Graduate School of Public and Development Management, University of the Witwatersrand.



Ommid Saberi

*Senior Industry Specialist
IFC*

Ommid Saberi is Senior Industry Specialist on Green Buildings in IFC climate business department based in Washington, DC. As the global

technical head for EDGE green building certification, Ommid works across the projects within World Bank Group including IFC investment projects. He has done extensive work with Property Sector, Banking clients to divert the investments to greener projects. Before joining IFC, Ommid had experience advising on sustainability strategies for property development projects in UK, Middle East and Asia. Ommid is an architect and building physicist with 16 years of experience on sustainable design and practice. More generally Ommid has experience working with companies in the private, public and governmental sectors which have given him a wide understanding of current and future environmental and sustainability challenges.



Lew Schulman

*Chairman of the Board
iBUILD Global Inc.*

Lew is an innovative social entrepreneur with a diverse career, having successfully applied his scalable solutions to complex global social issues. Lew began his career in the U.S. military gaining a deep understanding of the socio-economic challenges of the developing world. Post military, he pioneered economic development projects in Central America in the late 80's working with villages to implement a hybrid value chain within a for-profit industry. He also led the application of the hybrid value chain concept to affordable housing construction and finance in the U.S. and internationally. Lew led an organization that rehabilitated and built thousands of affordable homes in disinvested urban communities incorporating technology in the building process. He further pioneered the use of Public, Private, Partnerships, and the Triple Bottom Line.

Currently, Lew is the co-founder and Board Chair of iBUILD Global, a revolutionary technology start-up, delivering a scalable C2C solution "Empowering the World to Build."



Sumeet Shukla

*Investment Officer
IFC*

Sumeet Shukla works as an Investment Officer with International Finance Corporation (IFC) and is based in New Delhi, India. He has more than 15 years

of experience in advising central and state government agencies in developing infrastructure projects with private sector participation. Sumeet has worked extensively in the urban infrastructure space and has structured PPP projects in sectors including water and sanitation, municipal waste management, affordable housing, energy efficiency, health sector, etc.



Linda Sing

*Acting Director
Marketing and Communications
University of Pretoria, South Africa*

Linda spent most of her career in the financial services and information technology sectors. She was Director of

Affordable Housing at The Standard Bank of South Africa and subsequently has worked as a consultant to the World Bank and the International Monetary Fund (IMF) on housing policy and finance. Linda has also undertaken research for various housing sector institutions. Between 2012 and 2014, she formulated the housing finance and subsidy policy for the Republic of Seychelles under the auspices of the World Bank. She is presently consulting

for the World Bank on the potential for pension fund investment to foster housing finance.

Linda is a non-executive board member, chairman of the Finance Committee and member of the Audit Committee at the National Urban Reconstruction and Housing Agency (NURCHA), which provides infrastructure, development and construction finance to emerging contractors and entities involved in the construction of affordable housing.

Linda is also an adjunct faculty member at the Gordon Institute of Business Science, where she lectures in economics, strategy and innovation on the academic and executive education programmes; and more broadly on the global environment in which businesses operate.

Linda has an MBA from the University of Pretoria's Gordon Institute of Business Science and a MPhil (Futures Studies) from the University of Stellenbosch, South Africa.



Gregory Skowronski

*Director
Asia-Pacific, Terwilliger Center
for Innovation in Shelter
Habitat for Humanity International*

Greg Skowronski serves as Director, Asia-Pacific for Habitat for Humanity's

Terwilliger Center for Innovation in Shelter. He leads the regional growth strategy for market-based approaches that increase access to products, services and financing for affordable housing. Previously, Greg managed an impact investing fund, developed a microfinance program in South Africa and held various roles in investment banking and private equity on Wall Street.



David Smith

*Chief Executive Officer and Founder
Affordable Housing Institute (AHI)*

David A. Smith is the founder of the Affordable Housing Institute (AHI), a non-profit international consultancy specializing in affordable housing

program design and development, and recipient of a major grant from the Gates Foundation. With more than 35 years' experience in affordable housing finance, David uniquely combines the roles of practitioner and theoretician, participant and policymaker. As an international housing finance policy advisor/program developer he works with housing finance program development engagements throughout the world. David is also the Founder of Recap Advisors, LLC, today a 25-person firm that is one of the U.S.'s leading affordable housing asset managers with \$2.0 billion under management.

David is a prolific author, with more than 100 published articles in national and international housing publications. He has, many times, been recognized his peers, with awards such as the NH&RA's Vision Award for lifetime achievement, the Appraisal Institute's Robert H. Armstrong prize, and NAHRO's Lange Award for international work and accomplishment.



Mats Snäll

Chief Digital Officer
*Lantmäteriet, the Swedish Mapping,
Cadaster and Land Registration Authority*

Mr. Snäll is the Chief Digital Officer at Lantmäteriet, the Swedish Mapping, Cadaster and Land Registration Agency;

managing the transformation to a complete digital Land Administration Business. Earlier, Mr. Snäll led the development of the Swedish Land Registry from paper based court matters to digitized automated customer services. The Lantmäteriet innovation portfolio receives a lot of attention regarding a blockchain initiative: "To buy a real property on the blockchain"; and other activities regarding AI to improve customer relation performance, VR and AR to collect information and improve quality on boundaries and Open & Big data distribution.



Fiona Stewart

Lead Financial Sector Specialist
World Bank

Fiona Stewart, Global Lead for Insurance & Pensions, is part of the Senior Management Team in the World Bank's Finance, Competitiveness and Innovation

(FCI) Global Practice. She provides policy advice on pension reform to governments around the world, and is currently working on projects in East and Southern Africa, Indonesia and Georgia.

Previously, Fiona worked for the OECD's Financial Affairs Division for eight years and led the Secretariat of the International Organisation of Pension Supervisors (IOPS). Prior to working at the OECD, Fiona worked in the pension fund industry. As head of American Express Asset Management in Japan she was responsible for investing \$2 billion in Asian equity markets, and, as part of an international team, for managing \$20 billion globally. She holds degrees from Oxford and Johns Hopkins Universities and a Chartered Financial Analyst qualification. She also served on the advisory board of one of the OECD's own pension funds.



Ashwani Kumar Tripathi

Executive Director
National Housing Bank, India

Dr. Ashwani Kumar Tripathi is Executive Director at National Housing Bank (on deputation from the Reserve Bank of India), with effect from December 2016.

He has more than 27 years of experience in Reserve Bank of India (RBI).

Dr. Tripathi is presently looking after various key portfolios of the National Housing Bank, which include Market Research Consultancy & Policy Department, Business Planning & Promotion Department, Risk Management Department, Information Technology Department, Human Resource and Administration Department, etc. He is closely working on implementation of the flagship program of the Government of India namely the Credit Linked Subsidy Scheme for ensuring Housing for All by 2022 under Prime Minister Awas Yojna (Urban / Rural) in direct supervision of Ministry of Housing & Urban Affairs and Ministry of Rural Development.

Dr. Tripathi holds a doctorate degree in Economics from Indian Institute of Technology, Mumbai, which is one of the prestigious educational institutions of India and is a Certificated Associate of Indian Institute of Bankers. He graduated from University of Delhi with Mathematical Statistics as a subject of study.



Deo Shankar Tripathi

Managing Director & Chief Executive Officer
Aadhar Housing Finance Ltd., India

Mr. Deo Shankar Tripathi has over 38 years of commercial banking experience. He has led diverse roles in bank covering wholesale and retail credit management,

liability management, branch banking, customer relationship, rural banking, transaction banking, human resources and stressed assets management. His last 5 years stint has been with the housing finance industry in leadership roles in DHFL (Dewan Housing Finance Ltd.) and Aadhar (Aadhar Housing Finance Ltd.). As the Managing Director and CEO of Aadhar Housing Finance Ltd, Mr. Tripathi has formulated and successfully executed the policies and processes to provide housing loan to low income and informal segments. Under his leadership, Aadhar Housing Finance has grown to become one of the leaders in affordable housing finance in India.

A post graduate in chemistry, diploma in public administration and a Certified Associate of Institute of Bankers, he has attended various seminars and programmes on management, strategy, leadership, risk management ,etc. in leading institutions across India and overseas.



Alvaro Vélez

President
Triada, Colombia

Mr. Vélez' working experience includes: Hidroestudios — design engineer for hydroelectric projects and urban infrastructure; Fondo Financiero de Desarrollo Urbano (FFDU) — technical and financial evaluation of urban infrastructure projects; Constructora Bolívar — six years in project management for housing development projects; and President and partner of Triada since 1993 — development, construction, project management and sales of real estate projects, with focus on multifamily projects in Colombia.

He is a member of CAMACOL — Colombian Builder Association, where he was Chairman of the Bogota Board for five years, Chairman of the National Board for 2 years and Board member for 15 years. He is also a member of the CCCS Colombian Sustainable Construction Association.

Mr. Vélez has a BSc in Civil Engineering from Los Andes University, Bogota, Colombia, and an MSc degree in Civil Engineering from Rensselaer Polytechnic Institute, Troy, NY.



Sameh Wahba

Director
Social, Rural, Urban and Resilience
Global Practice
World Bank Group

Sameh Wahba, an Egyptian national, is Director for Urban and Territorial Development, Disaster Risk Management and Resilience at the World Bank Group's Social, Rural, Urban and Resilience Global Practice, based in Washington D.C., where he oversees the formulation of Bank strategy and the design and delivery of all Bank lending, technical assistance, policy advisory activities and partnerships at the global level. Prior to this, he was Practice Manager for the Urban and Disaster Risk Management unit in Africa and the Global Urban and Resilience Unit, and he served as Acting Director of Operations and Strategy for the Global Practice. He also worked as Sustainable Development Sector Leader for Brazil, based in Brasília, and worked as urban specialist focused on housing, land, local economic development and municipal management and service delivery in Latin America and the Caribbean and the Middle East and North Africa Regions. Prior to joining the Bank in 2004, he worked at the Institute of Housing and Urban Development Studies in Rotterdam and at the Harvard Center for Urban Development Studies. He holds a Ph.D. and Masters in urban planning from Harvard University, and a B.Sc and M.Sc in Architectural Engineering from Cairo University. He speaks Arabic, French, English and Portuguese. Most recently, he co-authored the Bank's flagship publication on "Regenerating Urban Land: A Practitioner's Guide to Leveraging Private Investment."



Regi Wahyu

CEO
Dattabot, Indonesia

Regi is an expert of Business Development at heart. He is experienced in successfully developing a start-up business, turning around the "mature-declining" organization and managed growth strategies across the Asia Pacific Region. He has worked for Development Dimension International (DDI), General Electric (GE) and Dupont Company. January 2010, with both local and International experience under his belt, he decided to acquire a Data Analytics company called Mediatrac in 2010.

In 2011 he built a spin-off company from Mediatrac called Isobar and Posterscope and in October 2014 he sold the company to Dentsu Aegis Network.

To continue his entrepreneurship journey in early 2015 he built Dattabot — his vision is to connect all data at the granular level to help solve the world's toughest problems, and he believes that the innovation created by Dattabot can prove that Indonesians can compete with all the other nations in this new field of technology.

To drive his vision, he has been engaged and recognized by local and international reputable organizations such as MIT, JANE, Singularity and Endeavor. MIT regularly invites him to guest lecture and accept MIT masters students to learn every year in his company. Recently he was invited to be a member and share his vision in the most prominent annual event on future technology in Japan called New Economic Summit of Japan Association of New Economy with another technologist from around the world. To widen his network in Technology and Innovation he's been invited as a member of Singularity - Nasa Research Center USA and selected to become an Entrepreneur of Endeavor Global High Impact Entrepreneurs.



Simon Walley

Lead Financial Sector Specialist
World Bank

Simon Walley joined the World Bank in 2006 — his role has been varied covering a range of countries from Sub-Saharan Africa, Middle East, Central Asia and Eastern Europe. In particular he has worked on the development of secondary mortgage markets through the creation of liquidity facilities, mortgage subsidy schemes and covered bond legislation.

Prior to his move to Washington, Simon spent 3 years in Brussels working for the European Mortgage Federation as the Deputy Secretary General. He was responsible for promoting the interest of mortgage lenders at the European level and worked on issues such as the European regulatory framework for mortgages under Basel II. He has also had industry experience with 3 years

working as an economist for the Nationwide Building Society in UK where he worked on competitor analysis, strategic planning and market forecasting. This followed on from 4 years spent working as a banking regulator for the Bank of England and later the Financial Services Authority.



Mark Weinrich

*Secretary General
International Union for Housing Finance*

Mark Weinrich is the Secretary General of the International Union for Housing Finance, a role he occupies after having served as the Head of the

Economic Department. Additionally, he is also the publisher of the quarterly journal *Housing Finance International* and Manager of International Public Relations at the Association of Private German Bausparkassen.

He is an alumnus of the University of Freiburg, where he obtained a Diploma in Economics, an M.A. in Political Science, and lectured in Political Economy.



Lana Winayanti

*Director General of Housing Finance
Ministry of Public Works and Housing
Government of Indonesia*

Dr. Lana Winayanti is currently the Director General of Housing Finance, Ministry of Public Works and Housing,

Government of Indonesia, and is responsible for policy development to support affordable housing. Indonesia's housing finance system, including establishing the housing provident fund, and working with the World Bank in the National Affordable Housing Program.

Dr. Winayanti's experience in housing includes community development, self-help housing, and developing housing and urban development knowledge hub at the National Habitat Secretariat. She has been active representing GOI in various UN Habitat activities and negotiations for the New Urban Agenda.



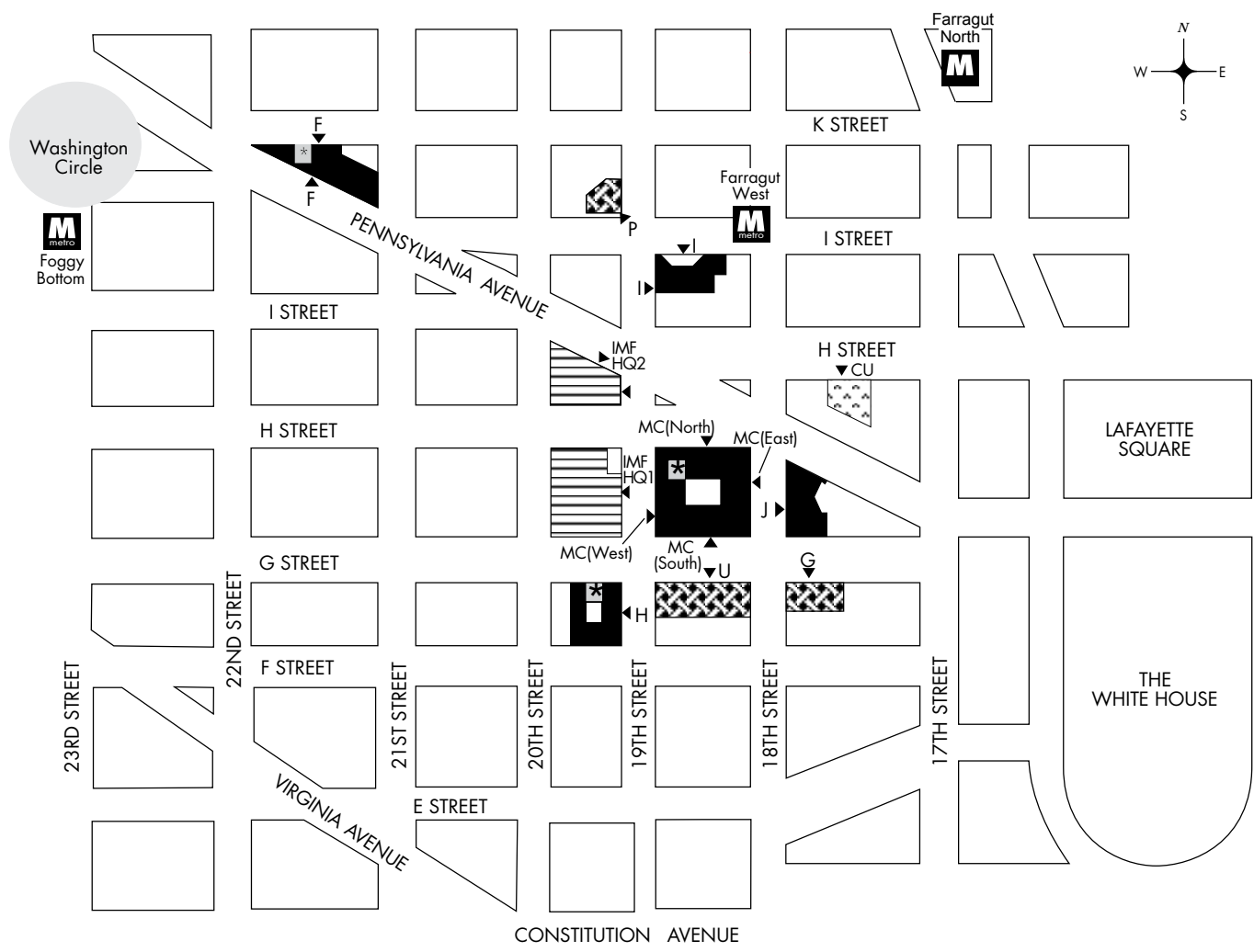
Marcia Yu

*Senior Investment Officer
IFC*

Marcia Yu is the Global Sector Lead for Housing Investments and part of the Tourism Retail & Property Team for the International Finance Corporation. Marcia

has over 18 years' experience in the financial industry in emerging markets and has sourced, structured and executed debt and equity financing to support housing developers, fund investors and prefab manufacturers across the housing value chain in four different continents. She is a believer in sustainable housing and spearheaded the development of ASHA, a socially sustainable housing application for the World Bank Group. Part of the World Bank Group, IFC has provided over US\$900 million in debt and equity financing in over 20 projects to support affordable housing developers and construction technology providers globally, including Brazil, India, Indonesia, Morocco, South Africa and Vietnam.

World Bank Group Buildings and Auditoriums



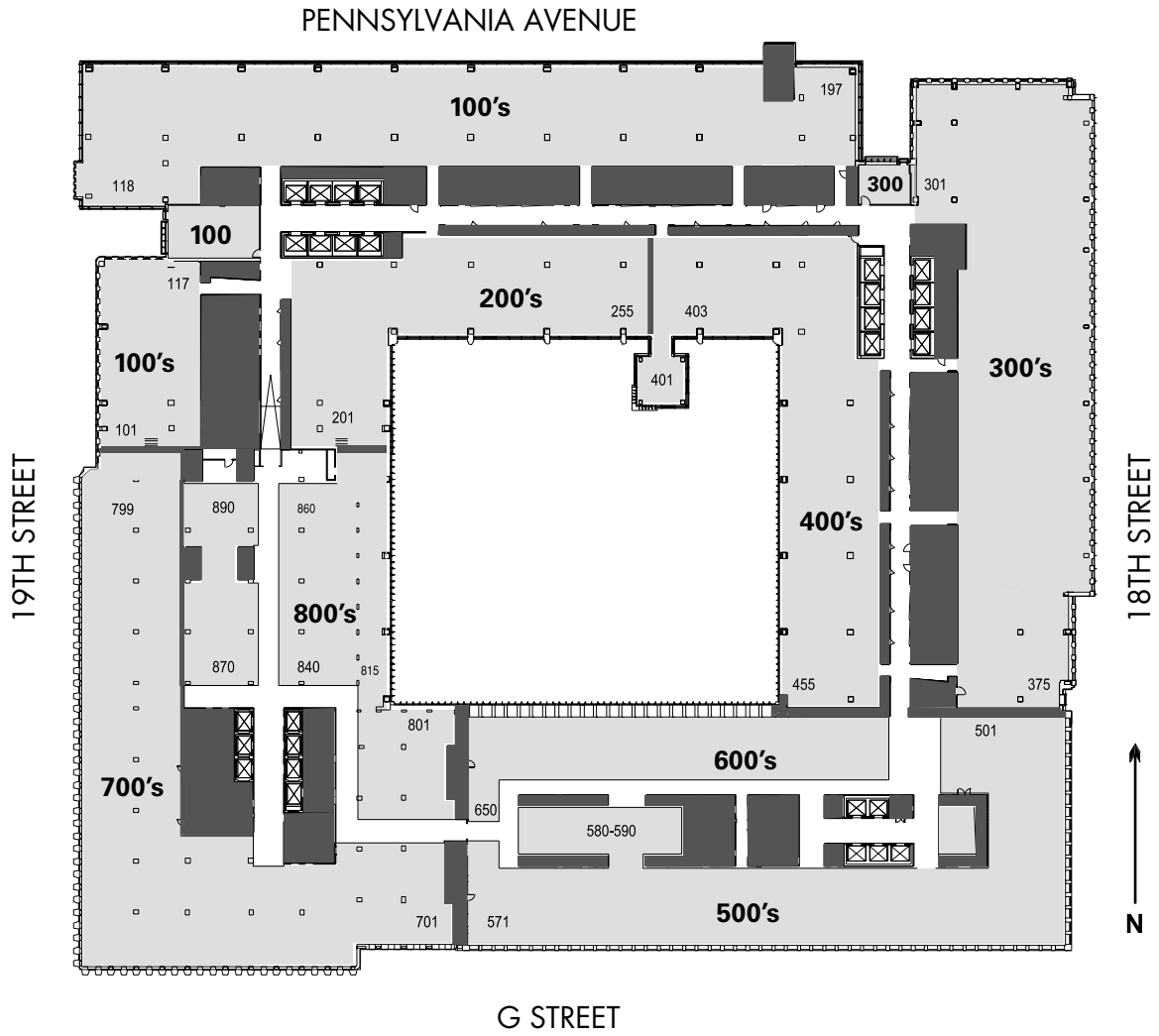
- Orange & Blue Lines to Farragut West or Foggy Bottom
Red Line to Farragut North
- Indicates Bank Group Owned Space
- Indicates Bank Leased Space
- Indicates Fund Owned Space
- Indicates Auditoriums location
- Indicates Credit Union Leased Space

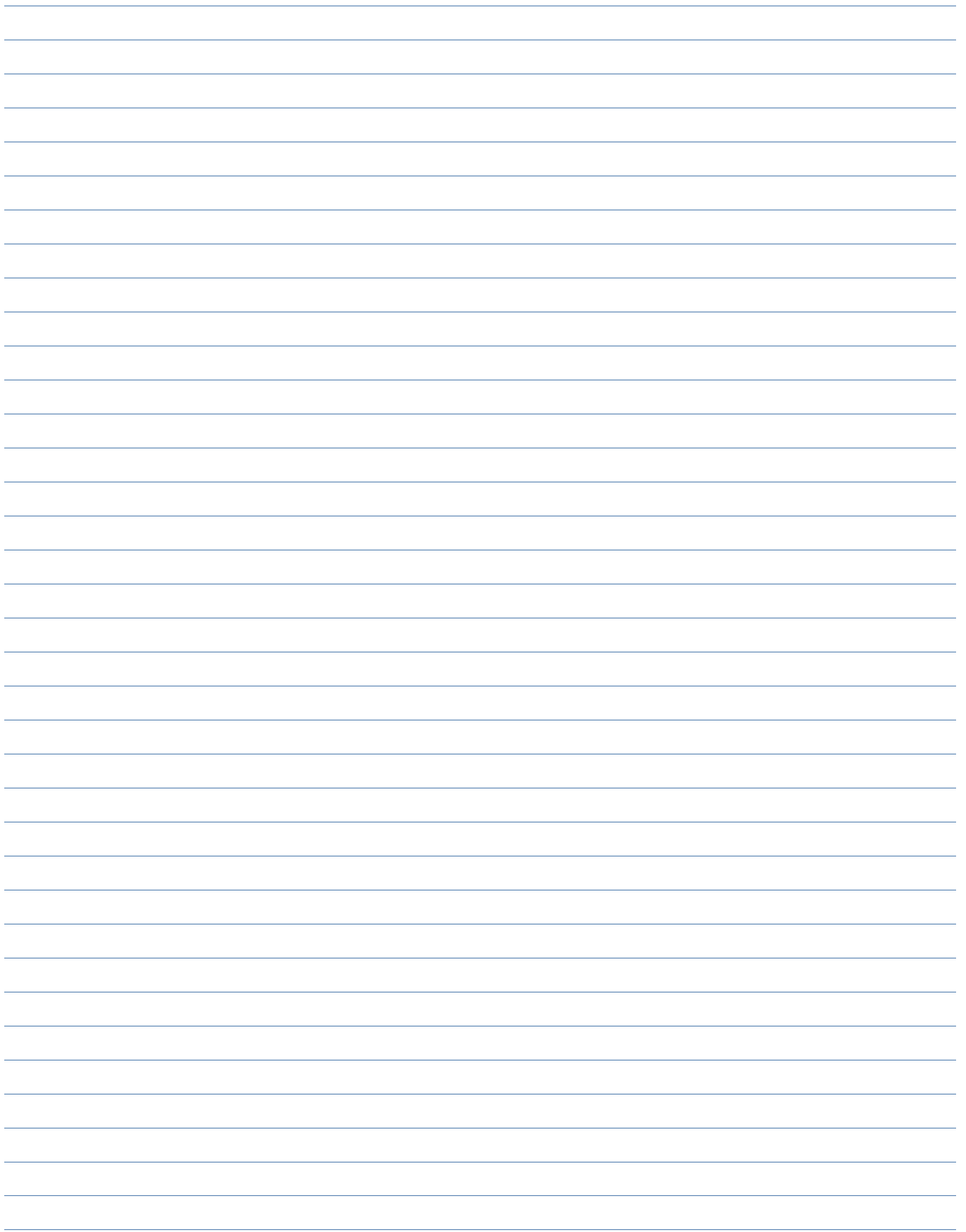
HEADQUARTERS
1818 H Street, N.W.
Washington, D.C. 20433, U.S.A.
Telephone (202) 473-1000

Letter	Address
Main Complex	
MC (North).....	1818 H Street, N.W.
MC (East).....	700 18th Street, N.W.
MC (South)(old D)...	1809 G Street, N.W.
MC (West)(old E)...	701-19th Street, N.W.
F.....	2121 Pennsylvania Ave, N.W.
G.....	1776 G Street, N.W. (Floors 2 through 8)
H.....	600-19th Street, N.W.
I.....	1850 I Street, N.W.
J.....	701-18th Street, N.W.

Letter	Address
P.....	900 19th Street, N.W. (Floors 3, 4, 5)
U.....	1800 G Street, N.W. (Floors 3, 11, 12)
IMF - HQ1.....	700-19th Street, N.W.
IMF - HQ2.....	1900 Penn. Ave. N.W.
CU.....	1750 H Street, N.W. (Floors 2, 3)
Auditoriums	
MC-1.....	Preston Auditorium
F-B2.....	IFC Building Auditorium
H-B1.....	Eugene Black Auditorium

Main Complex Room Numbering (Typical Floor)





8th Global Housing Finance Conference

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