Team Bios

UNCDF is building a global team of deep and diverse experience to match the ambitious scope of the project. Team members have worked in the gleaming towers of some of the world’s leading banks—and in village credit unions with intermittent electricity. They are veterans of the money transfer industry and of Big Tech. They are economists, management specialists, international development workers, policy and regulation advisors, and data experts. Collectively the team has worked in more than 50 countries and speaks more than 20 different languages. And almost all are migrants themselves, living and working outside their countries of origin.

Global Programme Leadership & Service Delivery

This team manages key relationships within the United Nations, with governments, and with intergovernmental partners. It also provides executive leadership, management, and administration for the programme as a whole, is responsible for setting the learning agenda, and leads outreach to external audiences, producing technical papers, briefs, articles, opinion and editorial contributions, and managing digital communications.

Amil Aneja
Lead Specialist, Migration & Remittances

Amil Aneja leads the strategy and implementation of the migration and remittances portfolio at UNCDF. In this capacity, he is responsible for leading all staff and consultants, for financial oversight, and for driving results and impact.

Mr. Aneja also manages key relationships, including those with the donors, United Nations agencies and the member-state missions, and key public-and private-sector partners. Apart from leading the migration and remittances strategy at UNCDF, Mr. Aneja has been instrumental on other United Nations initiatives including the Secretary-General’s Task Force on Digital Financing of the Sustainable Development Goals. He began his career in management consulting with Accenture in India and KPMG in NY, where he led engagements across pharmaceutical, financial services, healthcare, and government clients.

Mr. Aneja holds a bachelor’s degree in computer science engineering from India and a master’s degree in international finance and economic policy from Columbia University (US).

Countries Lived/Worked: India, United States
Languages: English, Hindi, Urdu, Punjabi

Sabine Mensah
Regional Digital Hub Manager, West & Central Africa

Sabine Mensah is a senior digital economy and financial inclusion advocate, 5 years into her United Nations development agency journey after 17 years of private sector business development experience in remittances, digital payments and mobile money. Ms. Mensah started her career as a loan officer at Ecobank in Burkina Faso and moved to remittances in 1998, spending 15 years with Western Union in Africa, US and Canada. In 2013, Ms. Mensah transitioned to digital financial services consulting working out of Kenya with the Anthemis Group and MicroSave. In July 2015, Ms. Mensah joined UNCDF in Senegal as the Regional Digital Hub Manager, where she leads ten countries in West and Central Africa towards inclusive digital economies that leave no one behind. Ms. Mensah is also UNCDF’s global workstream lead on open digital infrastructure. She holds an MBA from Central Michigan University (US) and a bachelor’s in finance from IFAM (France).

Countries Lived/Worked: Burkina Faso, Canada, France, Kenya, Senegal, United States
Languages: English, French
Amela Cosovic  
**Programme Management Lead**

Amela Cosovic is a senior finance professional with over 21 years of international experience in financial management for the private and public sectors. Ms. Cosovic has worked with UNDP and UNCDF for 10 years, delivering large projects for the European Commission, DFID, INL, and other international donors, brokering new investment ideas through financial due-diligence, and presenting detailed reports to the investment board.

Through Ms. Cosovic’s global experience in diverse and multicultural environments, she has led large teams, provided strategic direction and innovative implementation solutions, consolidated financial and donor reports, recommended the reallocation of funds as needed and coordinated with other departments and agencies.

Ms. Cosovic is ACMA/CGMA Associate, qualified Management Accountant with CIMA Institute in London. She holds a combined degree in Business and Finance from the University of Westminster and Rotterdam’s Erasmus Programme (UK).

**Countries Lived/Worked:** Albania, Belgium, Bosnia, Croatia, Netherlands, Serbia, Turkey, Ukraine, United Kingdom, United States. **Languages:** Bosnian, English

Anne Folan  
**Communications Lead**

Anne Folan manages all aspects of external communications for the migration and remittances work. Her responsibilities include website development, social media channels, media and public relations and editorial and graphic design services. In 2007, Ms. Folan founded a strategic communications and creative services agency with a specialized focus on clients in the inclusive finance sector. Since then, the agency has worked closely with public- and private-sector leaders including the Bill & Melinda Gates Foundation, MetLife, World Bank/ CGAP, Center for Financial Inclusion, Ford Foundation, Aspen Institute, FINCA, Save the Children, and many others. Prior work with the United Nations includes communications lead for the Secretary-General’s Task Force on Digital Financing for the Sustainable Development Goals.

Ms. Folan received her bachelor’s degree in English and history from the College of William and Mary in Virginia (US).

**Countries Lived/Worked:** Afghanistan, Ecuador, France, Guatemala, Haiti, Indonesia, Mexico, Pakistan, Philippines, Turkey, United States. **Languages:** English, French

Arunjay Katakam  
**Innovation Lead**

Arunjay Katakam is a former EY consultant who has co-founded three startups, one of which eventually sold to Twitter. For the migration and remittances portfolio, Mr. Katakam is responsible for driving the learning agenda and harnessing it to build the capacity of remittance service providers worldwide to optimize their products for migrants and their families. Mr. Katakam’s professional experience spans work in developing markets in Asia and Africa, as well as developed markets in the Global North.

Mr. Katakam is the author of “The Power of Micro Money Transfers” and truly believes that payments will be free. He co-authored the GSMA’s 2013 and 2014 “State of the Industry” mobile money reports and contributed to the 2015, 2017 and 2018 editions. He received his bachelor’s degree in commerce from Osmania University (India).

**Countries Lived/Worked:** India, Trinidad & Tobago, United Kingdom. **Languages:** English, Hindi, Telugu

Sophie Pereira  
**Programme Analyst**

Sophie Pereira joins the team in Senegal following a two year assignment in neighbouring Guinea-Bissau where she managed a peacebuilding project for the United Nations Development Programme (UNDP). She has worked in project and programme management since 2012 for both the public sector entities (French Ministry of Foreign Affairs, French Ministry of Defense, UNDP and UN missions) as well as private-sector companies including Hewlett-Packard, Renault, and Hyundai. Ms. Pereira holds a master’s degree in management and a license in humanities.

**Countries Lived/Worked:** Brazil, France, Guinea Bissau, Mozambique, Senegal. **Languages:** Crioulo, English, French, Spanish, Portuguese
Systems & Research

The sheer volume and pace at which data is generated can make it hard to distinguish the signals from the noise. Our team of data and impact experts set the agenda to understand what stories the data are telling us about remittances and migrant-centric finance. Then they work to generate actionable insights, viewed through a gender lens, that can translate into real impact in the lives of end users. The team is also developing the framework for measuring the results of our work.

Dr. Robin Gravesteijn
Data & Research Lead

Robin Gravesteijn leads the data analytics and research work on digital finance and inclusive economies at UNCDF with a focus on Asia and the global effort around migration and remittances. His other areas of work include decent work and entrepreneurship, digital finance for clean energy, and women and youth empowerment. The facility in Asia offers (big) data analytics technical support for financial and remittance service providers as well as central banks.

With more than 16 years of working experience in development finance, Dr. Gravesteijn has managed social performance assessment and monitoring systems for the impact investment fund Oikocredit and worked for the International Labour Office conducting impact evaluations and offering technical support for financial service providers in Central Asia launching loan programs for women-owned businesses and small and medium enterprises. Prior to that, Dr. Gravesteijn worked in the commercial banking sector and at the Rabobank Foundation.

He received his doctorate in social and policy sciences from the University of Bath (UK) and a master’s degree in development studies (cum laude) and economics from Utrecht University (the Netherlands).

Countries Lived/Worked: Bangladesh, Brunei, Cambodia, Kenya, Kyrgyzstan, India, Indonesia, Lao, Malaysia, Myanmar, Nepal, Netherlands, Philippines, Singapore, Switzerland, Tajikistan, Tanzania, Thailand, Uganda, United Kingdom
Languages: Dutch, English

Team Bios

Linda Dobos
Contract Administration

Linda Spaics-Dobos leads the efforts for procurement, onboarding and contract management for all short- and long-term consultants assigned to the migration and remittances portfolio. She began working with the United Nations in 2012 as a human resources staffer with FAO (the Food and Agriculture Office). She joined UNCDF in 2016 as a procurement-focused administrative assistant supporting the Mobile Money for the Poor (MM4P) project team out of Brussels. Ms. Dobos was one of the key staffers supporting the Secretary General’s Task Force on Digital Financing of the Sustainable Development Goals and was instrumental in many of the Task Force’s successful initiatives, including its launch at Davos during the 2019 World Economic Forum. She holds two master’s degrees, one in English literature and linguistics and one in communications and media studies.

Countries Lived/Worked: Belgium, Hungary, United Kingdom
Languages: English, French, Hungarian

Sarah Lober
Research Consultant

Sarah Lober is a research consultant in the thematic area of migration and remittances. She supports the work of the team across all activities at the country, regional and global levels through conducting research and providing programmatic support. Ms. Lober has worked with UNCDF since 2018, joining the remittances team from the UNCDF Financial Innovation Lab based in Kuala Lumpur, Malaysia. Prior to joining UNCDF, she held research positions focused on mobile money and digital payments interoperability with the Georgetown University Initiative on Innovation, Development & Evaluation and the University of Washington’s Digital Financial Services Research Group. Ms. Lober holds a bachelor’s degree in computer science and economics from Georgetown University (US).

Countries Lived/Worked: Argentina, Malaysia, Nepal, United States.
Languages: English, Spanish

Dr. Robin Gravesteijn
Data & Research Lead

Robin Gravesteijn leads the data analytics and research work on digital finance and inclusive economies at UNCDF with a focus on Asia and the global effort around migration and remittances. His other areas of work include decent work and entrepreneurship, digital finance for clean energy, and women and youth empowerment. The facility in Asia offers (big) data analytics technical support for financial and remittance service providers as well as central banks.

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He received his doctorate in social and policy sciences from the University of Bath (UK) and a master’s degree in development studies (cum laude) and economics from Utrecht University (the Netherlands).

Countries Lived/Worked: Bangladesh, Brunei, Cambodia, Kenya, Kyrgyzstan, India, Indonesia, Lao, Malaysia, Myanmar, Nepal, Netherlands, Philippines, Singapore, Switzerland, Tajikistan, Tanzania, Thailand, Uganda, United Kingdom
Languages: Dutch, English
Dr. Saskia Vossenberg
Gender Lead

Saskia Vossenberg has operated for the past twenty years as a gender expert at the interface between finance, business, and society. She supports financial institutions, central banks and government agencies across Africa, Asia and Latin America and in the Netherlands to challenge ‘business as usual’ and deliver financial and non-financial solutions that are gender inclusive, economically viable, and empowering. She has an established track record of driving successful partnerships, capacity development trajectories, research projects and market studies in the areas of gender-inclusive finance and private-sector development. Her work goes beyond ‘access to finance’ and aims at addressing the systemic gender inequalities that impede women and other marginalized groups from accessing, controlling, and using their capital to improve livelihoods and pursue freedom. Dr. Vossenberg has a Ph.D. in Gender and Development Studies from Erasmus University and an affiliation with the Centre for Frugal Innovation in Africa (CFIA) where she publishes on gender equality and inclusive innovation.

Countries Lived/Worked: Colombia, Ecuador, Ethiopia, Indonesia, Malawi, Myanmar, Rwanda, Zambia, Zimbabwe

Languages: Dutch, English, Spanish

Anne Duijnhouwer
Results and Measurement Specialist

Anne Duijnhouwer leads results measurement and learning for UNCDF’s global “Leaving no one behind in the digital era” strategy. Her areas of work include theory of change development, project monitoring and reporting, strategic research and learning and measuring market systems development related to digital finance, inclusive innovation and financial health. She manages a team of results, data and research experts based in regional and country offices in Africa and Asia.

Prior to joining UNCDF, Ms. Duijnhouwer worked at an economic research institute where she conducted impact evaluations of projects related to micro insurance, financial literacy, SME finance, food security and private sector development in Africa. Ms. Duijnhouwer has a master’s degree in economics from the University of Amsterdam (the Netherlands) and completed a research master in development economics at the Université Aix-Marseille (France).

Countries Lived/Worked: Belgium, Burkina Faso, France, Indonesia, Netherlands, Samoa

Languages: Dutch, English, French

Ignacio Blanco
Monitoring and Evaluation Specialist

Ignacio Blanco is a capacity-building and monitoring and evaluation expert who has been working with UNCDF in financial inclusion and market development since 2016. His experience includes establishing, implementing, and supervising monitoring frameworks using DCED standards, as well as leading surveys, Key Informant Interviews (KII), and focus group discussions. Mr. Blanco has worked with more than 30 private and public sector partners in the Asia-Pacific Region, driving innovations in digital financial services that span loan provision, financial and digital literacy, savings, insurance, payments gateways, and e-wallets and remittances. Prior to joining UNCDF, Mr. Blanco was the country director of NESsT in Chile. Mr. Blanco managed the country-level investment portfolio of twelve social enterprises and worked closely with the Multilateral Investment Fund in the implementation of a 3 year economic recovery program for small enterprises in the aftermath of the 2010 earthquake. Mr. Blanco has extensive experience working within the MSME sector, managing a series of government seed capital investment funds in Chile that fostered the development of women-owned and rural MSMEs. He is a founding member of the INGO ENVIU, an initiative based in the Netherlands to kickstart impact-driven businesses worldwide.

Mr. Blanco holds a bachelor’s degree (honours) in geology from Imperial College London (UK) and a master’s degree in environment and development economics at the University of Amsterdam (the Netherlands) and completed a research master in development since 2016. His experience includes establishing, implementing, and supervising monitoring frameworks using DCED standards, as well as leading surveys, Key Informant Interviews (KII), and focus group discussions. Mr. Blanco has worked with more than 30 private and public sector partners in the Asia-Pacific Region, driving innovations in digital financial services that span loan provision, financial and digital literacy, savings, insurance, payments gateways, and e-wallets and remittances. Prior to joining UNCDF, Mr. Blanco was the country director of NESsT in Chile. Mr. Blanco managed the country-level investment portfolio of twelve social enterprises and worked closely with the Multilateral Investment Fund in the implementation of a 3 year economic recovery program for small enterprises in the aftermath of the 2010 earthquake. Mr. Blanco has extensive experience working within the MSME sector, managing a series of government seed capital investment funds in Chile that fostered the development of women-owned and rural MSMEs. He is a founding member of the INGO ENVIU, an initiative based in the Netherlands to kickstart impact-driven businesses worldwide.

Mr. Blanco holds a bachelor’s degree (honours) in geology from Imperial College London (UK) and a master’s degree in environment and development from Kings College London (UK). He is currently completing a second master’s in poverty reduction at the School of Oriental and African Studies (SOAS) London (UK).

Countries Lived/Worked: Argentina, Brazil, Canada, Chile, Netherlands, Spain, Thailand, United Kingdom, United States

Languages: Dutch, English, Spanish
Dr. Azar Sultanov
Migration Economist

Azar Sultanov conducts remittance and migration data analysis and research with a specific focus on policy assessment.

Before joining UNCDF, Dr. Sultanov worked as a senior economist at the Central Bank of Azerbaijan and was head of marketing and research at the International Bank of Azerbaijan. He also worked as senior project manager and chief accountant at the Italian humanitarian organization Cesvi (Cooperazione e Sviluppo) and at the Wall Street Journal as economist-assistant to the foreign correspondent covering the Middle East, Turkey, Caucasus and Central Asia. Dr. Sultanov has also served as a visiting lecturer at the City University of London, teaching applied econometrics, macroeconomics, and mathematics for economists.

Dr. Sultanov holds a bachelor’s degree in business administration from Bogazici University (Turkey) and two master’s degrees: in financial economics from City University of London (UK) and in European Union law from the Marmara University of Istanbul (Turkey). His doctorate degree in economics, from the City University of London, focused on how migration impacts economic dynamics and fiscal policy.

Countries Lived/Worked: Azerbaijan, Russia, Turkey, United Kingdom. Languages: Azerbaijani, English, Turkish, Russian

Houle Cao
Data Analyst

Houle Cao works as a data analyst at the UNCDF Asia office in Bangkok. He uses financial inclusion data and research to inform the development of policies and practices for financial service providers, investors and regulators.

Prior to joining UNCDF, Mr. Cao worked for the State Taxation Administration (STA) of China, where among other duties, he implemented policies to eliminate double taxation. He served as a country representative at several international meetings on tax policy, working with the OECD and the UN ECOSOC.

Houle Cao holds two master’s degrees: in statistics from Renmin University of China and in international taxation from Keio University (Japan).

Countries Lived/Worked: China, Thailand
Languages: Chinese, English

Serge Moungnanou
Digital Finance and Remittance Expert, Regional (Africa)

Serge Moungnanou joined UNCDF in 2017 as a digital finance consultant for the mobile money programme. Based in Senegal, he designs strategies to promote the innovation and entrepreneurship necessary to accelerate development of a healthy and inclusive digital finance services sector. Mr. Moungnanou works with all stakeholders to generate ideas for better digital finance across the value chain: customer journey, product development, marketing and communication, distribution networks, financial education and use cases. Prior to joining UNCDF, Mr. Moungnanou spent five years with Millicom International Cellular in Senegal where he was in charge of identifying, assessing, and pursuing new business opportunities with corporate customers. He also led Millicom’s financial services product design, development and marketing, including the new products on the company’s e-money platform. He began his career as a radio engineer with Orange Cameroun. Mr. Moungnanou graduated with distinction from the Ecole Nationale Supérieure Polytechnique (Cameroon) and received a master’s of business administration from INSEAD (France).

Countries Lived/Worked: Cameroon, France, Senegal
Languages: English, French

Implementation

Africans and Asians abroad collectively send tens of billions of dollars’ worth of remittances back to their home countries each year. Those funds total more than 5 percent of GDP for many countries in both regions, and are a lifeline for migrant family households. Our implementation team works with policy experts, product designers, and migrant advocates to ensure maximum impact of our work for African and Asian migrants and their loved ones back home.
Mamadou Diallo
Digital Finance & Remittance Expert, Senegal

Mamadou Saïdou Diallo is a banking and financial services expert with over 16 years of professional experience. He has worked with management consulting companies and financial institutions from Europe and Africa in capacity building and strategic transformation. He has a deep knowledge of payment systems and lending products and services to both private and SME customers. He also has strong expertise in project/programme management and training delivery.

Muhammad Ali Akram
Digital Finance & Remittance Expert, Regional (Asia)

Ali Akram is a digital finance expert with over 10 years of expertise in the application of innovative and technology-driven solutions for building inclusive economies and achieving development goals. Lending his technical expertise, he has led efforts to enhance financial inclusion and accelerate the development of DFS ecosystems across Asia, Africa and the Pacific.

Mr. Akram brings substantial experience in working with regulators to advise on the formulation of regulations and policies that support an inclusive digital economy. He has also led the design and deployment of regulatory technology “RegTech” solutions for central banks in Zambia, Nepal and Ethiopia, enabling them to regulate and supervise the financial and remittance sectors more effectively and efficiently and to make evidence-based policies.

Mr. Akram has also supervised the pilot of a novel project that leverages blockchain to provide financing against remittances to Nepali migrants. The project strives to create the opportunity to launch a broader suite of innovative savings and credit products for migrants and their families, with the use of innovative technologies like blockchain.

Countries Lived/Worked: Ghana, Liberia, Malawi, Myanmar, Nepal, Pakistan, Saudi Arabia, Thailand, Timor Leste, Turkey, Zambia. Languages: English, Hindi, Urdu

Mercy Wambui Wachira
Digital Finance & Remittances Expert, Ethiopia

Mercy Wachira is a digital finance expert with over 7 years of international experience in research and consulting on financial inclusion and economic empowerment of the poor. She has extensive experience in the digital financial services (DFS) space as a service provider and a technical advisor to financial institutions, regulators and donors in 14 markets across Africa (Kenya, Uganda, Tanzania, Rwanda, Zambia, Ghana, Nigeria, Liberia, Sierra Leone and Senegal) and South Asia (India, Bangladesh, Myanmar and Philippines).

Prior to joining UNCDF, Ms. Wachira led the Digital Financial Services Department for BRAC International Microfinance where she designed and led the implementation of an ambitious digital transformation strategy. Previously, Ms. Wachira worked as a consultant at MicroSave, where she was involved in the world’s largest project on strengthening DFS distribution networks in Sub-Saharan Africa and Asia, dubbed ‘The Agent Network Accelerator (ANA) project’. She supported both nascent and established DFS deployments to provide last mile access to financial services, conducting market research and providing technical assistance and training to financial service providers, central banks and donor agencies. She also led the knowledge management and insights dissemination of ANA project.

Countries Lived/Worked: Bangladesh, Ghana, India, Kenya, Liberia, Myanmar, Nigeria, Philippines, Rwanda, Senegal, Sierra Leone, Tanzania, Uganda, Zambia. Languages: English, Kiswahili, Kikuyu

He has worked for companies such as ING Bank, Euroclear and Alten in Europe, WSBI and MicroSave in Africa. During his last assignment with MicroSave in Francophone Africa, he trained more than 300 banking professionals in digital finance, accompanied several financial institutions in their digital transformation and contributed to research projects.

He holds a master’s degree in finance and development (major in microfinance) from Solvay Brussels School of Economics and Management (Belgium) as well as an M.Sc. in engineering (majors in ICT and Energy) from CentraleSupélec Paris (France) and Faculté Polytechnique de Mons (Belgium).

Countries Lived/Worked: Belgium, France, Senegal
Languages: Dutch, English, French, Pular, Wolof

Diallo is a banking and financial services expert with over 16 years of professional experience. He has worked with management consulting companies and financial institutions from Europe and Africa in capacity building and strategic transformation. He has a deep knowledge of payment systems and lending products and services to both private and SME customers. He also has strong expertise in project/programme management and training delivery.
Amit Gurung
Digital Finance & Remittance Expert, Myanmar

Amit Gurung has more than 20 years of experience leveraging digital technologies to drive development and inclusive growth. He has provided technical advisory and management support services to governments, financial institutions, and technology leaders with a particular emphasis on Asia. Most recently, Mr. Gurung provided technical support to the government of India for strengthening their social transfer programs, and to a major global fast-moving consumer goods company for digitizing payments among the women entrepreneurs within its rural supply chain. He has also worked with a leading bank to expand its branchless banking network, implement a digital identity programme, launch a mobile money services offering, and expand remittance services in the India-Nepal corridor. For a global software leader, he helped drive a major project undertaken in collaboration with the Indian government to optimize the e-government programme. Mr. Gurung has worked with multiple microfinance institutions to implement cloud-based MIS solutions, and he helped manage the government of Afghanistan’s project to establish a commercial satellite communications network. Mr. Gurung received his bachelor of commerce degree from Panjab University (Chandigarh, India) and a post-graduate management diploma in marketing from Symbiosis Institute of Management Studies (Pune, India).

Countries Lived/Worked: Afghanistan, Bangladesh, India, Vietnam. Languages: English, Hindi, Nepalese, Punjabi

Premasis Mukherjee
Digital Finance & Remittance Expert, Bangladesh

Premasis Mukherjee is a digital finance and innovation specialist with more than 13 years of experience of working in the financial services sector. He specializes in designing digital, inclusive and gender-aware financial products and services for MSME finance and retail banking. He blends strategy and banking expertise with customer insights and creative ideation to promote market leadership and disruptive tactics. He has managed large-scale banking transformation and innovation projects across Asia and Africa. He has previously held roles as a banking specialist at the IFC and a group leader for the Research, and Inclusive Finance and Banking Practice at MicroSave, a global consulting company focused on digital finance. Mr. Mukherjee has designed no less than 50 SME and retail banking products across an array of financial institutions (Banks, NBFC, MFIs, Donor Organizations etc.) in Bangladesh, Cambodia, Ethiopia, India, Indonesia, Nepal, Kenya, Rwanda, Uganda and the Philippines. He has also designed “Business Innovation for Inclusive Finance” and “Market Insight for Innovation and Design” toolkits for financial institutions, which blend behavioural economics with cutting edge innovation strategies, behavioral market research tools and HCD principles. In Bangladesh, he has designed the product, business and process strategy for the launch of an agent banking solution for a leading private sector bank.

Countries Lived/Worked: Bangladesh, Cambodia, Ethiopia, India, Indonesia, Kenya, Nepal, Philippines, Rwanda, Uganda
Languages: Bengali, English, Hindi

Eliamringi Leonard Mandari
Senior Policy Specialist

Eliamringi Mandari is a policy specialist with more than two decades of experience as a financial services regulator with the Central Bank of Tanzania. During this time, Mr. Mandari participated in the development of the policy, legal and regulatory framework for the Tanzanian national payment system, was extensively involved in the
implementation of the country’s payment systems strategy, reviewed applications for approval to conduct mobile financial services and remittance operations and reviewed products related to digital financial services, including the interoperability system for mobile network operators. Mr. Mandari was involved in the development of the Electronic Fund Transfer (EFT) system, Tanzania Interbank Settlement System (TISS) and the East Africa Payment System (EAPS) which support cross-border remittances through mobile network operators in Tanzania, Kenya, Uganda, Rwanda, and Burundi.

Mr. Mandari’s work and academic experience includes accounting, financial analysis, banking supervision, project management, payments, remittances, AML/CFT, procurement, microfinance and financial inclusion. Mr. Mandari is a certified public accountant, and holds a master’s in business administration and a bachelor’s degree in accounting.

Countries Lived/Worked: Ethiopia, Kenya, Malaysia, Tanzania, Uganda. Languages: English, Swahili

Albert Mkenda
Policy Specialist

Albert Mkenda is a remittance policy consultant with a deep understanding of the policy considerations that impact the remittance markets. He has over 16 years of experience working with the Central Bank of Tanzania where he served in the capacity of Market Development Manager for the Central Markets and Securities Authority. Prior to that he worked as a project manager and a bank examiner.

Mr. Mkenda holds a master’s degree in finance and accounting from the University of Strathclyde (UK).

Countries Lived/Worked: Ethiopia, Kenya, South Africa, Swaziland, Tanzania, Uganda.
Languages: Chagga, English, Swahili

Paloma Monroy
Migration and Remittance Specialist

Paloma Monroy is a Migration and Remittances Specialist. Her work has primarily centered around fostering transparency, safety, reliability and efficiency in the international remittances markets. Over the last decade, she supported the global remittances agenda through the implementation of the WBG-CPMI Principles for International Remittance Services (Global Principles). Her experience includes assessing more than 20 remittance markets against the Global Principles and she has supported more than 10 countries through technical assistance projects across Latin America and the Caribbean. In particular, this technical assistance focused on enabling legal and regulatory frameworks for money remittance payments, fostering transparency and consumer protection, strengthening oversight capacities as well as increasing access to remittance services. Ms. Monroy also actively contributed to monitoring the cost of international remittance services through the Remittance Prices Worldwide (RPW) database and national databases in Central America plus Haiti. She was also involved in improving Central Bank Reporting and Procedures on Remittances in the LAC and the Caribbean region. More recently she worked in the ACP-EU Migration Action, an IOM program which provides technical assistance to African, Caribbean and Pacific countries on how remittances can help drive sustainable development. Ms. Monroy is a PhD candidate in economics at the UNED University (Spain), holds a BA from Universidad Autonoma de Madrid, Spain and an MBA from the University of Birmingham, UK.

Countries Lived/Worked: Mexico, Philippines, Spain, USA
Languages: Spanish, English, Italian, Portuguese
Generous funding for the Migration & Remittances Programme has been provided by the Swiss Agency for Development and Cooperation and Sida.

Team Bios

Jeremiah Grossman
Senior Policy Specialist

Jeremiah Grossman has more than 15 years of experience in law and financial inclusion. At the Bill and Melinda Gates Foundation, Mr. Grossman advocated for greater investment in digital financial infrastructure and regulatory reforms to foster financial inclusion and eliminate the financial inclusion gender gap. Prior to joining the Foundation, Mr. Grossman worked at BFA Global, the GSMA, and as an independent consultant, advising central banks, private-sector financial service providers (e-money issuers and others), and international stakeholders on various legal and policy issues related to financial inclusion. Some examples of prior assignments include working closely with central bank staff to develop e-money, agent banking, and branchless banking regulations in Namibia, Ethiopia, and Yemen; identifying promising