



## BIOGRAPHIES

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### PANEL 3: TECHNOLOGY AS AN ENABLER FOR FINANCIAL INCLUSION.

#### MODERATOR

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##### **JAIME GONZÁLEZ AGUADÉ**

**PRESIDENT OF THE NATIONAL BANKING AND SECURITIES COMMISSION OF MEXICO.**



Jaime González is president of the National Banking and Securities Commission (CNBV). His public sector experience includes his position as General Director of the Federal Electricity Commission (CFE). Previously he was Undersecretary of Electricity at the Ministry of Energy, where he was responsible for the planning and design of the energy policy under the scope of competence of the Ministry of Energy, which gives priority to the security and energy diversification, energy saving and environmental protection. González was previously General Director of BANSEFI, where he accomplished a deeper penetration of financial services to lower-income population through "L@ Red de la Gente", which was a commercial alliance between the Popular Savings and Credit Sector and BANSEFI. Also, at this stage, the Popular Savings and Credit Sector was strengthened through the offering of credit to the Organizations of "L@ Red de la Gente" as a second-tier banks and by increasing the range of services that they could offer.

#### PANELISTS

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##### **FERMIN VIVANCO**

**SENIOR SPECIALIST, INTER-AMERICAN DEVELOPMENT BANK**



Fermin Vivanco is an Investment Officer at the Multilateral Investment Fund (MIF) of the Inter-American Development Bank Group, where he has been working since 2000. Fermin has 20 years' experience in Financial Inclusion and Social Entrepreneurship, mostly in Latin America. In his current position at the MIF, Vivanco is team leader for grant, loan, and equity investment projects in inclusive finance providers and social entrepreneurship organizations, in Latin America and the Caribbean. Prior to joining the IDB group, Vivanco was a Senior Director for Latin American Operations at ACCION International in Boston where he managed technical assistance projects for Microfinance Institutions in Latin America. His experience at ACCION included a two year residence in Mexico (1998-2000), as the team leader for ACCION's technical assistance for Compartamos, then a Non-Governmental Organization, and today a microfinance bank.



### ALEJANDRO CONSENTINO

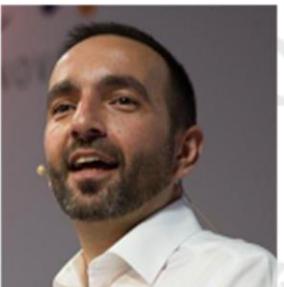
FOUNDER AND CHIEF EXECUTIVE OFFICER, AFLUENTA S.A.



Mr. Alejandro Cosentino is the Founder of Afluenta S.A., and serves as its and Chief Executive Officer. Alejandro is a FinTech entrepreneurs focused on generating Internet products and services for finance, media and telecom across Latin America and develop business opportunities and activities within a framework of respect for life and according to international standards and certifications. Consentino has a strong background in interactive marketing/sales to develop new business concepts and products, skilled in managing large customer base to improve customer experience thru technology and innovation, build high performance teams, convert customer into company fans and excellent negotiation skills. Consentino has a Bachelor's degree in Business Administration.

### NEKTARIOS LIOLIOS

CEO & CO-FOUNDER OF STARTUPBOOTCAMP FINTECH & INSURTECH.



Nektarios Liolios is the CEO & Co-founder of Startupbootcamp FinTech & InsurTech, the leading innovation program in the financial and insurance industries, providing funding, mentorship, office space in the heart of London, Singapore & New York and access to a global network of investors and VCs, for up to 10 selected startups per program. Mr. Liolios has more than 15 years in the business, the last three with Innotribe, SWIFT's initiative to enable collaborative innovation and running the Innotribe Startup Challenge. Driven by entrepreneurship, collaboration and the desire to transform industries. Global nomad, travel geek, sneaker freaker.



## BAILEY KLINGER

### SENIOR RESEARCH AND ENTREPRENEURIAL



Bailey Klinger is a Senior Research Fellow at Harvard's Center for International Development and CEO & co-founder of the Entrepreneurial Finance Lab. Bailey is the original co-inventor of the EFL technology; technology that applies psychometric tools and principles to enable banks in emerging markets to lend profitably to business owners lacking credit history and collateral. His research centres on entrepreneurship, structural transformation, and private sector growth in developing countries, and has been published in leading Journals such as Science and the Journal of the Economics of Transition. Bailey has performed extensive field research throughout Latin America, Africa and Asia, and consulted for various national governments and international organizations. Bailey has a Masters in Public Administration in International Development from the Kennedy School of Government, and a PhD in Public Policy from Harvard University.



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