



## Consultants

### Angelica Lozano

Angelica holds a master in Economics from the University of Los Andes in Colombia and a master in Management and Public Policy from the Getulio Vargas Foundation in Brazil.

She has experience of more than 15 years in the areas of public policy, research, microfinance, social investment, corporate relations, and marketing in the non-profit and private sectors located in USA, Brazil, and Colombia, leading projects with global reach.

In Colombia, she worked as an economic researcher and published several chapters of books and articles on poverty, education, trade, industry, and small and medium enterprises. She worked with the Colombian government in the designing and monitoring of public policies related to education, armed conflict, poverty, and housing. In the United States, Angelica has worked in the microfinance sector. She has experience in conducting due diligence, analyzing financial and social indicators of microfinance institutions, and developing marketing and communications strategies. Angelica currently works as an investment officer for Tuluni International, as a marketing and partnership specialist at HEDERA, and as a consultant for the GICSF-AG.

### Silvia Recupero

Silvia begins her experience as consultant in economic development in 2019 with the (GICSF-AG) coordinating the Action Group activities and Designing Training for NGOs/MFIs/Investors worldwide aiming at increasing dedication among our stakeholders on the potential of green inclusive finance to support the smallholder finance sector, including financing mechanisms for energy access and climate risk protection. She consulted in YAPU Solutions working on the analysis and adaptation of EbA solutions (Ecosystems based Adaptation: UN Environment) on the credit offer of the MFIs partners and delivering

the results expected by the United Nations (Green Credit Products For the Reduction of Climate Vulnerabilities, climate risk and ecosystem policy, etc.). She is also developing a module on the ecologic and social transition for 118 actors involved in the social and solidarity economy in Africa (MAIN members) Particular attention in the module given to waste management solutions, microinsurance and the key role played by Gender in the environmental transition towards more sustainable models of production and consumption. She is currently based in North Togo where she works for an ONG (Louvain Cooperation) helping Ucmecs, a Togolese MFI, on the Designation & implementation of an Environmental and Digital strategy of its products and services.

A greedy connoisseur of the Eco-political context of Sub-Saharan Africa and the international humanitarian law (Red Cross training) with emphasis on the legal protection of civilians (women) in the context of the Wars. She hold an extra certification on how to detect anomalies in the market price of agricultural goods (FAO training). At the base Economist with a two-year master's degree in Quantitative Finance and a further master in Microfinance. She has a background of several years in asset management as a financial model developer.(Valuation of EMS loans and other complex financial products).



## Interns

### Armande Mahabi Nabami

Armande is a Congolese, currently residing in Belgium for training in Microfinance. She also holds a master in financial management. She comes from Bukavu, the East part of Democratic Republic of Congo, where she is a research and teaching assistant at the Catholic University of Bukavu. She worked for one year with one of the partners of Panzi foundation to raise awareness and train mutual solidarity group for survivors of sexual violence and vulnerable women in the management of micro-credits, savings, etc. Since 2018, she combines her work with the fight against women's sexual violence in DRC. She is member of SEMA,

global network of victims & survivors of wartime sexual violence, participating in many campaigns for survivors' right. She has played principal role in SEMA, a nominated film about sexual violence and one of the Rising Up for Human Dignity Film Series.

## **Mathieu François**

Mathieu has an academic background in management control, finance & accounting and he is currently studying microfinance in Brussels. During his last master he also worked as a management controller at Hypromat. Mathieu is passionate about environmental issues and alternative finance, he strongly believes in the importance of the financial sector to change the economy for a sustainable future. During his free time, Mathieu practices rock climbing and is a volunteer at a bicycle workshop in Brussels.

## **Laura Ariza**

Laura holds a Master in Microfinance from the Université Libre de Bruxelles and a master in biology from the Pontificia Universidad Javeriana. Her master thesis focused on the relationship between EbA/climate-smart solutions and portfolios at risk in microfinance institutions in Ecuador. As a professional, she has supported wildlife monitoring; collaborated in audits on environmental license compliance and supported the formulation of an institutional capacity building strategy to reduce deforestation.

She is currently interning with the Green Inclusive and Climate Smart Green Finance Action Group. Her main focus is the assessment and mapping of climate risks and EbA/climate smart solutions in LAC and SSA and their beneficial effects for climate resilience of smallholders and risk management of MFIs. On this purpose she supports the knowledge generation from projects implemented by YAPU Solutions, such as MEbA and EcoMicro. The analysis focuses on information collected from field officers of MFIs. She is also currently working as a project assistant for the European Union's LAIF program in Brussels, Belgium.

## **Yasmine Bouirig**

Yasmine is a 22 years old student born and raised in Paris with Moroccan roots. She holds a bachelor's degree in Economics from the University Paris Panthéon Sorbonne. She is currently studying Sustainable Development and CSR at the University of Paris Dauphine and also follows the European Microfinance Program at Solvay Brussels School. Yasmine is passionate about sustainable development issues. She has experience in France, Belgium and Morocco. She worked on different subjects such as impact assessment, CSR in the Moroccan banking sector with BMCI Bank (Groupe BNP Paribas), and sustainable energy projects at the European level with FEDARENE. During her spare time, she likes volunteering activities. Yasmine is a member of the youth group of the Climate Finance Pact created by the climatologist Jean Jouzel and the economist Pierre Larrourou and participates in the activities of YesAkademia, an NGO promoting the solidarity and empowerment within the youth from different countries around the globe. She is very interested in environmental and social assessment, sustainable energy and climate adaptation.

## **Richard Bofinger**

Richard has a background in Economics and Finance. Born in the former East Germany, he is currently studying Microfinance at Université Libre de Bruxelles. Previously, he held the role of RFP Specialist at

Invesco Asset Management. He obtained the CEFA and CESGA certificates. Richard is a passionate cyclist and railfan.

## **Goodluck Mwashilindi**

Goodluck started his career in higher learning institutions as a tutorial assistant. Later he started working in the field of microfinance as an assistant researcher, and consultant. He has worked in five different countries in Africa in a contractual basis, mostly on projects that were funded by international organisations such as ADA Luxembourg, TRIAS and FEFISOL, while keeping his teaching job at Kampala International University where he worked for five years. He has an MBA, a Post Grad. Diploma in Higher Education.

## **Heads**

### **Natalia Realpe Carrillo**

Natalia is Klaus Töpfer Sustainability Fellow from IASS, director of HEDERA Sustainable Solutions GmbH, co-head of the e-MFP Green Inclusive & Climate Smart Finance Action Group and guest lecturer at the Pan African University Institute of Water and Energy Sciences including Climate Change (PAUWES) and at TU Berlin Campus El Gouna.

Natalia holds a PhD Degree in access to energy from the Energy Engineering Institute at TU Berlin. She has worked for over a decade in the green microfinance sector as senior project manager and energy consultant, supporting institutions in enabling access to clean energy in rural remote regions, managing projects in Latin America, Central Asia and Africa.

### **Davide Forcella**

Davide Forcella is Head of the Green Inclusive & Climate Smart Finance Action Group at the European Microfinance Platform, Head of Green Inclusive Finance and of Business Development at YAPU Solutions (<https://yapu.solutions>) and Associate Researcher in Green Inclusive Finance at the Centre for European Research in Microfinance (CERMi, <https://www.cermi.eu>).

Davide key expertise consists in: supporting the inclusive finance sector, and in particular financial service providers and investors, in defining and operationalize environmental and climate strategies; developing and implementing indicators to assess and manage climate vulnerability and ecosystems negative impacts and their inclusion in loan process and risks management; identifying and financing green technologies and practices and supporting the adaptation and development of specific green products and services.

With more than 10 years of experience in green inclusive finance, Davide has designed and implemented projects in green inclusive finance in more than 10 countries with specific focus on Nature Based Solutions, climate change adaptation, biodiversity conservation, agri finance, and clean energy technologies. He conducted sectorial studies on environmental performance and green products with over 1000 financial institutions worldwide in the last 10 years, and he supports the conceptualization and implementation of software technologies and other tools for green inclusive finance.

Davide has a PhD in Mathematical Physics and a Master in Inclusive Finance from the Solvay Brussels School of Economics and Management.

YAPU Solutions is a German company providing software and advisory services for digital transformation, climate and environmental risk management, and green product development, finance and verification, to financial institutions in Latin America and Africa.