



# 2021 EduFin Summit

Financial education,  
a key lever for inclusive growth

Press kit

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## Press kit 2021 EduFin Summit

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01

# ¿What is the Center for Financial Education and Capability?

The Center for Financial Education and Capability ([www.bbvaedufin.com](http://www.bbvaedufin.com)) is a **BBVA initiative** that aims to promote the importance of financial knowledge and skills as a fundamental issue that has a direct impact on the well-being of individuals..

## The Center has four lines of action



Gather existing knowledge on financial education (platform [www.bbvaedufin.com](http://www.bbvaedufin.com))



Promote research on the topic (EduFin Grants)



Create spaces to meet and share ideas (EduFin Summit, EduFin Talks)



Raise awareness of the importance of financial education as a driver to improve individuals' well-being (EduFin Newsletter, EduFin Podcast)

The Center is an online platform that collects the main financial education publications and best practices with international prestige and makes it possible to share knowledge on fields of research, dissemination and action-oriented learning.

The Center's content is designed for experts from public and private organizations, academia and researchers, non-profit organizations and all individuals or institutions interested in delving into the importance of financial education and looking to find out the latest trends and research on the topic.

For more information: [www.bbvaedufin.com](http://www.bbvaedufin.com).

## What is the **EduFin Summit**?

The EduFin Summit is the Center for Financial Education and Capability's **annual meeting where current issues related to financial education and capabilities are discussed.**

This event has been established as a global reference for intellectual reflection on financial education and capabilities by creating a multidisciplinary space to discuss these issues.

The event was held for the first time in June 2017 in **Mexico City**. **Buenos Aires** hosted the second edition of the EduFin Summit in 2018. In 2019, it moved to continental Europe, with **Madrid** as the city chosen to host the event. In 2020, the event did not take place due to the COVID-19 pandemic.

In 2021, the EduFin Summit will be held online, with a dual purpose:

- to discuss the new challenges and opportunities emerging in the field of financial education after the pandemic.
- to explore the role of financial education in building a more inclusive, resilient and environmentally responsible society.

The EduFin Summit has been known for its international nature, bringing together over 30 international panelists and experts from around the world in each of its editions. This year, the EduFin Summit expects to have **more than 35 speakers and experts from up to 16 different countries.**



## 03

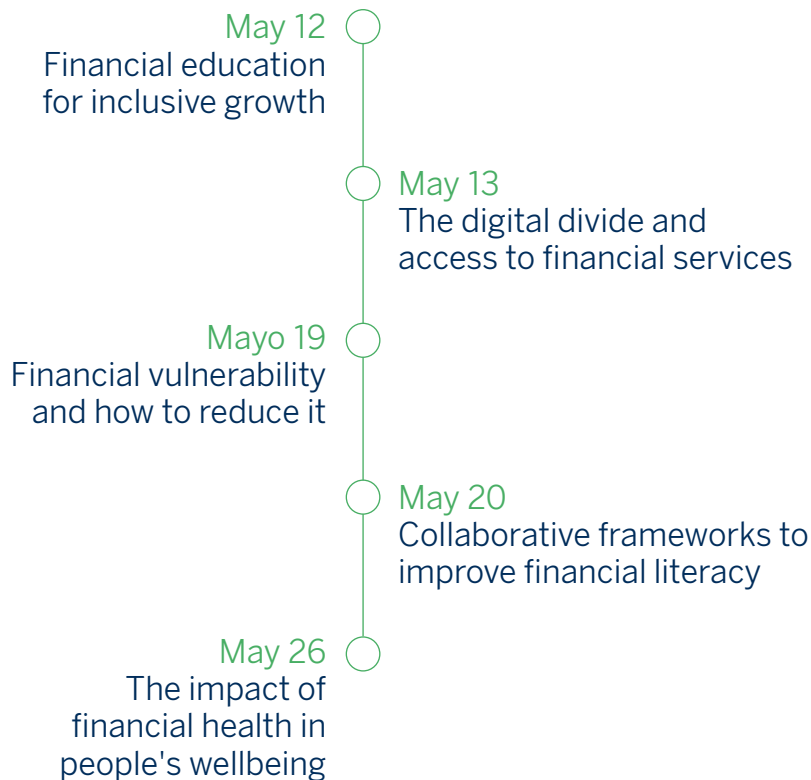
## When and where will it take place?

As a result of [the outbreak of the global pandemic](#), the EduFin Summit will be held online for the first time. This makes it possible to guarantee social distancing and prioritize health.

Holding the event in this format is also an opportunity to increase the event's outreach,

making it possible for people around the world to watch the event live.

Over the course of five sessions scheduled on different dates throughout May from 3:00 p.m. to 5:00 p.m (CEST), international experts will debate the following issues.



All sessions will last  
**approximately**

**90 min.**

# What will be discussed at the **2021 EduFinSummit?**

The outbreak of the COVID-19 pandemic has demonstrated the value of having strong financial knowledge and skills to face the **shocks that can affect the entire population**, or even come out stronger. Although it cannot abruptly erase the profound socioeconomic inequalities:

- financial education can provide people with the knowledge they need to be better prepared to face economic crises and successfully plan for their future;
- it is a basic tool to promote progress and inclusive economic growth for individuals, businesses or countries;
- when it is lacking, it can exacerbate social problems, such as poverty, inequality, lack of job opportunities and access to financial services and products.

Financial education therefore plays an important role in building financial resilience, improving individuals' well-being and helping in the transition to a sustainable future.

In this context, the 2021 EduFin Summit will explore the different challenges and opportunities posed by COVID-19 in the financial education field, as well as the creation of a more inclusive, resilient and greener.

We will have plenary sessions offered by institutional representatives, international experts and representatives of BBVA. There will also be various panel discussions/round tables and workshops to foster discussions and knowledge sharing.



## The following topics will be discussed:



**Financial education for sustainable growth:** This topic will analyze the role of financial education as a tool to help clients (i.e. small investors) to understand their role in shifting capital towards a sustainable future



**The digital gap and the access to financial services:** This topic will look at diverse digital gaps (connectivity, devices, skills) and their impact on financial services, as well as the concept of digital financial education and its role in ensuring safe access to digital products and services.



**Financial vulnerability and how to reduce it:** This topic aims at describing how financial education can help to improve the lives of vulnerable segments of society (underserved, women, youth...) and fight inequality.



**Collaboration frameworks for improved financial education:** This topic will cover the spaces and terms for collaboration between different actors in the field of financial education, including common skill frameworks, metrics and impact.



**The impact of financial health in people's wellbeing:** This topic stresses the importance of financial education as a lifelong issue, reviews the situation of non-vulnerable population sectors and determines whether financial education can favor their financial wellbeing and avoid their exclusion from the system in the event of a crisis or financial shock.

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## Edufin Position Paper

In addition to addressing and discussing the topics mentioned in the previous section, the 2021 Edufin Summit will serve as a discussion forum to offer new perspectives on each of the five topics that make up the Center's positioning report, the EduFin Position Paper.

The purpose of this document is to **explore the status of financial education after the coronavirus pandemic, and how financial education can contribute to inclusive growth.**

The five topics were selected following a consultation process, which took place through a public survey designed to capture

the opinions of all stakeholders regarding the current status of financial education and its future challenges. The definition of these topics was completed through an iterative process with experts from the Center's Advisory Council.

During the sessions of the 2021 EduFin Summit, experts will publicly debate the initial approach and recommendations for proposed action, and their opinions will serve to provide new perspectives in the document. The publication of the Position Paper is planned for the end of June 2021.





## Who is participating?

**BBVA Chairman, Carlos Torres Vila will give the opening presentation.** His participation in the event reaffirms the bank's commitment to financial health, which was declared one of BBVA's six strategic priorities in 2020.

The ensemble of panelists and moderators includes world renowned scholars, researchers and professionals specializing in financial education, as well as

representatives from the public and private sectors and from multilateral organizations.

It is important to highlight that the Center for Financial Education and Capability has representatives from leading international organizations and institutions in financial education and inclusion on its Advisory Council. They include:



- The World Bank
- International Finance Corporation (IFC)
- Institute of International Finance (IIF)
- Organization for Economic Co-operation and Development (OECD)
- Inter-American Development Bank (IDB)
- Ibero-American General Secretariat (SEGIB)
- CAF Development Bank of Latin America
- European Banking Federation
- Financial Health Network
- Global Financial Literacy Excellence Center
- Centre for Financial Inclusion at Acción
- Interactive Museum of Economics in Mexico
- Chinese Federation of Finance Museums

*as well as various institutions, sectoral associations, consumer associations and NGOs that provide their knowledge and experience in the field of financial education and training.*

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## How can you register?

**In order to attend the 2021 EduFin Summit**, you must fill out this [form](#), and select the sessions in which you would like to participate.

Once the form has been completed, [attendees will receive instructions](#) to access the sessions for which they have registered.

[Annex 1](#) includes more information on how to access the platform and the sessions.



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# Program for the 2021 EduFin Summit

## 2021 EduFin Summit

Center for Financial Education and Capability **BBVA**

Financial education, a key lever for inclusive growth.

The new edition of the EduFin Summit will explore the different challenges and opportunities that the COVID-19 has posed on Financial Education and its contribution in creating a more inclusive, resilient and greener society.

**ONLINE** **MAY 12, 13, 19, 20 and 26th**  
**3:00 - 5:00 PM (CEST)** [bbvaedufin.com](https://bbvaedufin.com)  
[#bbvaedufin](https://twitter.com/bbvaedufin) [#BBVAEduFinSummit](https://twitter.com/BBVAEduFinSummit)



### MAY 12TH

Financial education for sustainable growth

#### OPENING

**Carlos Torres Vila**  
Chairman, BBVA

#### ROUNDTABLE

**Antoni Ballabriga**  
Global Head of Responsible Business, BBVA

**Georgina Baker**  
Regional Vice President- Latin America and the Caribbean, Europe and Central Asia, IFC

**Margarita Delgado**  
Deputy Governor, Bank of Spain

**Andrea Liesenfeld**  
Deputy Head of Unit Retail Financial Services at DG FISMA, European Commission

**Flore-Anne Messy**  
Head of the Consumer Finance, Insurance and Pensions Division, OECD

### MAY 13TH

The digital gap and access to financial services

#### ROUNDTABLE

**Andrés Portilla**  
Managing Director and Head Regulatory Affairs Department, IIF

**Juan Antonio Ketterer**  
Chief of the Connectivity, Markets and Finance Division, IADB

**Leora Klapper**  
Lead Economist, Development Research Group, World Bank

**Ratna Sahay**  
Senior Advisor on Gender, IMF

### MAY 19TH

Financial vulnerability and how to reduce it

#### KEYNOTES SPEECHES

**Magda Bianco**  
Head of the Consumer Protection and Financial Education Department, Bank of Italy & G20/GPFI Co-chair

**Claudio González-Vega**  
Trustee, BBVA Microfinance Foundation

**José Antonio Herce**  
Chairman of the BBVA Pensions Institute's Experts Board

#### ROUNDTABLE

**Alfonso Arellano**  
Senior Economist, BBVA Research

**Payal Dalal**  
Senior Vice President, Social Impact, International Markets, Center for Inclusive Growth, Mastercard

**Mayada El-Zoghbi**  
Managing Director, Center for Financial Inclusion at Accion

**Wim Mijs**  
CEO, European Banking Federation

### MAY 20TH

Collaboration frameworks for improved financial education

#### KEYNOTES SPEECHES

**Gautam Bhardwaj**  
Co-founder, pinBox Solutions

**Diana Mejía**  
Senior Specialist, Public Policy and Competitiveness, CAF

**Carmen Pérez**  
Managing Director, Nantik Lum

#### WORKSHOP

**Noelia Cámara**  
Principal Economist, BBVA Research

### MAY 26TH

The impact of financial health in people's wellbeing

#### KEYNOTE SPEECH

**Nigel Moden**  
EMEA Financial Services Banking and Capital Markets Leader, EY

#### ROUNDTABLE

**Helen Gibbons**  
Member of Board of Director, Better Finance

**Manuel Morales**  
Financial Health Global Program Manager, BBVA

**Evelyn Stark**  
Interim Head and Financial Health leader, MetLife Foundation, MetLife Foundation

**Dagmar van der Plas**  
Think Forward Initiative lead and Financial Health lead, ING

#### CONCLUDING REMARKS

**José Manuel González- Páramo**  
Chairman of the Advisory Council, Center for Financial Education and Capability

#### CLOSING

**Pia Roman Tayag**  
Director of the Office of the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA)

## Speaker bios



### Carlos Torres Vila

*Chairman, BBVA*

Carlos graduated with a B.S. in Electrical Engineering and B.S in Management from MIT (Massachusetts Institute of Technology ), where he later also earned a M.S at the MIT Sloan School of management. He also Graduated in law from UNED (Spain).

He worked at McKinsey & Company for 12 years (partner from 1997). He joined Endesa as Corporate Director of Strategy and member of its Executive committee and also became CFO.

In 2008, Carlos joined BBVA as Head of Strategy and Corporate Development, and member of the bank's Management Committee. In 2014 was appointed Head of Digital Banking, until 2015 when he became Chief Executive Officer of the bank.

Carlos is currently Chairman of the Board of Directors in BBVA and Chairman of BBVA Foundation.



### José Manuel González-Páramo

*BBVA External Advisor and Chairman of the Center for Financial Education and Capability's Advisory Council*

José Manuel González-Páramo is Chairman, European DataWarehouse GmbH, and Professor Extraordinaire at IESE Business School. Before joining BBVA, he held high level positions at the European Central Bank (ECB) including as an acting member of the ECB's Executive Committee and Governing Council between 2004 and

2012. Prior to that he worked at Spain's central bank. He has also been an academic member of Spain's Royal Academy of Moral and Political Sciences since 2015. He has a PhD in Economics from the University of Columbia (New York) and the Complutense University of Madrid.



### Antoni Ballabriga

*Global Director of Responsible Business at BBVA*

Antoni Ballabriga is the Global Director of Responsible Business at BBVA. He reports directly to the Board of Directors. His mission is to ensure that the bank systematically puts people at the heart of decision-making processes. He promotes the Group's responsible banking policy, which is based on generating a positive impact on society; respect for individuals' dignity and their inherent rights; community investment and the bank's role as an actor of social change.

He is also Co-chairman of the Global Steering Committee for the UNEP FI Sustainable Finance Forum with the financial sector and Chairman of the European Banking

Federation's (EBF) Sustainable Finance Working Group. He holds a university degree in Business Management and Administration and an MBA from ESADE. Antoni was Chairman of SpainSIF, Foro Español de Inversión Socialmente Responsable (Spanish Forum for Socially Responsible Investment) and Chairman of DIRSE, the Spanish association of CSR executives. He also completed postgraduate studies in corporate social responsibility and strategy at Harvard Business School. Antoni is also a First Mover Fellow from the Aspen Institute in the U.S.



### Margarita Delgado

*Deputy Governor, Bank of Spain*

She was appointed Deputy Governor of the Bank of Spain in September 2018. Since that date, she is also a member of the Supervisory Board of the European Central Bank's Single Supervisory Mechanism., Chairperson of the Managing Committee of the Fondo de Garantía de Depósitos de Entidades de Crédito (Deposit Guarantee Scheme for Credit Institutions).

Vice-Chairperson of the Governing Committee of the FROB (Fund for the Orderly Restructuring of the Banking Sector, and Director of the Spanish National Securities Market Commission (CNMV). She is also a member of the network of Central Banks formed to assess the role of finance in the ecological transition (NGFS) and of the Committee on the Global Financial System (CGFS) of the Bank for International Settlements (BIS). Since its foundation, in 2019, she has

been a member of the Council and Chair of the Technical Committee of the Macropprudential Authority Financial Stability Board (AMCESFI).

Previously, she was Deputy Director General for Microprudential Supervision at the European Central Bank, overseeing the direct supervision of the 35 largest and most complex significant institutions in the euro area. Before that, she was Director of the Department in charge of the supervision of the former Spanish savings banks, within the

Directorate General of Supervision of the Bank of Spain. An inspector of credit institutions at the Bank of Spain since 1991, she has also been an associate professor at the Complutense University of Madrid, where she obtained her degree in Economics and Business Administration.



## Moderator and panelist bios

(listed in order of appearance in the program)



### Georgina Baker

*Vice President, Latin America & Caribbean, and Europe & Central Asia, IFC*

Georgina Baker is IFC's Vice President for Latin America and the Caribbean, and Europe and Central Asia. In this role, she is responsible for a committed portfolio of nearly US\$30 billion comprising a wide range of projects aimed at improving lives of people across these regions and promoting private sector led development.

With deep expertise and a distinguished track record in global development finance and capital markets, Ms. Baker spearheaded the launch of several cutting-edge initiatives at IFC, including the flagship Global Trade

Finance Program (GTFP), and the Managed Co-lending Portfolio Program (MCP), an innovative platform that helps mobilize funding from investors alongside IFC. Prior to becoming Vice President, Ms. Baker held dual responsibilities as Director of Syndications and Deputy Treasurer, based in London, where she headed Treasury Operations for Europe, the Middle East, and North Africa. Before joining IFC, Ms. Baker worked in the United Kingdom and Indonesia as a mechanical engineer. She holds an MBA from the London Business School.



### Andrea Liesenfeld

*Deputy Head of Unit Retail Financial services, DG FISMA*

Dr Andrea Liesenfeld is the deputy Head of Unit of the retail and payments unit in the Directorate General for Financial Stability, Financial Services and Capital Markets Union of the European Commission. Andrea joined the European Commission in 2004 in the Directorate General for the Internal Market and has worked on a number of topics including the internal market in services, intellectual

property, capital markets and relations with the European Parliament. Andrea holds a law degree from the University of Heidelberg, a Master's in European Law from the College of Europe in Bruges and a doctorate from the Ludwig-Maximilians-University of Munich, where she was also a research assistant.



### Flore-Anne Messy

*Head of the Consumer Finance, Insurance and Pensions Division, OECD*

Flore-Anne Messy is Head of the Consumer Finance, Insurance and Pensions Division at the Organisation for Economic Cooperation and Development (OECD). She is, in particular, responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education (INFE) and its dedicated website, the OECD International Gateway for Financial Education ([www.financialeducation.org](http://www.financialeducation.org)). Ms Messy joined the OECD in June 2000 originally to work on and develop the activities of the Secretariat for the Insurance and Private Pensions Committee. As such,

she was in charge of a series of projects in the financial sector including the governance of insurers, the financial management of large-scale catastrophes, work related to ageing and insurance, private financing of health care, and the coverage of medical malpractice. Prior to this Ms Messy worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University PantheonSorbonne.

## Moderator and panelist bios



### Andrés Portilla

*Managing Director, Regulatory Affairs IFF*

Andrés Portilla is the Managing Director of Regulatory Affairs at the IIF. He is in charge of leading the activities of the Regulatory Affairs department, which covers the whole spectrum of regulatory policy issues of interest to internationally-active financial institutions. His work covers topics related to prudential standards (both on capital and liquidity) for banks and insurance companies, systemic risk, cross-border resolution, financial infrastructure, international accounting, securities as well as regulatory policy issues in the context of emerging markets. The

Department also spearheads the dialogue and interaction with international regulators and policy makers in the above areas.

Mr. Portilla has over 21 years of experience on financial regulatory issues. In his native country, Colombia, he occupied positions in the regulatory affairs departments at the national Banking Association as well as commercial financial institutions.



### Juan Antonio Ketterer

*Chief of the Connectivity, Markets and Finance Division, Inter-American Development Bank*

Juan Antonio Ketterer is the Chief of the Connectivity, Markets and Finance Division of the Inter-American Development Bank. The Division engineers funding mechanisms and risk mitigation structures (guarantees, SPVs, hybrids, funds, etc.) to support public investments in public-private partnerships, capital markets development, digital connectivity and green financing. The Division also conducts extensive work on digital transformation and fintech.

Prior to his current position, Juan Antonio developed a substantial experience with the international financial

sector, especially in the areas of financial engineering, capital markets, derivative securities and digital finance (fintech). He held managing positions at several advisory, financing and trading firms, as well as at securities exchanges and clearing houses. Juan Antonio obtained a Ph.D. in Financial Economics from the University of Minnesota, becoming professor of finance at the Tepper Business School of Carnegie Mellon University and at the Kellogg Graduate School of Management of Northwestern University.



### Leora Klapper

*Lead Economist, Development Research Group World Bank*

Leora Klapper is a Lead Economist in the Finance and Private Sector Research Team of the Development Research Group at the World Bank. Since joining the Bank as a Young Economist in 1998, she has published on entrepreneurship, banking, access to finance, corporate governance, bankruptcy, and risk management. Her current research focuses on consumer finance, digital

payments, and measuring financial inclusion (Global Findex). Prior to coming to the Bank she worked at the Board of Governors of the Federal Reserve System, the Bank of Israel, and Salomon Smith Barney. She holds a Ph.D. in Financial Economics from New York University Stern School of Business.

## Moderator and panelist bios



### Ratna Sahay

*Deputy Director of the Monetary and Capital Markets Department, IMF*

Ratna Sahay is Deputy Director of the Monetary and Capital Markets Department (MCM) at the International Monetary Fund (IMF). She leads key policy papers and projects in the areas of monetary policy, exchange rate policy, capital account, financial development, financial inclusion, and gender and finance. She is also responsible for bilateral surveillance support to area departments. Her recent projects include analytical work on unconventional monetary policy and global spillovers, capital flows, financial deepening, financial inclusion, and gender and

finance. She has served as Advisor to Stanley Fischer (First Deputy Managing Director) and Advisor to Michael Mussa and Kenneth Rogoff (both Economic Counselors of the IMF). She has published widely in leading journals on monetary policy and financial sector, including financial market spillovers and financial crises, inflation, economic growth, fiscal policy and debt sustainability, and transition economies. She has taught at Delhi University, Columbia University, and New York University and holds a Ph.D. in Economics from New York University, New York.



### Magda Bianco

*Head of the Consumer Protection and Financial Education Department, Bank of Italy & G20/GPFI Co-chair*

Magda Bianco is Head of the Bank of Italy Consumer Protection and Financial Education Department since June 2020. She is responsible for banking conduct supervision, complaints management, the banking ombudsman, financial education programs. She holds a PhD in Economics from the LSE. At the Bank of Italy since 1989, she worked in the Research Department until 1999. She then moved to the Law and Economics Unit, which she headed since 2007. Since 2014 she had been responsible for the Consumer

Protection and Anti-Money Laundering Directorate. She has published articles on corporate governance, corporate

finance, bankruptcy, economics of civil justice, regulatory matters and gender issues. She served as economic advisor to the Italian Minister of Justice in 2012-2013. She is a consultant for economic and financial matters for the President of the Republic. She is a member of the Financial Consumer Protection Network (FinCoNet), the OECD International Network for Financial Education, the Italian Committee for financial education. She is Co-Chair for the G20-Global Partnership for Financial Inclusion for the years 2021-23. Married, with a daughter and a son, she has coordinated the Bank of Italy's Equal Opportunity Committee for the years 2014-2020



### Claudio González-Vega

*Trustee, BBVA Microfinance Foundation*

Claudio González-Vega has been a member of the Foundation's Board of Trustees since its creation. Professor Emeritus at Ohio State University, he is internationally known as one of the major authorities on finance and development and, in particular, for the analysis, promotion and regulation of microfinance. An economist and lawyer by training, González-Vega holds a master's degree in economics from the London School

of Economics and a PhD in economics from Stanford University (California). He was dean of the Faculty of Economics at the University of Costa Rica and one of the founders of the Academia de Centroamérica. For three decades, he was professor of Economics as well as of Agricultural, Environmental and Development Economics and director of the Rural Finance Program at Ohio State University.

## Moderator and panelist bios



### José Antonio Herce

*Chairman of the BBVA Pensions Institute's Experts Board*

Bachelor's degree and PhD in Economy at Universidad Complutense de Madrid (Spain), MA in Economy at Essex University (England). Currently Associate Professor in Economy at Universidad Complutense de Madrid. Between the positions held, we can highlight that he was Executive Director at FEDEA, Associate Professor in Juan March Studies and Research Institute and Visitor Professor at

Mexico's College. He also belonged to the administrative body from the European Union Commission. By last, as professional with responsibility in the consultant enterprise Analistas Financieros Internacionales (International Financial Analysts), enterprise advisor, enterprises associations and public administrations in all the previous mentioned subjects.



### Alfonso Arellano

*Senior Economist of the Financial System Unit at BBVA Research*

Alfonso Arellano works in the Financial Systems and Regulation area of BBVA Research. He is Senior Economist of the Digital Regulation and Trends Unit, responsible for conducting research and making recommendations on topics such as financial education, financial inclusion and digital economy. Previously, Alfonso Arellano was working as a post-doctoral researcher at Fundación de Estudios de Economía Aplicada (Fedea). He is author and contributor to books published by international

publishers and has several articles in scientific journals. He has given lectures at Carlos III University, Pompeu Fabra University and University of Alicante, and currently is part-time associate professor at Complutense University of Madrid. He obtained his BA in Economics at Complutense University, his MA in Economics and Business at Pompeu Fabra University and his PhD in Economics at Carlos III University.



### Payal Dalal

*Senior Vice President, Social Impact, International Markets, Center for Inclusive Growth, Mastercard*

Payal currently serves as the Senior Vice President, Social Impact, International Markets at the Mastercard Center for Inclusive Growth. She joined the Center in April 2018, oversees the Center's philanthropic investments around the globe and manages the Center's international team across Dubai, London, Miami, New York and Singapore. Previously, she was Head of Global Community Programs for Standard Chartered Bank. With a professional background in international philanthropy

and politics, Payal has worked for a wide range of public sector organizations including the World Affairs Council, the Global Philanthropy Forum and the Earth Institute at Columbia University. Payal also worked on foreign policy for the Office of President William J. Clinton. A Texas native, Payal has a BA with honors from Stanford University and an MBA and an MPA from New York University.



## Moderator and panelist bios



### Mayada El-Zoghbi

*Managing Director, Center for Financial Inclusion at Accion*

A 20-year veteran and leader in financial inclusion, Mayada El-Zoghbi became CFI's Managing Director in September 2019. She leads the vision and strategy for CFI, building on its strong foundation of innovative, industry-shaping work. Mayada's experience includes serving as Lead for Strategy, Research & Development for CGAP. Mayada

started her career working with several non-profit organizations establishing inclusive financial institutions in the Palestinian Territories, Bosnia and Herzegovina, Croatia and Kosovo. A dual national of Egypt and the U.S., Mayada is fluent in Arabic and English.



### Wim Mijs

*Executive Director of the European Banking Federation*

Wim Mijs (1964) was appointed Chief Executive of the European Banking Federation in September 2014. Between 2007 and 2014 Wim served as CEO of the Dutch banking association NVB. During this time he transformed the NVB into a modern industry association, positioning it as the key representative of the banking sector in the midst of the financial crisis.

Wim studied law at the University of Leiden in the Netherlands, specializing in European and International law. After his studies he worked for one year at the International Court of Arbitration at the Peace Palace in

The Hague. In 1993 he joined ABN AMRO in Amsterdam before moving to Brussels to head up the bank's EU liaison office. Wim moved back to The Hague in 2002 where he became the Head of Government Affairs for ABN AMRO.

Between 2011 and 2015 Wim served as Chairman of the International Banking Federation.

From 2012 to 2014 he was Chairman of the Executive Committee of the EBF. From 2013 to 2015 he was President of the Board of Euribor, now known as the European Money Market Institute.



### Gautam Bhardwaj

*Co-founder, pinBox Solutions*

Gautam Bhardwaj is co-founder of pinBox Solutions, Singapore. pinBox is a global pensionTech and expert advisory firm committed exclusively to digital micro-pension inclusion for self-employed women and youth across Asia, Africa and Latin America. Over the last 2

decades, he has worked closely with several governments, regulators, development institutions and financial inclusion stakeholders on pension policy formulation and on designing digital strategies for expanding pension coverage to non-salaried workers.

## Moderator and panelist bios



### Diana Mejía

*Senior Specialist, Public Policy and Competitiveness, CAF*

Previously, she worked at the Bank of the Republic (Central Bank of Colombia) where she held a number of positions, including Head of Economic and Financial Education and Head of Institutional Communications. She holds a bachelor's and a master's degree in Economics from Universidad de los Andes in Bogota, Colombia, as well as a master's in Public Administration from the John F. Kennedy School of Government, Harvard University. In

her 15 years of professional experience, she has worked in different financial education and inclusion in Latin America, engaging in a number of projects, such as the measurement of the financial skills of the population in several countries of the region, providing advisory services to national governments in the design and implementation of nationwide financial inclusion and education strategies.



### Carmen Pérez

*Managing Director, Nantik Lum*

Degree in Philosophy and Education, Master in Management and direction of non-profit organizations, Upper Course in Microfinance and Social Development. More than 20 years in the commercial side in a savings bank, of Andalucía, Spain.

Head of Social Economy and Microcredit in the Foundation of the saving bank, where she launched two microfinance

programs, one linked to financial inclusion and the other one about social inclusion; She also collaborated in the launching of a Project of financial education linked to the corporate volunteers.

Since 2013, She is the managing director of the Nantik Lum Foundation, and teaches microfinance in Comillas, Autónoma of Madrid and Alcalá de Henares universities.



### Noelia Cámara

*Principal Economist, Financial Systems Unit, BBVA Research*

Noelia Cámara is currently a research economist in the Digital Regulation and Trends team at BBVA Research, after belonging to Financial Inclusion team. Her research interests include applied econometrics, international economics and finance.

She holds a Ph.D. in Economics from the University of Zaragoza (2010). Before joining BBVA Research in 2013, Noelia worked as an assistant professor at the Economics

department of the University Carlos III of Madrid. She was a visiting Ph.D. student at the University of Nottingham and a Postdoctoral Research Fellow at the University of Vienna.

She has published several papers in international peer-reviewed journals and has attended numerous conferences.



### Nigel Moden

*EMEIA Financial Services Banking and Capital Markets Leader, EY*

Nigel is the EY EMEIA Banking & Capital Markets Leader. He is responsible for managing the portfolio of Banking & Capital Market clients across EMEIA, ensuring that EY teams are bringing insights and ideas, industry knowledge and innovative approaches that help our clients succeed in a challenging marketplace.

A former banker, Nigel has over 30 years' experience in financial services, leading multidisciplinary international teams, building senior client relationships and overseeing

large-scale regulatory change, business transformation and performance improvement programs.

Nigel is passionate about the banking sector as a force for good and believes it has a unique opportunity to be at the heart of a more sustainable and inclusive society.

Nigel holds a BA in Modern and Medieval Languages from the University of Cambridge and a Masters in Latin American Politics.

## Moderator and panelist bios



### Helen Gibbons

*Board Member, Better Finance*

As Director of the UK Shareholders' Associations (UKSA) and as a spokesperson for the board of the Better Finance federation in Brussels, Helen's activities focus on the protection of investor and shareholder rights, informing the public about investing in variable income securities and shareholder rights. Helen graduated from Cambridge University in 1981 with a degree in Dutch, French and German and went to work for Banque Nationale de Paris

plc in the UK, marketing bank services to UK subsidiaries of French listed companies. In 1990 she took over as head of the Family Office automation business unit and created a translation and interpretation agency, specializing in financial documents for French and Dutch corporate clients. She specialized in banking, financial, corporate governance and pension fund translations.



### Manuel Morales

*Financial Health Global Program Manager, BBVA*

Manuel is Global Program Manager of Financial Health in BBVA. The program team develops digital solutions for improving customer's financial health with a single global approach for all the countries of the bank's footprint. His area of expertise is the day-to-day economy, helping customers to control their income and expenses, checking that everything is ok and providing them with tools to save and achieve their life objectives.

He has been working at BBVA for more than 13 years with

positions in the Strategy and M&A team and the CEO Staff with a previous background in auditing and corporate finance. Manuel's career path has evolved from a finance and strategy background towards innovation, digital transformation and technology with focus on people and their needs.

Manuel holds a degree in Business Administration from Universidad Autónoma de Madrid and a Masters in Business Innovation from Deusto Business School.



### Evelyn Stark

*Interim Head and Financial Health leader, MetLife Foundation*

Evelyn Stark is the interim Head and Financial Health leader at MetLife Foundation (MLF). MLF partners with nonprofits, fintechs, and academics across 40 markets with the goal of helping low income people build their financial health.

Evelyn has three decades of experience in financial health and inclusion, including leadership roles at the Gates Foundation, USAID and the World Bank/CGAP. She spent

six years living in Uganda and working across Sub-Saharan Africa implementing financial inclusion programs: demand-side research training and mentoring, and working with financial institutions to improve capacity to serve low-income consumers with high quality products.

She serves on the board of the US non-profit Commonwealth and is on the advisory committee for the Center for Financial Inclusion at Accion.



### Dagmar Van der Plas

*Dagmar van der Plas, Think Forward Initiative lead and Financial Health lead, ING*

Overseeing ING's Financial Health Strategy execution through strategic programmes such as our Think Forward Initiative, ING's strategy to help contribute to a financially

healthy society and working towards a measurement to be able to set an ambition and to steer our products, tools, research and education to that goal.

## Moderator and panelist bios



### Pia Roman Tayag

*Director, Office of the UNSGSA*

As Director of the Office of the UNSGSA, Pia leads the team that supports Her Majesty Queen Máxima of the Netherlands's work as the UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA).

She joined the Office after spending 18 years at Bangko Sentral ng Pilipinas (BSP). Most recently, she worked as the Managing Director of the Center for Learning and Inclusion Advocacy at BSP. This included a focus on inclusive finance, particularly to craft policies and regulations, develop partnerships for financial education,

strengthen consumer protection, build stakeholder relations, and implement the National Financial Inclusion Strategy.

A Filipino national, Ms. Tayag graduated with a bachelor's degree in Public Administration from the University of the Philippines and a master's degree in International Affairs focused on Economic Development from Columbia University. She is also a Fellow in the Fletcher School Leadership Program for Financial Inclusion at Tufts University.

# BBVA and Financial Education

BBVA's purpose is **to bring the age of opportunity to everyone**. BBVA wants to be a driver of opportunities for people and have a positive impact on their lives. It also contributes to its purpose through its social programs.

Financial education is one of the priority areas of action in BBVA's corporate responsibility policy.

BBVA's commitment to financial education is not new. In 2008, the bank launched its Global Financial Education Plan, focusing on three main areas of action:



## Promoting financial education for society

Promoting the acquisition of knowledge, skills and attitudes in all countries where BBVA has a presence through its own programs and in collaboration with third parties with the goal of achieving a greater level of knowledge of financial concepts and a change in behavior regarding financial decisions.



## Integrating financial education into its business solutions

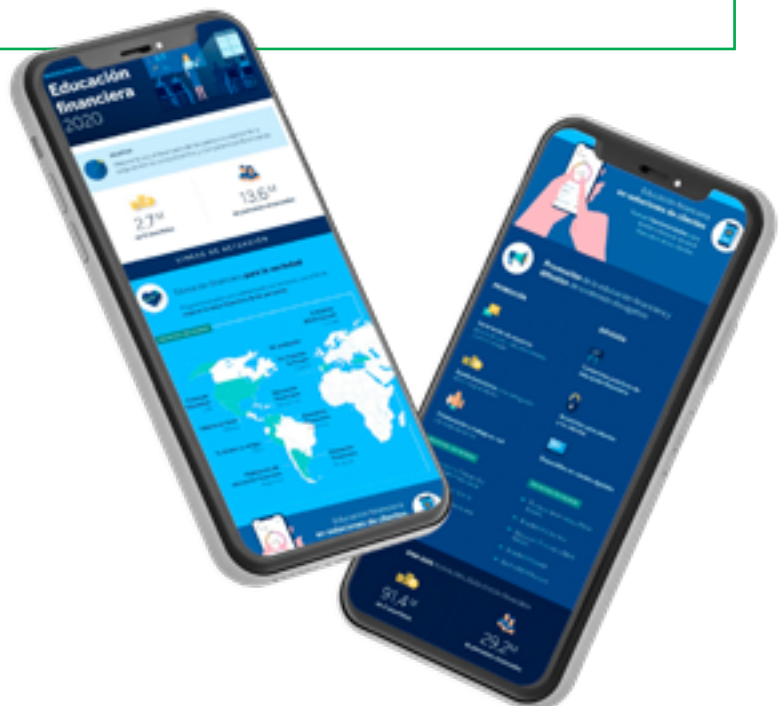
Integrating financial skills into our customer experience in order to facilitate informed decision-making, which will have a positive impact on customers' financial well-being and allow them to access the best opportunities.



## Promoting financial education

Promoting the importance of financial knowledge and skills as a fundamental issue with a direct impact on individuals' well-being and financial health.

Since 2008, BBVA has invested **€91.4 million in financial education programs** that have reached **29.2 million people**. In particular in 2020, 319,395 people directly participated in financial education programs in the different countries where BBVA has a presence, and 3.3 million people accessed the informative financial education content that is available on the bank's digital channels.



# About BBVA

**BBVA is a customer-centric global financial services group founded in 1857.**

The Group holds a leading position in the Spanish market, is the largest financial institution in Mexico, and has leading franchises in South America and the Sunbelt Region of the United States. It is also the largest shareholder in Turkey's Garanti BBVA. Its purpose is to bring the age of opportunities to everyone, based on our

customers' real needs: providing the best solutions and helping them make the best financial decisions through an easy and convenient experience. The institution is grounded on solid values: the customer comes first, we think big and we are one team. Its responsible banking model aspires to achieve a more inclusive and sustainable society.



**€719.7**  
billion in total assets

**79.8**  
million customers

**>25**  
countries

**7,254**  
branches

**30,747**  
ATMs

**122,021**  
employees

# Who is discussing **financial education** on social networks?

BBVA will follow the event and its main conclusions on its social network channels using the hashtag **#BBVAEduFinSummit**.

**Social network channels related to BBVA's financial education.**

**Center for Financial Education and Capability @BBVAedufin.**



- BBVA @BBVA
- BBVA Argentina @BBVA\_Argentina
- BBVA Asset Management España @bbvaam\_es
- BBVA Banca Responsable @BBVABancaRespon
- BBVA Colombia @BBVA\_Colombia
- BBVA Colombia Prensa: @BBVAPrensa\_co
- BBVA en España @BBVA\_espana
- BBVA México @BBVA\_mex
- BBVA México Prensa @BBVAPrensa\_mx
- BBVA Mi Jubilación @bbvajubilacion
- BBVA Momentum @BBVAMomentum
- BBVA Perú Prensa: @BBVAPrensa\_peru
- BBVA Provincial @BBVAProvincial
- BBVA Research @BBVARESEARCH
- BBVA USA @BBVA\_USA
- Fundación BBVA Perú @fundacionbbvape
- Garanti BBVA @GarantiBBVA
- Microfinanzas BBVA @FMBBVA
- Sala de Prensa BBVA @BBVAPrensa



# Language, recording and **documentation**



## Language

English will be the main language at the 2021 EduFin Summit. However, simultaneous translation will be available from English to Spanish and vice versa.



## Documents and website

All documentation related to the 2021 EduFin Summit (EduFin Survey, Position Paper, Program) can be found [here](#).



## Recording

The event will be recorded and will be available via streaming:

*"Please note that the sessions and presentations of 2021 EduFin Summit will be recorded to make them available to all interested parties in different media and formats (websites, social networks, etc.). If you do not want your personal data to be collected in the recording, do not identify yourself in the session with your name and surname but with an alias, turn off the camera and make your questions or interventions through the chatroom."*



# Contacts

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## Annex

# Registration and Access Guide for the **2021 EduFin Summit**

DOWNLOAD



BBVA