



**Sotiris Laganopoulos**  
**Programme Director, EEA Grants NGO Programme for Greece**

Sotiris C. Laganopoulos is the Director of the EEA Grants NGO Programme for Greece and the Secretary of the Bodossaki Foundation. He oversees the development of Foundation's programmes and activities and works closely with the Board of Trustees to guide strategic and operational decision making. He has re-granting experience of more than 100 million euros and knowledge of international standards and tools both in measuring social impact and philanthropy effectiveness. His interest focus on the strengthening of civil society and sustainable development. He is a member of the European Foundation Centre Legal Committee. He holds a bachelor degree from Democritus University of Thrace Greece and The University of Florence Italy and a master's degree from the London School of Economics and Political Science.



**Dr. Yiorgos Alexopoulos**  
**Senior Researcher, European Research Institute on Coop and Social Enterprises – Euricse**

Dr. Yiorgos Alexopoulos is Senior Researcher at the Department of Rural Development, Agricultural University of Athens, Greece and Marie Curie Fellow at Euricse, Trento, Italy working on social finance solutions, mechanisms and instruments for financing social economy enterprises. He has worked with the OECD as an expert on social finance and social economy enterprise development. He is member of the Think Tank of the European Association of Co-operative Banks, member of the BoD and head of the Scientific Committee of the Greek Institute of Co-operation. Since June 2015 he is member of the Commission Expert Group on Social Entrepreneurship (GECES).



**Panos Tournavitis**  
**Managing Director and Member of the BoD, Cooperative Bank of Karditsa**

Panos Tournavitis is the Managing Director and member of the BoD of Cooperative Bank of Karditsa. He received a Diploma in Electrical and Computer Engineering from the Aristotle University (AUTH), Thessaloniki, Greece, and an MSc in Business Administration from National Technical University of Athens (NTUA), Greece. His key competences include Social Finance, Microfinance, Project management and sustainable development. He is actively participating in many committees and is highly invested in the social finance and financial literacy agenda in Greece, through ongoing EU projects and policy forums. He is member of National Technical Chamber of Greece and head of the Technical Committee of the Association of Cooperatives Banks of Greece.



**Joerg Schoolmann**  
**Country Representative, DMI (Germany)**

Since 2000 Joerg Schoolmann works with entrepreneurs and small businesses. In 2010 he has joined DMI and is involved in different national and international projects which strive to improve the development of the microfinance sector in Germany and Europe. Within this context, Joerg has been responsible for a study commissioned by the European Commission to DMI for developing options for the implementation of a micro-financial instrument for Greece. He works as communications officer and relationship manager (network extension) implementing and promoting social innovation to tackle different social problems. Joerg Schoolmann also has substantial work experience in the area of social- and micro-finance.



**Corrado Ferretti**  
**President of PerMicro (Italy)**

Since 2007 Corrado Ferretti has been President of a microcredit company (PerMicro). Currently he is a Board member and Secretary General of the European Microfinance Network as well as President of the Saussurea Foundation. Previous positions include President of Banca della Valle d'Aosta and of the International School of Turin. He also worked as a consultant, auditor and CEO in the tourism, telecommunications and financial sectors, as well as in internet activities supported by venture capital. In 1984 Corrado founded GFItalia, a consumer credit company sold in 1996 to Cofinoga-Galleries Lafayette. Corrado is a registered certified accountant and holds a bachelor's degree from Turin University Business School and a master's degree in Economics from Rome LUISS and has extensive expertise in MFI sustainable business models. He was the winner of the Turin Chamber of Commerce's Bogianen Award in 2013.



**Aggeliki Zerva**  
**Deputy Director at the Banking Supervision Department, Bank of Greece**

Mrs Aggeliki Zerva is a Deputy Director at the Banking Supervision Department of the Bank of Greece, responsible for regulatory framework issues. In particular: Aggeliki has served in several positions at the Bank of Greece since 1984, including as Head of the Compliance Unit, mainly in the field of banking supervision regulation. She has participated in several law making Committees, aimed at transposing Community legislation into national law, such as CRD IV and Mortgage Credit Directive. During the last two years she has been actively involved in the national regulatory changes concerning NPLs resolution and conduct-of-business rules, such as the Code of Conduct on arrears handling, the framework for the NPLs management, the licensing of credit servicing firms etc. Aggeliki holds a BA degree in Business Administration from the Athens University of Economics and Business.



**Christos Pouris**  
**Financial Instruments Advisor fi-compass advisory services, European Investment Bank (Luxembourg)**

Mr Christos Pouris as member of the EIB fi-compass advisory services team is responsible for the implementation of the EaSI TA actions focusing on improving the quality of microcredit providers through capacity building services and development tools for the whole microfinance sector. Mr Pouris holds a Master's degree in Banking and Finance and in the past has worked as financial analyst in microfinance, social impact consultant, senior adviser of the Greek Government in the design of social policies, special advisor of the Greek Railways Organization's responsible for the design and implementation of social responsibility actions and head of the Greek EU Territorial Cooperation Programmes' first level control unit in the Ministry of Finance. In 2012, Mr Pouris joined the European Commission as expert in the area of microfinance and social investing and he has been actively involved in the management of the Progress Microfinance as well as in the design of the EaSI financial instruments.



**Dr. Jennifer Clarke**  
**Capacity Buiding Programme Co-ordinator, Bodossaki Foundation**

Dr. Jennifer Clarke is Capacity Building Programme Coordinator at the Bodossaki Foundation in Athens, and is currently responsible for implementing a comprehensive capacity building programme for Greek NGOs which have received funding from the EEA Grants NGO programme 'We Are All Citizens', funded by Norway, Iceland and Liechtenstein. She has been involved in training over 200 NGOs across Greece, and was previously responsible for developing capacity building programmes for refugee and migrant organisations in the UK. Jennifer also has experience of managing NGO funding programmes on behalf of the European Commission in Brussels. She has published a number of academic articles and has co-edited a book on Greek civil society.



### **Anastasia Tsiloglou**

#### **General Manager, Action Finance Initiative**

Anastasia Tsiloglou holds a B.Sc. in Economics from Athens University of Economics and Business and an MBA from Cornell University. She has 14 years of experience in corporate finance, business planning, entrepreneurship and product development. She has worked in diverse environments, ranging from start-ups to multinational companies to NGOs in multiple industries: oil & gas, telecommunications, non-profit, technology, online travel and retail. During her career she has had one sabbatical during which she spent 9 months in Niger as Country Finance Manager for the second biggest mission of Doctors without Borders fighting malaria and hunger of children under 5 years old. Her entrepreneurial experience involves a three year tenure as Director of Product Development in one of the top10 European online travel agencies, overlooking the design and implementation of the online product offering and managing a team of 25 engineers. She has also been involved in preparing VC funding proposals for selected Greek high tech start-ups. She now holds the position of General Manager at Action Finance Initiative, boosting entrepreneurship and jobs creation in Greece through microfinance.



### **Ricardo Aguglia**

#### **Senior Investment Manager Guarantees, Securitisation & Microfinance, European Investment Fund - EIF (Luxembourg)**

Ricardo Aguglia is a microfinance expert with particularly strong expertise in the field of socially oriented financing to disadvantaged groups. After several years spent in Italy dealing with Government projects addressed to Small and Micro enterprises, and self-employed people, from 2004 to 2009 he managed the Microcredit Loan Fund at Fair Finance in London. He has also long experience as a consultant, dealing with more policy related issues e.g. on behalf of the European Microfinance Network but also directly with non-bank MFIs. Riccardo joined EIF as senior investment professional in the microfinance team in 2010, where he is managing investment operations across the Europe (especially in the South East of Europe, e.g. Italy, Greece, Cyprus, Bulgaria, and in Ireland, Nederland and the UK) under EU mandates awarded to EIF (EPMF, JEREMIE). He has also been in charge of the EU Jasmine Technical Assistance program for microcredit providers until 2013, the end of the pilot phase. He is now involved in the implementation of the new EaSI program for Microfinance and Social Enterprises.



### **Nicholas Jennett**

#### **Head of Investment Team for Greece, European Investment Bank**

Nicholas Jennett became Head of the EIB Investment Team for Greece on 1 February 2016. Before he was Head the New Products and Special Transactions (NPST) Department since 1 November 2011. Prior to this, from 2008, he held the position of Head of the European PPP Expertise Centre (EPEC). Nick joined the Bank in 1998, commencing his EIB career in the Projects Directorate as a health economist. He subsequently worked in the Structured Finance Division of the then UK, Ireland and Nordic Countries Department, and the Energy and Environment Division of AGI/NPST. Before joining the Bank, Nick held posts as an academic, a government economist and a management consultant. He has degrees in economics from the University of the York and the London School of Economics, and an MBA from the University of Keele.



### **Silke Mueffelmann**

#### **EaSI TA Team Leader, Frankfurt School of Finance & Management (Germany)**

Mrs. Mueffelmann is an internationally recognized Microfinance, SME and TA expert covering most of the topics including MSME finance, social performance, governance, risk management, marketing, greenfielding and crowdfunding. She worked for over 20 years equally distributed between team leading and general management roles in more than 40 countries including fragile states and EU countries. Currently, Silke Mueffelmann is the Head of Frankfurt School's Microbanking Competence Centre, and

	<p>develops Team Leading and Senior Project Management roles for a variety of advisory and training projects, including the recently launched EaSI TA Project for microfinance on behalf of fi-compass/EIB and EC/DG EMPL. She has participated in various international networking events &amp; conferences as speaker and panelist. Mrs. Mueffelmann holds a university degree in Business Administration. Her native language is German and she is fluent in Spanish, Romanian and English.</p>
	<p><b>Milena Gojkovic,</b> <b>CEO Microcredit Development L.L.C. (Serbia)</b></p> <p>Mrs. Gojkovic holds a Master's degree in Economics and has 18 years of work experience in the microfinance sector aligned to financial and non-financial business development services. As Director of Micro Development L.L.C. (MD) in Serbia, since October 2009, Mrs. Gojkovic is responsible for the overall strategic planning of short and long term microfinance goals and for the overall microfinance activity performance. MD is a microfinance focused organization established to support improvements in the social and economic living standards of economically active and poor people in Serbia. From January 2004 until December 2015 she has been acting as Director for the Micro Development Fund (MDF), a non-profit organization, also focusing on microfinance to reduce poverty through enhancement of the economic situation and general living conditions of socially and economically disadvantaged people. Furthermore she has been working for the Danish Refugee Council and the International Federation for the Red Cross and Red Crescent Societies. She is a member of the European Microfinance Network and the Microfinance Center, being active in panel discussions, various conference presentations and research activities. Amongst others, she has participated at Microcredit Summit meetings world-wide and at various researches by CGAP.</p>
	<p><b>Jose Romano</b> <b>Head of Region, European Investment Fund</b></p> <p>Jose Romano is EIF representative in Greece since 2016. Before this, in 2006 he started and built EIF's operations in Turkey, creating a sustainable business reaching EUR 1 billion of Assets under Management. Jose has extensive work experience in private sector development in companies such as Deloitte, Actis, PwC and in the field in several emerging markets. His interests are strategic partnerships, public interventions in access to finance and early stage capital formation. Jose is a graduate (First Class Honours) in Economics from Queen Mary College, University of London and holds an MPhil in Economics from Cambridge University. He obtained his MBA ("la Caixa Scholar") from London Business School. Jose is both an Overseas Development Institute Fellow and a Kauffman Fellow.</p>