

Katia Raguzzoni

1. **Name of Staff:** Raguzzoni Katia
2. **Position:** Financial Inclusion Expert
3. **Date of Birth:** [REDACTED]
4. **Nationality:** Italian

5. Education

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| Institutions: | International Training Center |
| Date: | April – May 2020 |
| Diploma: | Certificate of participation – Supporting SMEs during COVID-19 – Modular distance training course |

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| Institutions: | Attijarah Center of Islamic Economics, Pakistan |
| Date: | March/August 2014 |
| Diploma: | Certificate on Sharia Standards – Finance |

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| Institutions: | Aldini Valeriani Foundation & Bologna Chamber of Commerce and Industry |
| Date: | December 2003, August 2004 |
| Diploma: | Master's Degree: Expert in business internalization processes |

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| Institutions: | IFOA – Business and Management Training Center – Reggio Emilia – Italy |
| Date: | May 1996, January 1997 |
| Diploma: | Master's Degree: Co-operation in developing Countries – Qualification: Economy and Law for non-European countries" |

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| Institutions: | Bologna University, Faculty of Letters and Philosophy - Italy |
| Date: | October 1991 – March 1996 |
| Degree: | Degree in History – Oriental History Thesis - African History: "Natural resources management between the Uebi Schebeli and Giuba rivers – Somalia - 1905/1960" (110/110 <i>cum laude</i>) |

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| Institutions: | Professional Institute – Manfredi - Bologna – Italy |
| Date: | September 1986 – July 1991 |
| Diploma | Technical Diploma in Tourism – Travel Management |

6. Languages

| Languages | Reading/Listening | Spoken | Written |
|-----------|-------------------|--------|---------|
| Italian | | | |
| French | Fluent | Fluent | Fluent |
| English | Fluent | Fluent | Fluent |
| Arabic | Fair | Fair | Fair |

7. **Membership of professional bodies:** N/A

8. **Informatic skills:** Windows OS, MS-Office package, Social networking, Prezi presentation software, MacOS

9. **Present position:**

Partner and BoD member at Microfinanza Srl. Senior project manager and evaluator; technical advisor on financial inclusion and backstopping officer. Design and implementation of microfinance initiatives (diagnostics, capacity building, feasibility studies, training, monitoring and **evaluation**), organization and implementation of training sessions on microfinance related topics (financial literacy and financial education, financial inclusion, business canvas, business planning, feasibility studies, assessment, governance, procedures). Partner and Founder of Microeurope (www.microeurope.com) a social investment company for promoting access to finance in Europe.

10. **Years with the firm:** 16

11. **Main Expertise**

Partner and member of Microfinanza's BoD Katia is an experienced project manager with an almost 20-year background in the design, implementation, and monitoring of multidisciplinary development cooperation initiatives. She has worked in some 15 countries primarily in North and sub-Saharan Africa and the Middle East, but also in Asia as well as Latin America and the Caribbean. At Microfinanza, Katia is primarily involved in institutional diagnostics and capacity building (mostly governance related) of financial service providers as well as the provision of financial education and business start-up support to refugees, migrants, youth, women and most vulnerable people in different countries. She also has experience in supporting the internationalization of SMEs and cross-border initiatives of local public authorities. Katia is a regular professor in project cycle management at the higher education level. She is familiar with tendering procedures and backstopping for project management. She gained extensive experience within the framework of the REGMIFA TA Facility and she is actually acting as TA manager on behalf of RITMI in the framework of the EaSI TA Programme (supporting Italian Microcredit Providers). She is a trainer in financial education within several projects in Italy, and abroad and contributes to the development of training materials.

Katia holds a Master's equivalent in History from the University of Bologna (Bologna, Italy) as well as a Master diploma in Cooperation in Developing Countries from the IFOA Business Management and Training Center (Reggio Emilia, Italy) and a graduate training diploma in Business Internationalization from the Aldini Valeriani Foundation / Bologna Chamber of Commerce (Bologna, Italy). She is fluent in English, French, and Italian and has some basic knowledge of Arabic.

12. **Specific field experience (in non-EU member countries)**

| Country | Date: from (months/year) to (months/year) |
|---------|--|
| Egypt | May 2023, September 2008, February 2006, October 2006, December 2006, Mai 2004, May 2001, January 2000 |
| Haiti | September 2013 |
| Jordan | June 2019, August 2021, August 2022 |
| Lebanon | July 2019, April 2017, March 2016 |
| Mali | March 2004 |
| Morocco | November 2019, February 2019, September/October 2015 October 2014, November 2014, July 2013, October 2005, March, August 2004, January 2004, August 2001 – October 2001, April 2002, September 2000, June 1999 |
| Myanmar | February 2017 |

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| Niger | January 2007, April 2004 to Mai 2004, August 2002 to September 2003, |
| Palestine | January 2020, February 2017, September 1999/November 2000, February 2002, April 2002, November 1998 |
| Qatar | October 2018 |
| Senegal | September 2017, February 2018, July 2018, June, December 2002 |
| Sudan | March 2021 |
| Tanzania | August 1998 / September 1998 |
| Tunisia | September 2023, July 2023, June 2023, May 2023, March 2023, January 2023, Novembre, Septembre, 2022, Juillet 2022, Juin 2022, , March 2022, February 2022, January 2022, December 2021, October 2021, February 2020, January 2019, March, February, October, November. 2018, May, March, September, December 2017, March 2015, March, April, May, July, August, October 2014, September 2013, December 2013, February 2007, Mai 2004/June 2004, January 2002, March 2001, April 1999 |
| Uruguay | October 2000 |
| Vietnam | December 2016 |

13. Professional Experience

| Date | Location | Employer and Position |
|---|-----------------------------------|---------------------------------------|
| May 2008 – present | Vicenza, Italy and field missions | Microfinanza Srl Senior consultant |
| <p>Microfinanza is an Italian consulting firm specialized in microfinance. Actively engaged in leading the design and implementation of different microfinance related technical assistance initiatives, including institutional diagnostics and assessments, evaluations, feasibility studies, market research, product design, institutional strengthening, business planning, etc. Quality insurance on Technical Assistance programmes and projects implemented by Microfinanza SRL. Training on financial education and business planning for different target (women, migrants, refugees, youth, MFIs staff).</p> <ul style="list-style-type: none"> . Project director, ADAPT Ingénierie d'animation, AICS (june 23-may 2024) - Programme d'assistance technique . Financial Inclusion expert within the framework of the We-Rise Programme - Sudan - Italian Cooperation Office (2022-2023) . Attendance of the training 'New challenges for BSOs from the Euromed Cooperation, Cagliari 14.16-December 2022. . Financial Inclusion expert – SPM indicators for the microfinance sector – SANAD CBJ – Juin-December 22. . Evaluation expert – PRIMEA - Tunisie – Framework c ontract DT Global (subcontract Microfinanza Srl ACK International) – July – November 22 . Project Leader ADAPT - Technical Assistance component AICS (2021-2027) - short term missions . Project Leader TRACE - Employment and rural development in Jendouba - Béja (2021-2024) - World Bank Short Term missions and off site coordination . Trainer on microfinance and financial education within the framework of the 'RIPARTO' project promoted by Movimento Consumatori (September - December 2021) - Training on microfinance and financial literacy | | |

- . Financial Inclusion expert within the framework of Tadmeen project implemented by the Italian Cooperation Agency in Khartoum for conducting a "field assessment in the State of Gedaref" on access to finance and health services
- . Team Leader for the study on "Enhancing Financial Consumer Protection Framework in Microfinance", CBJ, Finance in Motion, Sanad Facility (May 2020 – August 2021)
- . Team Leader 'Empowering small social enterprises in Italy' (October 2020/March 2022) – EU DG Employment, Social Affairs, and Inclusion – Actions to boost the development of finance markets for social enterprisesSu
- . Manager of the EaSI TA component in Italy supporting the Italian Microcredit Providers on behalf of RITMI (Italian Microfinance Network) in the framework of an EMN (European Microfinance Network) and RITMI; organization of the Technical Assistance requested by the Italian Microcredit Providers
- . Technical assistance to Italian micro and small enterprises within the framework of the R-imprendo initiative led by Microfinanza in partnership with MFR, ImpactAge, Ecomill and modeFinance (<https://www.microfinanza.com/r-imprendo-servizi-alle-imprese/>) in response to the COVID19 crisis
- . Trainer on business planning for 'Women entrepreneurship' for women in Emilia Romagna Region, in partnership with Extrafondente (co-funded by Emilia Romagna Region)
- . Technical expert within the programme Interreg ENISIE – Italy-Malta on the financial inclusion of social enterprises component (2019)
- . Financial inclusion expert within the programme 'SALUS W SPACE, Villa Salus as a new Sustainable Accessible Liveable Usable Social Space for intercultural Wellbeing, Welfare and Welcoming in the metropolitan City of Bologna – European Commission (2017- 01/2021). Financial education training for migrants and refugees
- . Team leader and Technical expert for the formulation of the indirect management of the program 2019-2020 'Appui au développement rural en Tunisie' financed by the European Union (AICS)
- . Technical expert for the Technical Assistance to AICS-Jerusalem Office for the Set-Up of the Jenin Credit Guarantee Scheme (JCGS) (2019-20)
- . Expert, as backstopping, on the set-up and management of a financial mechanism addressed to the agriculture sector in Kassala, Sudan (UNIDO, 2019)
- . Team Leader within the framework of the project "Rural and Green Microfinance in Morocco' Ministry of Economy and Finance and Italian Cooperation Agency (2019/20)
- . Senior Financial Inclusion expert within the framework of the MeMI Project – Measuring Impact in Microfinance, EIB 2019 – Project Leded by Università Cattolica.
- . Senior Financial Inclusion expert for the "Market Research on Social Performance Management amongst Jordanian Microfinance institutions and its Impact on the Clients" (May/July 2019)
- . Team leader and Financial Inclusion Expert in the framework of a Danida funded project 'Conflict-affected and vulnerable Syrian people particularly women and youth have increased access to water, resilience and dignified lives in Syria and Lebanon' (Jan2019/Feb 2020)
- Financial Inclusion Expert in the framework the European project ENISIE (Enabling of Network Based Innovation Through Services and Institutional Engagement) – Italy/Malta
- . Technical expert for a feasibility study of a Credit Guarantee Funds (2016) - AICS/Jérusalem et GIZ (2019)
- . Expert in the team of impact evaluation of the Programme Silatech on microfinance for youth in Morocco, Tunisia and Sudan (2018-2019)
- Technical expert on the Project « Engaging diaspora in Italy on the initiatives supporting rural development and youth employability in Morocco and Senegal » (2017-2019)
- . Expert on the formulation of a new Program AICS in Tunisia – Agricultural loans and ESS 2017-2020 (2017)
- . Senior Evaluator for the independent evaluation of 'Programme MicroMED Tunisia" funded by EIB and Ministry of Foreign Affairs – Luxemburg and implemented by ADA Luxemburg (September/November 2018)
- . Senior Evaluator for the independent evaluation of Vietnam Microfinance Program – IFC in partnership with MFR (august/November 2018)

- . Responsible for the Technical Assistance area; field and backstopping officer on behalf of Microfinanza Srl in the framework of several ongoing activities related to the microfinance industry. Field expert in Morocco, Tunisia, Palestine and Haiti.
- . Project coordinator and field expert for Study of Silatech-Supported Financing for Microenterprises in Tunisia, Morocco and Tunisia (2018)
- . Expert on financial inclusion financière/social economy for NSFI Elaboration (National Strategy on Financial Inclusion) (2017)
- . Expert on financial inclusion (social economy in the frame of the programme IESS – Tunisie – cofinancing EU (Team Leader COSPE, 2016-2017)
- . Senior evaluator - Mid Term Evaluation of the Clean Start Programme/UNCDF under implementation in Uganda, Nepal, Myanmar and Cambodia – Microfinanza in partnership with MFR (January/May 2017)
- . Backstopping Officer (January 2011-June 2015) of the REGMIFA Technical Assistance Facility (TAF) managed by Symbiotics. Katia provided a support function in every step along the TA cycle among others: feeding maintenance of the consultant database, administer Tender and contracting documents, member of the Evaluation Committee and other administrative support and she managed the Technical Assistance Facility Scholarship Programme. Development and implementation of microfinance pilot projects aimed at facilitating the transfer of remittances of different migrant communities (Senegal, Albania, Ecuador) through local MFIs. Identification of the EU/ACP Microfinance Programme II - New financial products for a sustainable development in Ghana, Uganda, Kenya and Tanzania.
- . Project Manager of a co-financed EU project for an « *Étude de faisabilité pour une Centrale de Risques pour la microfinance en Tunisie* ». EU Programme Evaluation in Haïti – *Microfinance pour la production agricole* (2013). Institutional diagnostic of 9 Microcredit Associations in Kasserine Region (2014) and 5 Microfinance Institutions in Morocco (2014). Management and follow up of microfinance technical assistance initiatives.
- . Training activities on issues related to the Logical Framework Matrix, Financial Management (Pisa University), Business Model Canvas and business planning (Italy, Jasmine, training to MFIs), Financial Management and capacity building. Co-training on corporate governance for MFIs (Morocco and Tunisia). Training on “Microfinance” at Centro Universitario Bertinoro (CEUB) in the framework of the Course: Tourism Service Quality in Myanmar (2016) and Sustainable Tourism (2018) within Mediterranean countries.
- . Coordination of the technical assistance to the Saving and Credit Cooperatives within the framework of the Start – Up Palestine Programme – Capitalization Fund – Italian Cooperation. Field work on data, procedures and portfolio of the Union of Savings and Credit Cooperatives and 12 Cooperatives, Strategic Planning and Business Projects in partnership with Cassa Padana and Banca Popolare Etica.

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| January 2012 – present | Italy | Associazione Microfinanza e Sviluppo Senior consultant and member of BoD |
| <ul style="list-style-type: none"> . Financial Literay program for women - Regione Emilia Romagna - in the framework of the project 'e Imprese delle donne' 2020 - 2022 (two training cycles) . Financial Inclusion Expert with the framework of the RESTART project, Leded by COSPE in Tunisia (2020-22) . Financial Inclusion Expert within the framework of the SAFE CROPS project, Leded by CESVI in Myanmar (Sept 2019-Oct 2022, AICS) . Expert in the framework of a project “Microfinance for a better Life” supported by Trento Local Authority to support the set-up of a microfinance fund for the refugees in Bar Elias Camp – Lebanon (February 2016/March 2017) . Microfinance expert in the framework of project supported by Italian Local Authorities in Kasserine Governorate (2013- April 2016) | | |

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| <p>. Expert for the implementation of projects in Europe and developing countries. She actively contributed to the implementation of the RE-LAB: start up your business project aiming at promoting entrepreneurship activities among refugees in Italy (FER) Nov 2012 – June 2014</p> <p>. Expert for the implementation of the project "Best Practices Exchange on microfinance for migrants in the EU" – Identification of project activities, data analysis and reporting. (FEI) Nov 2013 – June 2014</p> <p>. Research and drafting Financial Education tools to be used in the framework of Associazione Microfinanza e Sviluppo Activities.</p> | | |
| August – October 2008 / March – April 2009 | Italy | Microfinanza Srl Consultant |
| Support for the finalisation of a project proposal concerning money transfer of the immigrants' remittances on the corridor Italy/Senegal. The project proposal has been elaborated in partnership with a money transfer partner and a Senegalese MFI. Elaboration of different call for proposal on microcredit issues. | | |
| June – July 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2007, 2006 | Italy, Pisa | Scuola Superiore Sant'Anna di Pisa Trainer |
| Training on PCM-Project Cycle Management in the framework of the International Master on Human Rights and Conflict Management. Evaluation sessions of simulations presented by students | | |
| June – December 2007 | Italy | Autonomous Region of Sardinia – Joint Managing Authority of the ENPI CBC Med Sea Basin Programme Short term expert |
| Support to the Joint Managing Authority of the ENPI CBC Mediterranean Sea Basin Programme for the organisation of the Joint Monitoring Committee, drafting and finalising the Joint Operational Programme and preparing procedure documents. | | |
| May – September 2007 | Italy | IMFA – General Direction for European Integration Short term expert |
| Support to the Sicilian Region for the formulation of the ENPI-Cross Border Cooperation Programme Italy-Tunisia 2007-2013 | | |
| April – July 2007 | Italy | Autonomous Region of Sardinia/IMFA-DGIE Direction General for European Integration Short term expert |
| Member of the drafting team supporting the Autonomous Region of Sardinia as Joint Managing Authority for the formulation of the ENPI-CBC MED Programme 2007-2013. Participation in Barcelona and Athens at the Joint Task Forces and presentation of different components of the Joint Operational Programme. | | |
| February – April 2007 | Tunisia | APRI SPA (Rome) for IMFA- DGIE Direction General for European Integration Short term expert |
| Technical Assistance to the Sicilian Region for the formulation of the ENPI-Cross Border Cooperation Programme Italy-Tunisia 2007-2013. | | |
| January 2007 | Niger | COSPE Ngo Short term expert |
| Short term field mission for monitoring the following projects: Technical Assistance in the framework of the Italy-Cilss Programme, Italian Funds against desertification and poverty (IMFA/UNOPS), Institutional Building Project (IMFA/COSPE), Farmer's organisations technical assistance programme (EU/COSPE). | | |

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| February – December 2006 | Italy – Egypt | APRI SPA (Rome) for IMFA- DGIE Direction General for European Integration Short term expert |
| Support to Apulia Region for the identification of international projects related to different sectors linking Apulia ad Egyptian territories. Participation at the Task Force of the ENPI CBC Med Programme. | | |
| January 2005 – December 2006 | Italy | Microfinanza Srl Consultant |
| Collaboration with Microfinanza srl for the preparation of different project proposals and tender dossiers. | | |
| June 2005 – September 2006 | Italy | APRI SPA (Rome) for IMFA- DGIE Direction General for European Integration Consultant |
| Technical Assistance to Sicilia Region for the promotion of international activities related to the Mediterranean countries (Tunisia). Technical Assistance to the Autonomous Region of Sardinia for the realisation of an international workshop on "Environment and sustainable development in the Mediterranean Region". Technical Assistance to Autonomous Region of Sardinia and Apulia Region towards internalisation process in the Mediterranean countries (Morocco, Algeria and Egypt) | | |
| March 2005 – March 2006 | Italy | APRI SPA Consultant |
| Promotion and support of internationalisation process (for the public and the private sector) mainly in the Mediterranean countries. Support to SMEs and local administration for the elaboration of project proposals. | | |
| January 2006 | Italy | COSPE Ngo Trainer |
| Trainer in the framework of Cospe training activities. Training on "International Cooperation in the Mediterranean Countries" | | |
| January – April 2005 | Italy | Arca Consulting Consultant |
| Support for the preparation of the tender dossier for the Framework Contract. Consultant for the realisation of the study required by the WB on « Fundraising strategies for supporting clean air initiatives in Latin American Cities – CAI-LAC". | | |
| January 2004 – December 2004 | Italy | COSPE Ngo Coordinator of the North Africa and Middle East Desk |
| General co-ordination for the projects in the MED area (Egypt, Palestine, Tunisia, Algeria and Morocco), financial coordination, technical assistance through backstopping and field missions. Management of the whole project cycle, negotiation with partners, founders and local institutions. Financial managing and reporting. Project design. | | |
| April 2004 – May 2004 | Niger | IMFA Consultant |
| Formulation of a proposal for "Roles of the civil society and participation to the environmental' programs in Niger" (IMFA). Support to the starting up of a real participation of the civil society to the local process | | |
| August 2002 – September 2003 | Niger | COSPE Ngo Expatriate Project Coordinator |
| Project management, financial reporting, support to capacity and institutional building process for or the activities of the "Programme de renforcement institutionnel du réseau d'organisations de base et des Plate Formes des organisations paysannes de quatre pays (Sénégal, Mali, Burkina Faso, Niger) dans le cadre | | |

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| <i>de la lutte contre la désertification et la pauvreté</i> » (IMFA / FAO / NGO) in the framework of the Italian Fund for Poverty Alleviation and against – Desertification | | |
| March 1999 – July 2002 | Italy | COSPE Ngo Project coordinator |
| Desk officer for the Mediterranean countries' projects. Management of the whole project cycle: identification, formulation, monitoring, Evaluation and reporting. Financial managing and reporting. | | |
| April 1997 – March 1999 | Italy | Overseas Agronomic Institute Researcher |
| Researcher on "The use of historical archives in the development of international co-operation feasibility studies and projects related to the use of environmental resources". Field research on the microcredit activities promoted by the EU co-funded project "Rehabilitation of Household Income Standards through Technical and Managerial Skills Development" Ngara Region (Tanzania) | | |

14. Relevant Conferences and Publications

- European Investment Fund, Measuring microfinance impact: a practitioner perspective and working methodology, Working paper 2020/66
- A Social Investment in Agriculture: a sustainable model of social-impact investments aimed at improving refugees' working conditions and supporting local farmers in Lebanon, University of Trento, CucsTrento 2019, 19-21th September 2019
- A financial brick for the future, 9th September 2019 <https://www.microfinanza.com/a-financial-brick-for-the-future/>
- Metodologie del microcredito in "Dizionario di Microfinanza. Le voci del microcredito" (2013), Giampietro Pizzo and Giulio Tagliavini, Studi Economici e Sociali Carocci.
- Microfinance in Palestine: Are Loans Too Expensive and Should Interest Rates Be Capped? Italian Agency for Development Cooperation – Jerusalem Office, Economic Development Policy Brief n. 1 – July 2016. Marco Azzalini (Italian Agency for Development Cooperation – Jerusalem Office), Valeria E. Pujia and Katia Raguzzoni (Microfinanza S.r.l.)
- Article "Agricoltura e Foreste nelle fotografie degli archivi Alinari e nelle collezioni Fiorentine" (2002)
- Article "Prato, Italia, Africa", il lavoro degli italiani in Africa (2002)
- Article "Somalia, questa è tutta un'altra storia" in Africa e Mediterraneo, Cultura e Società (2000)
- Article "La società Agricola Italo Somala, una storia per immagini", Permanenze culturali e metamorfosi dell'immaginario coloniale in Italia, in Studi e Materiali di Antropologia Culturali, Dipartimento Uomo e Territorio, Edizioni Scientifiche, Nuova Serie, 2 (2000)
- Articolo "Africa per immagini" Atti del Convegno Archivio Fotografico di Prato (1999)
- Articolo "L'articolo de l'Istituto Agronomico per l'Oltremare", Quaderno VIII 1998, del "Bollettino di Informazioni" della Scuola Normale Superiore di Pisa (1998)
- Tesi di laurea sulla politica agraria in Somalia pubblicata con Tesi e percorsi di ricerca, Harmattan Italia (1997)

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

On the behalf of Ms. Raguzzoni:

Date: October 2023

Full name: Katia Raguzzoni

