

Savings at the Frontier (SatF)

A MasterCard Foundation partnership with Oxford Policy Management

GOVERNANCE AND INVESTMENT COMMITTEE (GIC)

Chair - Ruth Dueck-Mbeba, Senior Program Manager, Financial Inclusion, Mastercard Foundation



Ruth has more than 30 years' experience in public accounting, financial reporting and management, and as a practitioner, trainer and consultant in the field of microfinance. At the Foundation, she is responsible for initiatives in scaling access to finance, alternate delivery channels and youth financial services. She has lived, worked and travelled extensively in Africa, the Middle East, and throughout Asia. Ruth is passionate about building learning communities, sharing knowledge and developing human capital. She is a Chartered Professional Accountant of Ontario, a member of the Institute of Internal Auditors and holds a certificate in Adult Education.

Member – Mike Williams, Program Manager, Financial Inclusion, Mastercard Foundation



Mike is a Program Manager on the Programs team at the Mastercard Foundation. He manages a portfolio of programs across the Financial Inclusion portfolio, and leads emerging work on enterprise/entrepreneurship development and impact investing. Previously, he spent over 8 years working across Africa, Asia, Central America, and Canada in the social innovation, and community investment and development fields. He holds a Bachelor of Arts (Hons BA) in Global Studies, a Masters of Arts (MA) in International Development with a focus on youth entrepreneurship, and a Masters of Business Administration (MBA) in Innovation Leadership.

Member - [Gerhard Coetzee](#), Customer and Provider Solutions, CGAP



Gerhard Coetzee is the Head of Customer and Provider Solutions at CGAP (the team working on customer centric business models, financial innovations for smallholder families and digital financial products and services beyond payments) and an Extraordinary Professor at the University of Stellenbosch Business School (South Africa). Earlier he was the Head: Inclusive Banking at Absa Bank (part of Barclays Africa Group Limited), founder and Director of the Centre for Inclusive Banking in Africa and Extraordinary Professor in Agricultural Economics at the University of Pretoria. Prior to CGAP and Absa he worked at an international development economics consulting firm (DAI), the University of Pretoria, the Development Bank of Southern Africa and the South African Department of Agriculture. Gerhard is a recipient of nominations and awards for innovation and community service and holds a PhD in Agricultural Economics from the University of Pretoria, South Africa.

Member – [Richard Williams](#), Director, Economic Policy Programme, Oxford Policy Management



Rich Williams is Director of OPM's Economic Policy programme. He is responsible for OPM's work supporting low and middle-income countries' pursuit of inclusive and resilient economic development. His current work includes a multi-year programme to improve governance and revenue collection in the Nigerian petroleum sector, and a research programme to explore the links between energy and economic growth.

Member - [Robert Stone](#), Strategic Adviser, Savings at the Frontier programme



Dr Robert Stone, an OPM Associate, is a former Director of the OPM Economic Policy Programme. He is a political economist with over 35 years' experience of financial and private sector development at policy and institutional level. His work has focused on the structure of markets within the financial sector and their impact on growth, investment and, particularly, poverty reduction. Robert's recent work has included the design, monitoring and evaluation of programmes at the national and international level in financial inclusion, in broad financial sector development, in rural and agricultural finance, in microfinance and in the use of technology to deepen and broaden the financial sector.

Member - [Sukhwinder Arora](#), Team Leader, Savings at the Frontier programme (Alternate to Robert Stone)



Over the past 30 years, Sukhwinder's core work has been on development, delivery and review of policies and programmes designed to enable poor people to prepare for and benefit from economic development opportunities. Sukhwinder is currently an OPM associate and has previously worked as a Principal Consultant at OPM. He has also worked as Private Sector Development Adviser, DFID in New Delhi, London and Dhaka offices during 1996-2007. Sukhwinder has led various assignments such as: Mid-term review of FSD Africa (DFID); Evaluation of Effectiveness of FMO supported (M)SME banks in South-Asia (FMO); and Evaluation of Impacts of Samridhi Fund Investments in India (DFID). Sukhwinder has contributed to two books: *The Poor and their Money* (with Stuart Rutherford) and *Small Customer, Big Market: Commercial Banks in Microfinance* (with Malcolm Harper) and served as chairman of the UK Microfinance club from 2010-13.