



Moustafa Haider Khalifeh

Mr. Moustafa Khalifeh is a development finance expert with over 10 years' experience who has served in senior management positions with MFIs in Lebanon, Afghanistan and Iraq. He is an expert in portfolio management, evaluation and analysis as well as staff development. In his role as Director of Finance and Administration for CHF-ACSI, Mr. Khalifeh oversees financial risk management, accounting, controls, budgeting, planning, and reporting as well as relations with banks, investors, and regulators. He has developed creative partnerships with commercial banks which have enabled CHF-ACSI to access evolving technologies and distribution. Mr. Khalifeh is certified in the ILO's Making Microfinance Work training program.

Ahmad Lamaa

Mr. Ahmad Lamaa has over 10 years' experience in microfinance and marketing in the Middle East with micro and small enterprises, including start-ups. Since 2003, he has held a number of roles with CHF ACSI and currently serves as Director of Business and Operations. In this position, Mr. Lamaa oversees credit operations to ensure efficiency, portfolio quality, and sustainability and also monitors outreach, internal controls and marketing. Under his management, services have expanded and diversified, and CHF-ACSI has led the Iraqi sector in developing a marketing department, also charged with social performance management, making CHF-ACSI one of the most market-responsive MFIs in the country.

Julie Zollmann

Ms. Julie Zollmann is an associate at Bankable Frontier Associates (BFA) supporting the firm's demand-side research practice. Since joining BFA, she has been researching financial capability in the context of branchless banking, beneficiary experience with financially inclusive payments for cash transfers, and bank clients' use and preferences for a range of savings products. In partnership with the International Rescue Committee (IRC), she recently completed a project studying financial behaviors of young people graduating from IRC's vocational training program in Northern Uganda. Ms. Zollman completed her masters focused on development economics at Tufts University's Fletcher School of Law and Diplomacy.