



Annie Belt

Ms. Annie Belt is a senior manager for international programs at Making Cents International with more than ten years of experience managing and developing international development projects ranging from economic growth and trade to agricultural training. At Making Cents, Ms. Belt develops curricula and capacity building activities related to youth enterprise and livelihood development, including the companion curriculum developed under the Expanded and Sustained Access to Financial Services (ESAF) program in Palestine. Prior to joining Making Cents, she worked for eight years for Chemonics International and taught English in Thailand. Ms. Belt received her Master's in International Education from George Washington University.

Obed Diener

Mr. Obed Diener leads ESAF's two year \$7 million Gaza economic recovery component, which has a strong focus on youth financial services and enterprise development. He manages AED's Individual Development Accounts matched savings activity targeting young adults, and oversees two subgrants to Save the Children for youth financial literacy and entrepreneurship programming. Before joining ESAF, Mr. Diener led research and writing on a national survey of youth employment in Palestine as a consultant to Mercy Corps and designed youth livelihoods programs as a consultant to CHF International in Pakistan and southern Sudan.

Ali Faroun

Mr. Ali Faroun is Director of the Palestine Monetary Authority's Consumer Relations and Market Conduct Department, where he oversees the PMA's efforts to protect financial consumers and raise awareness among the general public, including youth as a key target group. Mr. Faroun has also contributed significantly to developing the PMA's Credit Registry and Credit Scoring system, and has held a variety of senior supervisory positions since joining the agency in 1999. Mr. Faroun holds a Master's degree in Banking and Financial Sciences from the Arab Academy for Banking and Financial Sciences in Jordan.

Timothy Nourse

Mr. Timothy Nourse is currently Executive Director of Making Cents International. Before joining Making Cents, he served as the Chief of Party of the USAID funded Expanded and Sustained Access to Finance (ESAF) Program. Previously Mr. Nourse was AED's Senior Technical Advisor for Microenterprise Development, serving as Project Director for large rural finance and microfinance support programs in Afghanistan and Palestine. From 2002-2006, he led American Refugee Committee's Microenterprise Development programs in East and West Africa and prior worked with microfinance institutions in Eastern Europe and the Middle East with Catholic Relief Services. Mr. Nourse has taught at the Microenterprise Development Institute of Southern New Hampshire University, and published in academic journals.

Alaa Sisalem

Mr. Alaa Sisalem, Microfinance Director of the MFI CHF Ryada, has over 23 years of experience in financial services and financial management. Mr. Sisalem played a key role in developing, implementing and managing CHF's microfinance program in the Palestinian Territories, including its expansion into the West Bank and diversification into business loan products, including a youth-focused business start-up loan product launched in 2011. Under his management, the portfolio has grown from \$4 million to \$11.7 million. Mr. Sisalem has also served as an international consultant for CHF worldwide, assisting with credit management information systems. Mr. Sisalem's expertise includes establishing systems for reporting, financial controls, and financial planning.