

## The impact of fintech on women's financial inclusion in Bahrain

Wednesday, November 1, 2023

Time: 11:00am ET/ 6:00pm AST

Format: Hybrid

### Panelsits



#### **Bader Sater**

*CEO, FinTech Bay*

**Bader Sater** is the CEO of FinTech Bay. Before joining FinTech Bay he was the Program Manager at C5 and ran the Cloud10 Program which was Bahrain's first cloud accelerator built in partnership with Amazon Web Services (AWS) and Labor Fund (Tamkeen), and the Economic Development Board of Bahrain (EDB). Prior to joining C5, Sater was a Senior Executive at the EDB, where he was part of the Business Development team. Sater was responsible for all foreign direct investment in the ICT sector for Europe and Asia. He also worked extensively as part of a committee tasked to set Bahrain's ICT strategy which leads to Bahrain's focus on building a startup ecosystem, among other areas. Sater was additionally given the responsibility to support the growth of the startup ecosystem and actively attracted regional startups to Bahrain.

Sater holds an MSc from Edinburgh Napier University in Business Management and Entrepreneurship and a BSc from the University of Wales, Bangor in Banking and Finance. He is also currently a Venture Partner at Rise Capital which is a Silicon Valley-based Venture Capital firm. Prior to moving to Bahrain Sater has lived in Scotland, Wales, Germany, England, and Switzerland.



#### **Batool Alkhaja**

*Director of Public Policy, Rain Management*

**Batool Alkhaja** is an experienced regulator with over 20 years of experience in the banking, financial services roles, and real estate sectors. The first 6 years of her career were spent as an internal auditor the Bahrain Commercial Facilities Company and the Eskin Bank, becoming Assistant Manager of Internal Audit with the latter institution. This was followed by 10 years as a regulator at the Central Bank of Bahrain where Alkhaja held senior positions in the Inspection Directorate and the Regulatory Policy Unit. In these roles she represented Bahrain at the Banking & Supervision Committee of the Arab Monetary Fund and headed several projects in conjunction with the Bahrain Economic Development Board and the Information and Government Authority,

including the Cloud First National Policy, Crowd Funding, and Financial Technology. In 2018, Alkhaja was aided in the establishment of the Real Estate Regulatory Authority as Chief of Policy and Strategic Planning, and is instrumental in the formulation and implementation of the National Real Estate Plan 2021-2024, the Compliance and Enforcement Program, and Bahrain Valuation Standards. Alkhaja is currently handling Polices, Strategic Planning, and Projects Management, as well as Enforcement and AML functions. In 2021, she joined the first licensed crypto assets brokerage platform in the region as Director of Public Policy. Alkhaja holds a bachelor's degree in accounting from the University of Bahrain and is a graduate of the Georgetown FinTech Program.


**Noora Al Nusuf**

*Head of Corporate Affairs and Brand & Marketing, Standard Chartered Bank*

**Noora Al Nusuf** is Standard Chartered Middle East (ex UAE)'s Head of Corporate Affairs and Brand & Marketing where she is responsible for the execution of the strategic agenda in the Middle East (ex UAE), support the businesses and assist in positioning the bank, through differentiated thought-leadership, client communication, digital engagement, internal engagement programs, sustainability agenda, public affairs, external media and community engagement. With over 20 years of experience, Al Nusuf joined the bank in October 2012 as Head of Corporate Affairs Bahrain, after having worked at leading regional organisations within the sectors of finance, telecommunication, and branding in different roles. Al Nusuf holds a BA in

International Affairs with a concentration in International Communication from The George Washington University in Washington, D.C. Al Nusuf enjoys travelling, sports, and volunteer work.


**Jamal Fakhro**

*Managing Partner, KPMG in Bahrain*

**Jamal Fakhro** has over 35 years experience as a client service partner and advisor for clients having led and managed cross-border engagements in banking, financial services, oil & gas, government, family/ owner managed businesses, manufacturing and trading; as well as with several large corporations. He is a Founding Board Member and Chairman for the Pearl Initiative – the leading independent, not-for-profit, by-business and for-business, in the Gulf Region, which aims to influence and improve corporate accountability and transparency across the region. Fakhro is Vice President of the Executive Bureau for the French Chambers of Commerce and Industry in Bahrain (FCCIB). The FCCIB is a member of the French Chambers of Commerce and Industry Abroad Network (CCI France International), which is

one of the largest Business Network in the world with a combined membership base of more than 38,500 companies. He was Chair of KPMG's Middle East and South Asia Board from 2010 until 2014 and has represented the region on KPMG's EMA board, International Board and International Council during this time. Fakhro also sits on several Government and Private Sector committees providing insight, advice and subject matter expertise on matters related to the profession, public finance and national economy. Fakhro is an active Bahraini Legislator a member and the First Vice-Chairman of the Shura Council (Upper House). He is also the proud recipient of the recognition and honor of the Shaikh Isa bin Salman Al Khalifa Medal of a second-class, by His Majesty King Hamad bin Isa Al Khalifa. In his role as a Shura Council member, Jamal has headed up and led several international, regional & national delegations at parliamentary conferences. Fakhro holds a Bachelor's of Accounting from the University of Cairo in Egypt.

**Moderated by****Lynn Monzer***Associate Director, empowerME, Atlantic Council*

Lynn Monzer is the associate director of empowerME at the Atlantic Council's Rafik Hariri Center for the Middle East, where she focuses on the WIn Fellowship Program. Monzer is a gender-equality professional, consultant, instructor, and social entrepreneur who has worked with think tanks, nonprofits, and startups. Monzer focuses on improving the lives of women in the Middle East and North Africa (MENA) region by increasing their labor-force participation and fostering female-led entrepreneurship. She holds a PhD focused on female entrepreneurship in the MENA region. She was previously a lead research analyst at the Wilson Center's Middle East Program and worked to identify policy gaps that contribute to low women's economic participation and entrepreneurship in MENA. She is also a global fellow at the Wilson Center. Previously, Monzer founded GenDev Consulting to help organizations foster opportunities for women's economic empowerment and entrepreneurship in the MENA region; she also led workshops for organizations including Google Developer Groups, the Rowad Foundation, the University of Maryland, the Creo Incubator, and Al-Sahm Women. Monzer was also a strategist at Localized, a mentorship social enterprise based in Washington DC, and a manager at Pinpay, a fintech based in Lebanon. Monzer is also the founder of Hokouki, a nonprofit organization that empowers women and girls in the MENA region by providing easier access to laws and regulations that affect them.