

When Client Protection & Inclusive Finance come Together

24th November 2021

12:00 – 13:00

Speakers' Biography

Anne-Laure Behaghel, Client Protection Pathway Manager, SPTF

Anne-Laure has worked extensively to advance client protection practices in financial services since 2013. She is a financial inclusion specialist, who has been working in the industry for the past 15 years, including 6 years in developing countries.



She started working in the field of inclusive finance by setting-up two greenfield microfinance institutions, one in Mexico and the other one in Senegal, taking up the position of CFO in both institutions. She then joined Kiva, the pioneer in crowdfunding for microfinance, for whom she developed the portfolio in African French-speaking countries, conducting both social and investment due diligence to identify partners with a double bottom-line objective.

She works mainly with impact investors for their due diligence and provides technical advisory services, in particular in the field of small-holder farmer finance.

Anne-Laure holds a Master's degree from ESCP.

Jurgen Hammer, Managing Director, Social Performance Task Force (SPTF) Europe

Jurgen HAMMER is the Managing Director of SPTF Europe in charge of the European office in Luxembourg. He manages the Social Investor Working Group of the SPTF with the investor co-chairs.



From 2008 to 2019, Jurgen was Chief Risk Officer and Head of SPM at Grameen Credit Agricole Foundation (GCAF). Jurgen's involvement in financial inclusion started in 2006 at EFSE, an investment fund for the Balkans. In 2008 he managed the TA program at JAIDA, the investment fund for microfinance associations in Morocco. Jurgen continued as an independent Board member of JAIDA until 2016. He also serves as an independent member of the Board at ACAD in Palestine. He has over 15 years of experience in corporate and investment banking at Deutsche Bank, Senior Banker at Banco Santander and Co-Head of Fixed Income and Securitization at CACIB working with Sovereigns, Fis and Corporates in Eastern Europe, Africa and the Middle East.

Jürgen holds an MBA in International Business from City University New York-Baruch, and a Master in Applied Economics from Paris University, Dauphine.

Apricot Wilson, Deputy CEO & Head of Risks, Luxembourg Microfinance and Development Fund -

Apricot is a Deputy CEO and Head of Risk at LMDF and has returned to the organisation, having completed her MBA at the China Europe International Business School, Shanghai.



She started her career at Aberdeen Asset Management, where she completed the graduate training scheme, before joining LMDF in 2016. Apricot has also worked with UNESCO Bangkok, in the education policy department and with Roland Berger.

She has an MA in Modern Languages from the University of Cambridge and a Certified Expert in Microfinance from the Frankfurt School of Management.