



OECD/INFE Technical Assistance Project on Financial Education in the  
Commonwealth of Independent States: Phase II

## High-Level Conference

# Financial Literacy Policy Responses to the Advancements of Digital Finance in the CIS

*Co-hosted with the Ministry of Finance of the Russian Federation*

## AGENDA

15 - 16 DECEMBER 2021

Virtual meeting (Zoom)



## ■ About the OECD

The Organisation for Economic Co-operation and Development (OECD) is a forum in which governments compare and exchange policy experiences, identify good practices in light of emerging challenges, and promote decisions and recommendations to produce better policies for better lives. The OECD's mission is to promote policies that improve economic and social well-being of people around the world.

## ■ About the OECD International Network on Financial Education

OECD governments officially recognised the importance of financial literacy in 2002 with the launch of a unique and comprehensive initiative on financial education. In 2008, the OECD convened an International Network on Financial Education (INFE) with high-level membership from over 280 public institutions – including central banks, financial regulators and supervisors, ministries of finance and ministries of education - in over 130 countries. Members meet twice a year to share country and member experiences, discuss strategic priorities and develop policy responses. G20 leaders and other international and regional fora endorsed or supported INFE's methodology and high-level principles on key financial education aspects.

## ■ About the Technical Assistance Project on Financial Education in the Commonwealth of Independent States: Phase II

In 2017, the OECD and its international Network on Financial Education (INFE) launched phase I of a Technical Assistance project on Financial Education in the Commonwealth of Independent States (TA project for the CIS). This project built on the successful collaboration between the Russian Ministry of Finance and the OECD, through the Russian Trust Fund and the Russian G20 Presidency; the project benefitted from the financial support of the Ministry of Finance of the Russian Federation. The project provided dedicated guidance and technical support for the design, implementation and review of evidence-based financial education strategies and policies in six key CIS economies (Armenia, Azerbaijan, Belarus, Kazakhstan, Kyrgyz Republic and Tajikistan). The project also addressed the financial literacy needs of two key target audiences for the region: youth, migrants and their families.

As a follow-up to this successful project and in response to demand from the region, the Ministry of Finance of the Russian Federation extended its financial support for a Phase II of this work for another three years, starting in 2020. This phase of the project covers seven countries: Armenia, Azerbaijan, Belarus, Kazakhstan, the Kyrgyz Republic, Tajikistan and Uzbekistan.

Phase II of the project covers the following key elements:

- Regional dissemination and hub/platform on financial literacy;
- Tracking progress on financial literacy, new analyses and regional database on financial literacy;
- Support and guidance on the implementation of financial literacy policies and related approaches;
- Dedicated research, policy analysis and guidance on financial literacy and relevant financial consumer protection aspects based on INFE relevant work streams, the G20/OECD Task Force on Financial Consumer Protection and international expertise.

## ■ Objectives of the High-level Conference

The High-Level Conference is organised as part of the OECD Technical Assistance Project for Financial Education in the Commonwealth of Independent States (CIS): phase II. The High-Level Conference will bring together officials from the participating countries, as well as OECD and international experts. The objectives of the Conference are to:

- Make updates on the goals and achievements of Phase II of the Technical Assistance project for financial Education in the CIS and will explain planned future activities in the region. Present and discuss recent achievements and priorities of the G20 and the Global Partnership for Financial Inclusion (GPII) on financial literacy, financial education and financial inclusion.
- Present and discuss latest evidence from the CIS: Financial Literacy, Financial Well-being, and Financial Resilience in the region during the COVID-19 crisis.
- Discuss the challenges and benefits that rapid digitalisation of finance is bringing to consumers. Present suggestions for areas in need of urgent focus for policy makers, as well as to support consumers.

## ■ Contacts

Register for the High-level Conference here: [LINK](#)

Directorate for Financial and Enterprise Affairs, OECD: [SecretariatCIS@oecd.org](mailto:SecretariatCIS@oecd.org)

Mr. Kiril Kossev, Policy analyst, [kiril.kossev@oecd.org](mailto:kiril.kossev@oecd.org)

## Wednesday, 15 December 2021, 9h – 12:00h (CET)

### DAY 1

**Day 1** of the High-Level Conference will provide an update of the project deliverables and present the results of the second wave of the survey of levels of financial literacy in the CIS. Some recent deliverables of G20 and GPF on financial literacy; financial education and financial inclusion will be shared. A set of presentations will then give an opportunity to discuss important questions about the rise of digital finance and how financial literacy, education and consumer protection, can improve the consumer experience in the CIS region, especially in the wake of the ongoing COVID-19 crisis.

**Master of Ceremony Day 1:** Sona Lalayan, Policy Analyst, OECD

#### 9:00-9:15 **Session 1. Welcoming remarks: Boosting Digital Financial Literacy in the CIS in response to COVID-19**

*Mikhail Kotyukov, Deputy Finance Minister of the Russian Federation*

*Flore-Anne Messy, Acting Deputy Director of the Directorate for Financial and Enterprise Affairs, OECD; Executive Secretary of the OECD International Network on Financial Education (INFE)*

#### 9:15-10:15 **Session 2. High-level Panel: Project achievements throughout Phase II of the OECD Technical Assistance Project and insights from the CIS**

OECD will share the achievements of the “Technical Assistance Project on Financial Education in the Commonwealth of Independent States, Phase II” and explain planned future activities in the region.

High-level representatives of the CIS project participants will provide insights from their respective countries.

##### **Introductory intervention**

*Pavel Snisorenko, Director of the Department for International Financial Relations, Ministry of Finance, Russian Federation*

##### **Moderator**

*Flore-Anne Messy, Acting Deputy Director of the Directorate for Financial and Enterprise Affairs, OECD; Executive Secretary of the OECD International Network on Financial Education (INFE)*

##### **Speakers**

*Nerses Yeritsyan, Deputy Chairman, Central Bank of Armenia*

*Almaz Sydykov, Member of the Board, National Bank of the Kyrgyz Republic*

*Abrorkhoja Turdaliev, Deputy Chairman and Member of the Board, Central Bank of the Republic of Uzbekistan*

*Alexander Tymoshenko, Head of the Information and Public Relations Department - Press Secretary of the National Bank of Belarus*

**10:15-10:45 Session 3. Presentation of recent achievements and future work of the G20 and the Global partnership for Financial Inclusion (GPII) work on digital financial literacy**

Anna Zelentsova, Co-chair of the Global partnership for Financial Inclusion (GPII) will present the G20 measures on Financial Consumer Protection and Financial literacy and the main achievements of the GPII. Ms Anna Zelentsova will present some recommendations and areas for future work that were formulated to G20 leaders. The presentation will be followed by a discussion focussing on how those achievements will impact the ongoing work; they will share insights on the importance of digital financial literacy for financial resilience and on the lessons learnt and the impact of COVID-19 on digital financial inclusion in G20 countries and BRIC countries.

**Moderator**

**Flore-Anne Messy**, Acting Deputy Director of the Directorate for Financial and Enterprise Affairs, OECD; Executive Secretary of the OECD International Network on Financial Education (INFE)

**Presenter**

**Anna Zelentsova**, PhD, NIFI, Ministry of Finance of the Russian Federation; Co-Chair of the Global Partnership for Financial Inclusion (GPII)

**Discussants**

**José Alexandre C. Vasco**, Director of the Investor Protection and Assistance Office, Securities and Exchange Commission of Brazil (CVM)

**10:45-11:25 Session 4. Data and measurements: Levels of financial literacy and financial well-being in the CIS.**

OECD will present new data on financial literacy, financial well-being, and financial resilience collected in the first half of 2021. Discussants will share their insights on some findings and formulate recommendations.

**Moderator**

**Miles Larbey**, Acting Head of the Consumer Finance, Insurance and Pensions Division, OECD

**Presenter**

**Kiril Kossev**, Policy Analyst, OECD

**Discussants**

**Lyudmila Spiridonova**, Executive Director of NAFI Research Centre.

**Kenneth De Beckker**, Postdoctoral researcher and lecturer at the KU Leuven & the University of Hasselt

**11:25 – 11:30 Video Coffee Break**

**11:30-12:10**    **Session 5. Risks and challenges of digitalisation – what is the role of public policy and financial education**

The panellists will discuss the challenges that rapid digitalisation of finance is bringing globally and to CIS consumers and policy makers. In particular, panellists will discuss the dangers of online financial frauds and scams and policy and practical measures that can be implemented in response.

**Moderator**

**Els Lagrou**, *Senior Policy Analyst and Coordinator of the CIS Technical Assistance Project, OECD*

**Speakers**

**Roman Šubić**, *Vice Governor, Croatian National Bank*

**Sergey Maiseishin**, *Head of Computer Threat Response Department, Information Protection Directorate, National Bank of the Republic of Belarus*

**Pavel Shust**, *Executive Director of Russian Electronic Money and Remittance Association; Deputy Academic Director, Center for Distributed Ledger Technologies of St.Petersburg State University*

**Osman Kabaloev**, *Head of the Banking Regulation Division, Financial Policy Department, Ministry of Finance of the Russian Federation.*

**Adele Atkinson**, *Senior OECD Consultant on Digital Financial Literacy in the CIS*

**12:10 – 12:15**    **Session 6. Wrap up remarks**

**Miles Larbey**, *Acting Head of the Consumer Finance, Insurance and Pensions Division, OECD*

## Thursday, 16 December 2021, 9h – 11:30h (CET)

### DAY 2

**Day 2** of the High-Level Conference will focus on the important topics of access to credit, fast and short-term borrowing, and over indebtedness and the impact of digitalisation of credit. During a closed sessions the CIS TA partners will discuss the ongoing and future work.

**Master of Ceremony Day 2: Kiril Kossev, Policy Analyst, OECD**

#### 9:00-10:00 **Session 1. Fast access to credit, short-term borrowing, and over indebtedness in the CIS**

Participants will respond to a short poll on “Which credit products are beneficial and which are harmful to the responsible borrower”. The results of the poll will be displayed for the speakers to see and comment.

CIS, OECD, and international experts will discuss the need for responsible borrowing and the growing problem of over indebtedness in the CIS. Panelists from the Russian Federation, Portugal and the CIS region will give some insights on how to address this urgent need.

#### **Moderator**

**Miles Larbey**, Acting Head of the Consumer Finance, Insurance and Pensions Division, OECD

#### **Speakers**

**Dmitry Yanin**, KONFOP, OECD Consultant on Responsible Borrowing in the CIS;

**Maria Chernova**, KONFOP, OECD Consultant on Responsible Borrowing in the CIS

**Dmitriy Akmayev**, Chief Specialist of the External Communications Department of the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan

**Susana Narciso**, Head of Division, Banking Conduct Supervision Department, Banco de Portugal

**Michael Newson**, Senior Labour Mobility & Human Development Specialist, International Organization for Migration

**Osman Kabaloev**, Head of the Banking Regulation Division, Financial Policy Department, Ministry of Finance of the Russian Federation.

10:00 – 10:10 Video Coffee Break

[CLOSED SESSION - Only for participants of Technical Assistance Project on Financial Education in the Commonwealth of Independent States: Phase II]

10:10 – 11:20 **Session 2. Roundtable discussion on the future of financial education and literacy in the CIS: ongoing and upcoming work beyond the horizon of the project**

OECD will raise some themes of possible future work. The Ministry of Finance of the Russian Federation will share their current and future priorities in the area of financial literacy and education. CIS participants will comment and share their view on the future needs and possible work.

**Moderator**

**Flore-Anne Messy**, Acting Deputy Director of the Directorate for Financial and Enterprise Affairs, OECD; Executive Secretary of the OECD International Network on Financial Education (INFE)

**Speakers**

**Anna Zelentsova**, PhD, NIFI, Ministry of Finance of the Russian Federation; Co-Chair of the Global Partnership for Financial Inclusion (GPF)

**Yulia Sakovich**, Head of Financial Literacy Department, Public relations Directorate, National Bank of the Republic of Belarus

**Xumar Huseynova**, Head of Financial Literacy, Central Bank of Azerbaijan

**Dilbar Abduganieva**, Head of the Department of improving financial literacy and retraining bank specialists, Central Bank of Uzbekistan

**Aida Karabaeva**, Official representative of the bank of the Kyrgyz Republic for public relations

**Araks Manucharyan**, Senior expert in financial literacy, Central Bank of Armenia

**Daler Murodaliev**, Head of financial literacy, National Bank of Tajikistan

11:20 – 11:30 **Session 3. Wrap up and next steps**

**Els Lagrou**, Senior Policy Analyst and Coordinator of the CIS Technical Assistance Project, OECD

**Anna Zelentsova**, PhD, NIFI, Ministry of Finance of the Russian Federation; Co-Chair of the Global Partnership for Financial Inclusion (GPF)

## Speakers (in alphabetical order)

Ms. Dilbar Abduganieva



Dilbar Abduganieva is head of the department of improving financial literacy and retraining bank specialists in Central Bank of Uzbekistan. She started her career in the Central Bank of Uzbekistan 20 years ago. Ms. Abduganieva has experience in different fields of activities, including international relations, foreign exchange regulation and monetary operations.

Ms. Adele Atkinson



Adele has been at the forefront of research and policy developments related to financial literacy and financial inclusion for over 20 years. She started her career in academia in the UK, before joining the OECD in 2010, where she was responsible for the programme of work of the OECD/INFE. She is now working as an independent consultant and has contributed to the work of various institutions including international organisations, national and international NGOs, public authorities and universities. Adele has a PhD from the University of Bristol, UK.

Ms. Maria Chernova



For the last five years Maria has coordinated the monitoring of financial consumer protection and international programs for KONFOP. Previously she coordinated the Global Road Safety Partnership program in Russia, acting under the umbrella of the International Federation of Red Cross and Red Crescent Societies.

Mr. Kenneth De Beckker



Dr. Kenneth De Beckker is a postdoctoral researcher and lecturer at the KU Leuven & the UHasselt. He received his PhD in Business Economics from the KU Leuven in 2020.

His primary research field is financial literacy. Specifically, his research interests include the impact of financial education on students' financial literacy levels and behavioral changes. More recently he focused on the impact of standardized regulatory disclosures on investment decisions. In addition he is interested in sustainable finance. his research is policy oriented, in that regard he participates in various national and international research projects

Currently he teaches International Corporate Finance at the KU Leuven and Introduction to Economics & Microeconomics at the UHasselt. In the past he gained teaching experience in a wide range of finance courses as well as economics and economic policy in multiple languages (i.e. Dutch, English and French).



Mr. Sergei Kalechits



Sergei Kalechits is First Deputy Chairman of the Board of the National Bank of the Republic of Belarus.

He has a long-standing career at the National Bank of the Republic of Belarus. Since 1995, he has held various management positions, including deputy head of Research and Statistics Directorate, head of Monetary Policy and Economic Analysis Directorate. Since 2011, Mr. Kalechits has been a member of the Board of the National Bank of the Republic of Belarus. He was Deputy Chairman of the Board of the National Bank of the Republic of Belarus from 2013-2021.

Mr. Kalechits holds a degree in Economics from the Belarusian State University.

Ms. Aida Karabaeva



Aida Karabaeva has been working at the National Bank of the Kyrgyz Republic since 1992.

Since 2016 she has been the Official Representative of the National Bank of the Kyrgyz Republic and a Head of the Public Relations Department. In 2016, she was appointed head of Monetary Operations Department. From 2012 to 2016, she was head of the Inspection Department. From 2011 to 2012, she worked in the Banking Supervision Department, where she was the head of the bank inspection department. In 2007 she was appointed Head of the Banking Products Department in this department. From 1998 to 2011 she was working in the Department of Supervision and Licensing Methodology. 1992-1996 worked in the Accounting and Reporting Department, then 2 years in the Banking Supervision Department.

She has been educated in banking, finance, and credit. In 1992 she graduated with a degree in Finance and Credit. In 2013, she underwent special training under the "Commercial Bank Inspector - Bank Manager" program.

Mr. Kiril Kossev



Kiril Kossev is an economist/policy analyst within the Consumer Finance, Insurance & Pensions Division of the OECD working on financial education themes in the CIS region. At the OECD, he also focused on issues related to international finance and regulation of capital flows, on the New Approaches to Economic Challenges initiative within the Office of the Secretary General, on private sector development within the region of Eurasia, and on themes of macroeconomics shocks at the Economics Department. Previously, he held policy and research positions at the EBRD and the Bulgarian National Bank, lectureships at the University of Oxford and the American University of Bulgaria, as well as private sector roles in strategy consulting in the City of London.

Kiril has published on the role of finance in development, banking systems and crises, productivity and growth in historical perspective, and the Eastern European economic transition. He holds a BA and MSc from Hertford College, University of Oxford, and a DPhil/PhD from Nuffield College, University of Oxford.

Ms. Els Lagrou



Els Lagrou is a senior policy analyst in the Consumer Finance, Insurance & Pensions Division at the OECD. Her work in the Financial Education and Consumer Protection Unit currently focuses on the coordination of regional financial education technical assistance and capacity building projects in collaboration with the OECD International Network on Financial Education (INFE).

Els started her carrier in the private financial industry and held varies functions in the field of operational and risk management. In 1999, she joined the Belgian financial regulator FSMA, an autonomous public institution in charge of the supervision of the Belgian financial sector, the protection of financial consumers and the improvement of financial literacy. After having several functions in the area of banking supervision, she contributed to developing the financial education programme for Belgium. She was, among other things, responsible for the Dutch-speaking education system and introduced, together with various stakeholders financial education in the school curriculum and the class programmes. She was closely involved in research on innovative teaching materials for financial education by the Leuven Economics of Education Research (LEER) centre of the Faculty of Economics and Business at KU Leuven, as well as with the development of the Wikifin Financial Literacy Lab.

Els holds a master degree in Economics from KU Leuven and graduated as Certified Financial Analyst (ICHEC, Brussels Management School) and Certified Internal Auditor (Institute of Internal Auditors Belgium).

Ms. Sona Lalayan



Sona Lalayan is a policy analyst within the OECD Consumer Finance, Insurance & Pensions Division. Her work focuses on financial education projects, including the activities of the OECD/INFE and the technical assistance project on financial education in Commonwealth Independent States (CIS).

Prior to that, she was a senior financial education specialist at the Central Bank of Armenia where has been involved in financial education projects since 2007. She has, among others, coordinated projects such as the development and implementation of the National Strategy on Financial Education of the Republic of Armenia and Action Plan (NSFE-Armenia), stakeholder management of Steering Committee of NSFE-Armenia, introduction of financial literacy in schools, financial education in rural areas, financial capability assessment of population, and annual My Finance Month program.

Sona holds MBA from the University Jean Moulin Lyon 3 (France) and Master in Economics from the French University (Armenia). She accomplished Public Policy and Public Administration at the Fletcher School of Law and Diplomacy (Tufts University) in Boston (USA).

Mr. Miles Larbey



Miles Larbey is the Acting Head of the Consumer Finance, Insurance and Pensions Division at the OECD. Among other things, he is responsible for the OECD's work on international financial consumer protection policy and supporting the G20/OECD Task Force on Financial Consumer Protection and FinCoNet, a network of market conduct supervisors. Particular areas of focus include the protection of vulnerable consumers, the impact of digitalisation, demographic changes, financial inclusion, sustainability, and, in recent times, the impact and response to COVID-19.

Miles has over 20 years' experience of working in financial regulation, law and policy; banking, credit and insurance supervision; and financial education across a number of jurisdictions. Before his role at the OECD, Miles held positions as the Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission; General Manager of the Investor Education Centre in Hong Kong; and worked on consumer protection law reform at the Financial Conduct Authority in the UK.

Ms. Flore-Anne Messy



Flore-Anne Messy is Acting Deputy Director of the OECD Directorate for Financial and Enterprise Affairs and Executive Secretary of the OECD International Network on Financial Education (INFE).

As Deputy Director, she is responsible for the OECD Investment Division, the Financial Markets Division and the Consumer Finance, Insurance and Pensions Division as well as cross cutting issues such as infrastructure and digital finance.

She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial market policy issues, she launched and steered the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the secretariat of FinCoNet). From 2016, she headed successively the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division.

Prior to the OECD she worked and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon-Sorbonne of Paris.

Mr. Mikhail Mikhaylovich  
Kotlyukov



Mikhail Mikhaylovich Kotlyukov is a Deputy Finance Minister of the Russian Federation and has held this post since 2020.

Previously, he was the Minister of Science and Higher Education of the Russian Federation (2018-2020). Throughout his career he has held a number of senior posts as the Head of the Federal Agency for Scientific Organizations (2013-2018), Director of the Department of Fiscal Policies in social and scientific sectors, Deputy Minister of Finance of the Russian Federation (2010-2013), and the Deputy Governor of the Krasnoyarsk Region (2007-2010).

Mr. Kotlyukov has degrees in finance and credit from the Krasnoyarsk State University.

Mr. Daler Murodaliev



Daler Murodaliev is Deputy Head of Consumer Protection Department at the National Bank of Tajikistan.

Previously, he was head of Financial literacy division, Consumer protection Department (2017-2021) and leading specialist at Consumer protection Division (2015-2017), both at the National Bank of Tajikistan.

Daler holds a Bachelor in Business Administration Minor Management and an MBA from Bellevue University (USA).

Ms. Susana Narciso



Ms. Susana Narciso joined Banco de Portugal in 2007 and she is currently Head of Market Monitoring and Financial Education Division at the Banking Conduct Supervision Department. The Division is responsible for the analysis and monitoring of retail banking markets and for the supervision of financial institutions advertising. The Division is also in charge of designing, implementing and monitoring financial education initiatives.

Ms. Narciso began her career as Teaching Assistant, and later as Professor, in the Nova School of Business and Economics of Universidade Nova de Lisboa. She was also Advisor in the Ministry of Economy and in the Ministry of Environment, Spatial Planning and Regional Development.

She holds a degree in Economics (1996) and a PhD in Health Economics (2004), both from the Nova School of Business and Economics of Universidade Nova de Lisboa.

Mr. Michael Newson



Michael Newson is the Senior Specialist for Labour Mobility and Human Development (LHD) for the South-Eastern Europe, Eastern Europe, and Central Asia Region with the International Organization for Migration (IOM). He is responsible for providing technical support, policy expertise, and capacity building to governments, IOM officials, and other relevant stakeholders throughout the region.

Michael previously held the same position in the Middle East and North Africa Region working from the Regional Office in Cairo from 2012 to 2016. He has also worked with IOM in Bogota and Mauritius, where his work focused on the development and implementation of labour migration programmes. From 2009 to 2011, Michael worked as Senior Policy Advisor in the Labour Market and Immigration Division for the Government of British Columbia, Canada, where he focused on policy issues relating to both temporary foreign workers and permanent economic immigration streams.

Michael holds a BA in Philosophy & English Literature from the University of British Columbia, an MA in Social & Political Philosophy from York University (Toronto), and an MBA from the Warwick Business School.

Ms. Yulia Sakovich



Yulia Sakovich is Head of Financial Literacy Division Information and Public Relations Department at the National Bank of Belarus.

Yulia has started her career at the National Bank of Belarus in 1998, where she covered several roles, among others at the Banking Operations Regulation Directorate and the Financial Markets Operations Department.

She holds a degree in Economy from the Belarusian State Economic University and a Master of Management from the Academy of Management under the President of the Republic of Belarus.

Mr. Pavel Shust



Dr. Pavel Shust is Executive Director of the Russian Electronic Money and Remittance Association (REMA); Deputy academic director for the National Competences Center for Distributed Ledgers.

Pavel joined REMA in 2011, after graduating from the School of international relations of the Saint-Petersburg State University and getting hands-on experience at the Ministry of Foreign Affairs of the Russian Federation, Committee of external relations of Saint-Petersburg City Hall and several other institutions. Now his responsibilities include the on-going research of the new payment methods, regulation of the market and latest technological developments. Pavel is a consultant to the World Bank on the development of financial legislation in Russia, Tajikistan and Kyrgyzstan.

Pavel participates in a number of advisory institutions for government agencies and the Bank of Russia. He is a regular speaker at specialized events and holds trainings on AML/CFT, payment regulation, financial inclusion and financial innovations for representatives of the private sector and government agencies in Russia, Kazakhstan, Malaysia, Mongolia, and other countries. He is the author of a number of publications on payment topics. Pavel holds a PhD degree in Political Science.

Mr. Pavel Valerievich Snisorenko



Pavel Valerievich Snisorenko has been the Director of the Department for International Financial Relations of the Ministry of Finance of the Russian Federation since 2020. Earlier, he worked as a director at the Ministry of Economic Development of the Russian Federation and in various leadership positions in the Central Bank of the Russian Federation.

He has extensive international experience having served as an advisor to the Russian Board of Directors at the World Bank and the IMF.

Ms. Lyudmila Spiridonova



Lyudmila Spiridonova is Executive Director at NAFI Research Centre.

She has a combined marketing research experience for over 14 years. She has an extensive quantitative and qualitative research experience in the field of HR, finance, energy industry, FMCG, etc. and she has been moderator/interviewer in qualitative research (focus groups, in-depth and expert interviews).

Lyudmila studied at the State University of Management.

Mr. Roman Šubić



Roman Šubić is a vice governor of the Croatian National Bank. Since 2018, he has been coordinating and managing the Statistics Area and the Credit Institutions Resolution Office, while the major part of his previous professional experience stems from on-site examinations of credit institutions. Apart from his primary responsibilities, he is actively involved in financial education, as one of the areas of his professional interest. In addition to his career at the central bank, Mr Šubić is an assistant professor at the Catholic University of Croatia where he teaches several courses related to the area of his specialisation.

Mr. Almaz Sydykov



Almaz Sydykov is a Member of Board of the National Bank of the Kyrgyz Republic. He has been working at the National Bank since 2011 holding leadership positions as head of the regional offices of the Bank. Previously, he worked in leadership positions in the state agency for regulation of securities markets in charge of corporate finance, supervising dealings on securities markets, capital market development, and corporate governance. He also held various leadership positions in private commercial banks in the Kyrgyz Republic.

Mr Sydykov holds a degree on finance and credit from the Kyrgyz National University.

Mr. Abrorkhoja Turdaliev



Deputy Chairman and Member of the Board, Central Bank of the Republic of Uzbekistan. He is in charge of the departments of prudential regulation, inspection and regulation of credit institutions, currency exchange monitoring and control, and financial literacy.

Mr Turdaliev has more than 20 years experience in the banking system in the areas of currency exchange regulation, licencing, and supervision of credit institutions.

Mr. José Alexandre C. Vasco



José Alexandre C. Vasco has been Director of the Investor Protection and Assistance Office at the Securities and Exchange Commission of Brazil for over 16 years. He joined CVM in 1997 and became the Director of the Investor Protection and Assistance Office in 2005. He is Chairman of IOSCO Committee 8 and also a member of the G20/OECD Task Force on Financial Consumer Protection.

Additionally, he is Coordinator of the Global Money Week Working Group and Member of the Advisory Board of INFE at the OECD.

José Alexandre C. Vasco holds a Bachelor and a Master in law.

Mr. Nerses Yeritsyan



Mr. Nerses Yeritsyan has been a Deputy Chairman of the Central Bank of Armenia since 2010. Earlier, he was a Minister of Economy of Armenia (2008-2010), a Minister of Trade and Economic Development of Armenia (2007-2008), and an advisor to the Chairman of the Central Bank of Armenia. He has held leading roles on behalf of Armenia in international financial institutions, such as the IMF, the EBRD, and the World Bank, and the Asian Development Bank (where he was a Governor for Armenia).

Mr. Yeritsyan holds a PhD in Economics.

Mr. Dmitry Yanin



Dmitry has been actively involved in consumer protection in Russia and CIS countries for more than 20 years. During the last 10 years Dmitry participated in developing recommendations on measures targeted at protecting financial consumers in Russia. In 2013-2020 he led a project on the monitoring of the state of financial consumer protection in the frames of the Ministry of Finance and the World Bank's joint project.

Ms. Anna Zelentsova



Anna Zelentsova, PhD, NIFI, Ministry of Finance of the Russian Federation is Co-Chair of the Global Partnership for Financial Inclusion (GPFi). She is also a member of the OECD/INFE Advisory Board and Strategic Coordinator at the Russian Ministry of Finance.

From 2011 she worked on development and implementation of the joint the Russian Ministry of Finance and the World Bank Financial Literacy and Financial Education Project, which was successfully completed in 2020. From 2012-2014 Anna already served as Co-Chair of the G20 Global Partnership for Financial Inclusion (GPFi), from 2013 co-chaired its sub-group on Financial Literacy and Financial Consumer Protection. Previously she was a Head of the Russian branch of the Prince of Wales International Business Leaders Forum and co-chaired the cross-sectoral Coordination Committee on Financial Literacy.

Anna Zelentsova has 25 years' of experience leading and participating in international and national projects and holds a number of awards from Russian and international organisations. She has written or co-authored over 30 publications and has an honours degree in Social Studies and a PhD in Education. She also participated in the Global Leadership Program at Stanford University, financial inclusion, program at IMF and leadership and diversity course in Oxford University's Saïd Business School. She has been accredited by the UK's Overseas Development Institute as a broker of multi-sector partnerships for sustainable development.

<https://www.oecd.org/financial/education/globalpartnerships/cis>

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