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演讲者背景介绍  
Speaker Handbook

**焦瑾璞**，中国人民银行研究生部部务委员会副主席

**Jiao Jinpu**, Acting Vice Chairman of School Administration Committee, People's Bank of China

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焦瑾璞（JIAO Jinpu），经济学博士，研究员。现任中国人民银行研究生部党组书记、部务委员会副主席，中国金融会计学会秘书长、学术委员会委员，中国人民银行金融研究所博士后科研流动站学术委员会委员。兼任中国农业大学博士生导师，厦门大学教授。

曾在中国人民银行人事司、政策研究室、金融研究所、研究局、重庆市经济委员会、研究生部工作和任职，主要从事金融改革、货币政策、金融监管方面的研究。公开发表学术论文或理论文章 100 余篇，出版著作 10 余本，代表作有《WTO 与中国金融业未来》、《中国银行业竞争力比较》、《中国商业银行改革》、《中国货币政策争论》、《小额信贷和农村金融》、《农村金融体制和政府扶持政策国际比较》等。

Jiao Jinpu has a PhD and is a researcher in economics. He is working as active vice chairman of the School Administration Committee, PBC. He is secretary general of China Financial Accounting Association, and a member of the academic committee and of the PhD institution of PBC financial research institution. He is a PhD tutor of China Agriculture University and Xiamen University.

Jiao Jinpu used to work in Human resource department, policy research department, financial research institute, and research bureau of PBC, and in the Chongqing economic committee, graduate school. He is mainly responsible for the researches on financial reform, monetary policy and financial institutions' regulation. He has published around 100 academic thesis and 10 books, which includes <WTO and the Future of China Financial Industry>, <The Comparisons of the Competitive Ability of Banks in China Banking Industry>, <The Reform of China Commercial Banks>, <The Debate on China Monetary Policy>, <Microfinance and Rural Finance>, <International Comparisons of Rural Finance Structure and Government Supporting Policy>

**马晓光**, 中国银行业监督管理委员会合作金融监管部 市场准入处处长  
**Ma Xiaoguang**, Section Chief of Cooperative Finance Dept. Market Access Section,  
China Banking Regulatory Commission

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2003 年 4 月至今, 担任中国银监会合作金融机构监管部的处长职位,  
在 1988 年至 2003 年 4 月 先后在中国人民银行总行金融管理司、银行司、合作金  
融机构监管司工作

Ms. Ma Xiaoguang is Section Chief of Cooperative Finance Dept. Market Access Section  
of the China Banking Regulatory Commission since 04/2003.  
He worked in the financial management, banking and cooperative regulating department  
from 1988 to Apr 2003

吉乐，德国技术合作公司金融发展项目主任

**Thorsten Giehler, Director, GTZ Financial Sector Development Programme in China**

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吉乐先生目前任职于德国技术合作公司金融发展部门并作为该项目的主任。该项目的合作伙伴包括中国人民银行，天津产权交易中心和邮政储蓄银行。吉乐先生1967年出生于前联邦德国，是一位训练有素的农业经济学家。波恩大学毕业之后，他加入了位于柏林的各国发展研究所，并开始研究中国大陆的外国直接投资。1997年，他成为联合国粮农组织负责农村金融和营销服务的官员，工作地点是意大利罗马。从2000年起，供职于法兰克福的德国技术合作公司（GTZ）的一名农村金融专家。作为高级项目经理，他负责拉丁美洲和东亚地区金融领域项目设计和评估。在GTZ的工作之外，他还在法兰克福应用技术大学讲授跨文化项目管理课程。

Mr. Giehler is the Director of the advisory programme on financial sector reform in China of the German Agency for Technical Cooperation (GTZ). This programme includes advisory projects with the People's Bank of China, the Tianjin Property Rights Exchange and the Postal Savings Bank of China. He is born in 1967 in West Germany and agricultural economist by training. After his university studies in Germany and Venezuela he joined the German Development Institute in Berlin and carried out research on foreign direct investments in the PR China. In 1997 he became Rural Finance Officer of the Food and Agriculture Organization of the United Nations in Rome, Italy. From 2000 until his move to Beijing in early 2006 he was Financial Sector Specialist of GTZ based in Eschborn.

宋亮, 内蒙古金融办公室主任

**Song Liang**, Director, Financial Office Inner Mongolia

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宋亮, 1963 年出生, 现任内蒙古自治区人民政府金融工作办公室主任。毕业于内蒙古大学经济学专业。曾在内蒙古自治区计划委员会、自治区人民政府办公厅工作。历任政府办公厅副处长、处长、副主任, 2003 年起任自治区金融工作办公室主任。宋亮先生长期供职于政府部门, 一直从事经济金融工作, 对经济金融理论有较深的研究, 并有十分丰富的实践经验。他领导的内蒙古金融工作办公室成立五年来, 在推动内蒙古金融对外开放、农村信用社改革、小额信贷试点以及建立健全地方金融体系等方面发挥了重要的作用。

Song Liang, born in 1963, is the Director of financial office of People's Government of IMAR. He graduated from the Economics Department of Inner Mongolia University. He has worked in the Planning Commission and General Office of Inner Mongolia Autonomous Region and successively held the post of Deputy Director, Director then Deputy Director General of General Office. He started the service as Director General in Financial Office since 2003. Mr. Song Liang has a long working experience in government economy and finance organizations; he not only is specialized in economic and financial theory but also has rich practical experiences. Under his leadership, the Financial Office of IMAR has been playing positive and significant role in deepening the opening-up of finance in Inner Mongolia, rural credit cooperatives reform, microfinance experimental project, building and perfecting the local financial system since the foundation of the Office five years ago.

潘广恩，浙江省金融办金融一处处长

**Pan Guang'en**, Director, No 1 Financial Department of Zhejiang Financial Office

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教育程度：1999 年取得英国威尔士大学、卡迪夫商学院金融学硕士学位，主修国际经济、银行与金融学专业。1995 年获浙江大学博士学位。

工作职责：主要从事地方金融业的改制重组、风险防范和金融创新工作，专门研究金融要素保障、宏观调控工作，对证券市场、上市银行、农村信用社、城市商业银行、小额信贷组织、风险投资和金融控股集团有较深研究和实务操作。负责为主承担《浙江省重大金融风险防范机制》研究，负责起草浙商银行、农信社、城商行银行、小额贷款公司等机构的改革发展方案。

Mr. Pan Guang'en has a master degree in international economics, banking and finance from Cardiff Business School, University of Wales.

He is responsible for local financial industries' restructuring, risk prevention and financial innovation, and has rich experience and carried out research in security market, listed banks, RCC's, city commercial banks, Microfinance organizations, investment and financial holding company. He drafts development proposal for city commercial banks, RCCs, MCCs and etc. He is responsible for the research on <Critical Financial risk prevention mechanism in Zhejiang Province>.

王云峰，中国人民银行廊坊市中心支行行长，协会会长  
**Wang Junfeng, Director, PBC Langfang and Director of MCC Association**

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男，1952年5月出生，现年56岁。原籍：河北省廊坊市文安县。高级经济师，现任中国人民银行廊坊市中心支行党委书记、行长兼外管局廊坊中心支局局长，廊坊市金融学会会长、廊坊市小额贷款公司行业协会会长。

He is 56 years old, born in February 1952 in Wen'an County, Langfang, Hebei. He is a Senior Economist and serves as Secretary of Party Committee and President of Langfang Central Sub-branch of People's Bank of China, Director General of Langfang Central Sub-bureau of foreign currency Control, President of Langfang Society for Finance & Banking and President of Microfinance Companies Association of Langfang.

**Raimar Dieckmann, 德意志银行研究部 高级经济学家**  
**Raimar Dieckmann, Senior Analyst, Deutsche Bank Research**

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瑞门·迪克曼 (Raimar Dieckmann) 于 2005 年 1 月加入德意志银行研究部，担任银行业和金融市场小组的高级经济学家，主要关注小额信贷投资产品，同时也研究零售结构性产品和互助基金。此外，他在罗兰·贝格战略咨询公司、毕马威、联邦财政部和德意志银行的私人银行部门也积累了大量的工作经验。他拥有柏林自由大学的硕士学位，也是鹿特丹和明斯特的国际工商管理课程的毕业生。

德意志银行长期致力于提供小额信贷服务并将之作为一项有力且可持续的扶贫策略。德意志银行着重于帮助小额信贷机构获得可靠的资本金来源，并以此作为取得规模效益和商业可持续性的关键。此外，德意志银行努力吸引机构投资者参与小额信贷并且争取让投资小额信贷作为一种可行的新型投资类别。德意志银行社区发展贷款小组在创新式社区发展贷款有着 15 年经验并且在构建“双重底线”投资活动中被尊为行业领袖。社区发展贷款小组中服务于小额信贷的专家们与小额信贷机构客户紧密合作，提供各类贷款解决方案以满足他们的资金需求。

Raimar Dieckmann joined Deutsche Bank Research as senior economist in January 2005 in the banking and financial markets team. While his primary focus is on microfinance investment products, he also covers retail structured products and mutual funds. He gained further work experiences at Roland Berger Strategy Consultants, KPMG, the Federal Ministry of Finance, and within Deutsche Bank's private banking division. He holds a master degree from Freie Universitaet Berlin and also graduated in international business administration in Rotterdam and Muenster.

Deutsche Bank has a long standing commitment to microfinance as a powerful and sustainable strategy for poverty alleviation. The Bank's support is focused on enabling Microfinance Institutions (MFIs) to access reliable sources of capital, in local currencies, for on-lending as key to achieving scale and commercial viability. Additionally, Deutsche Bank seeks to attract institutional investors to the sector and achieve recognition for microfinance investments as a viable new asset class. The Community Development Finance Group (CDFG) of Deutsche Bank has a 15 year history of innovative community development finance and is a respected industry leader in structuring "double bottom line" investments. A dedicated team of microfinance experts, within the CDFG, works closely with MFI clients to structure a range of finance solutions to meet their capital needs.

莫里思, 业务扩展主任, Catalyst 小额信贷投资机构

**Maurice Koppes, Director Business Development, Catalyst Microfinance Investors**

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莫里斯·科波斯 (Maurice Koppes) (出生于 1972 年) 拥有荷兰爱因霍芬科技大学的工业工程和商业硕士学位。毕业后, 他赴印度和越南从事经济发展项目。之后, 他返回荷兰并为飞利浦电子公司工作了 3 年。在那以后, 科波斯开始效力于 ProCredit 控股的咨询公司 (IPC GmbH), 任职科索沃、菲律宾和加纳小额信贷机构 (MFI's) 的经理。4 年后, 他返回荷兰, 作为咨询师投入 TriodosFacet BV 的旗下。他执行了涉及亚洲和非洲小额信贷及私营部门发展的众多项目。从 2008 年 1 月起, 他任职 Catalyst 小额信贷投资者公司 (CMI) 和 ASA 国际的业务发展部总监。在与孟加拉 ASA 国际达成的合作伙伴关系中, CMI 对非洲和亚洲的新兴小额信贷机构进行了投资。他在荷兰发起的团队, 为 ASA 全球的小额信贷机构提供融资和结构治理的支持。

Maurice Koppes (1972) holds a Masters degree in Industrial Engineering and Business from the Eindhoven University of Technology. After his studies, he worked in economic development projects in India and Vietnam. After his return to the Netherlands, he worked for Philips Electronics NV for 3 years. Thereafter he started working for the consulting firm of ProCredit Holding (IPC GmbH) as a manager of Micro Finance Institutions (MFI's) in Kosovo, the Philippines and Ghana. After 4 years he returned to the Netherlands where he worked as consultant for TriodosFacet BV. He carried out diverse assignments related to microfinance and private sector development in Asia and Africa. Since January 2008, he works for Catalyst Microfinance Investors and ASA International as Director Business Development. In partnership with ASA from Bangladesh, CMI invests in Greenfield MFI's in Africa and Asia. With a small team in the Netherlands he initiates, structures and capitalizes ASA International's MFIs.

**Michael Ipson, 国际金融公司, 中国区经理**  
**Michael Ipson, Country Manager China, IFC**

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叶迈克, 国际金融公司中蒙区首席代表。叶迈克先生同时还担任北京银行和西安城市商业银行董事, 并在中国银行业协会担任顾问。叶迈克先生拥有加州大学的学士学位, 斯坦福大学的硕士学位, 并在哈佛大学任富布赖特研究员并修完博士生课程。他在芝加哥的迪保罗大学获得他的 MBA 学位。

在 2005 年加入国际金融公司之前, 叶迈克先生于 1979 至 1991 年期间在汉华银行供职, 先后曾任汉华银行香港分行总经理, 汉华亚洲首席执行官并于 1986 年至 1988 年期间任汉华银行北京代表处首席代表。之后, 叶迈克先生在港基国际银行供职 14 年, 先后曾任总经理, 执行副总裁, 执行董事和代理首席执行官。国际金融公司是世界银行集团成员之一, 致力于创造机会让人民脱离贫困, 改善生活。我们通过支持私营部门发展, 募集私营资本, 以及向企业和政府提供咨询和风险规避服务等方式促进发展中国家经济的可持续增长。国际金融公司在 2008 财年的新投资总额为 162 亿美元, 比上一财年增长 34%。中国目前是国际金融公司投资规模第三大的国家。

Mr. Ipson is the Country Manager, China and Mongolia of IFC. He serves on the board of Bank of Beijing and Xi'an City Commercial Bank and is a professional advisor to the China Banking Association. He received his BA from the University of California at Berkeley (Phi Beta Kappa), MA from Stanford University, was a Fulbright Fellow at Harvard University where he was a doctoral candidate, and earned an MBA from DePaul University, Chicago.

Prior to joining IFC in 2005, Mr. Ipson was with Chemical bank from 1979 to 1991, spending eight years in Hong Kong responsible for financial institutions, and then becoming General Manager of Chemical Bank Hong Kong Branch and Chief Executive of Chemical Asia Limited, the bank's regional merchant bank. He also served as Chief Representative in Beijing from 1986 to 1988. Mr. Ipson subsequently joined International Bank of Asia, a retail bank in Hong Kong where he served 14 years variously as General Manager, Executive Vice President, Executive Director and Alternate Chief Executive.

IFC, a member of the World Bank Group, creates opportunity for people to escape poverty and improve their lives. We foster sustainable economic growth in developing countries by supporting private sector development, mobilizing private capital, and providing advisory and risk mitigation services to businesses and governments. Our new investments totaled \$16.2 billion in fiscal 2008, a 34 per cent increase over the previous year. China is IFC's 3rd largest country portfolio and is one of IFC's fastest growing client countries.

胡斌，富民业务部部长，国家开发银行

**Hu Bin, Chief of Investment Division of SME Department, China Development Bank**

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国家开发银行（CDB）是中国小额信贷的领军企业之一。胡斌先生拥有美国的 MBA 硕士学位，系中国注册会计师、高级会计师，现任职国家开发银行富民业务部部长。在过去 10 多年的时间中，他一直投身于中小企业业务及私募股权和金融咨询相关的业务，对在中国建立风险资本基金和私募股权基金有丰富的经验。在加入国家开发银行前，胡先生曾作为高级官员服务于中国财政部。近一段时间，他积极致力于国家开发银行的小额信贷业务，并规划中国小额信贷发展投资基金的筹建工作。

China Development Bank (CDB) is one of leading players in microfinance in China. Mr. Hu Bin, MBA (USA), CPA, Senior Accountant, is the Chief of Investment Division of the SME Department of CDB. He has engaged in SME business and private equity and financial Consulting related business for more than 10 years and has rich experience in establishing VC funds and PE funds in China. Mr.Hu had worked for the Ministry of Finance of PRC as a senior officer before joining CDB. Recently, he is active in the microfinance business in CDB and making proposals to set up a China Microfinance Development Investment Fund, etc.

**金富荣**，副董事长，浙江海宁宏达小额贷款有限责任公司

**Jin Furong**, Vice Board Chair, Zhejiang Haining Hongda Micro-Credit Company

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经济从业年限 35 年。1973-1990 年，历任海宁市财政税务局专管员、局长、局党委书记；1990-2003 年，历任海宁市人民政府副市长、常务副市长、市委常委；2003-2008 年，任海宁市政协主席，党组书记；2008 年 10 月，任现职。

Jin Furong was Director General and chairman of Haining CPPCC from 2003 until now. He has 35 years of experiences in the field of finance, used to work as deputy mayor, first deputy mayor, and the municipal government member of Haining municipal government from 1990-2003. From 1973-1990 he was director and director general and officer of Haining Tax bureau.

**纪志金**，总经理，河北省廊坊市德鸿小额贷款有限责任公司

**Ji Zhijin**, General Manager, Hebei Langfang Dehong Micro-Credit Company

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女，现年 39 岁。高级经济师，现任廊坊市政协委员，河北省信用担保业协会副会长，廊坊市德鸿小额贷款公司总经理。

She is 39 years old, is a Senior Economist, and serves as Member of Langfang Committee of CPPCC, Deputy President of Hebei Association for Credit & Guarantee Industry, and General Manager of Langfang Dehong Microfinance Company.

**孙子洋**，董事长，陕西西安市大洋汇鑫小额贷款有限公司

**Sun Ziyang**, Board Chair, Shaanxi Dayanghuixin Micro-Credit Company

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教育程度：2002 年获得香港公开大学的硕士学位，1999 年获得中国干部培训学院

经济管理专业的本科学位

目前主要职责：从 2006 年 9 月至今担任西安市大洋汇鑫小额贷款股份有限公司的董事长。

Sun Ziyang has a master degree from Hongkong Open University and a bachelor degree of economic management from the China Cadre Training School.

He is chairman of Dayang Huixin Microcredit Company since Sep 2006.

**王松海**，董事长，浙江绍兴汇金小额贷款有限责任公司

**Wang Songhai**, Board Chair, Zhejiang Shaoxing Huijin Micro-Credit Company

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高级经济师，金融从业年限 18 年。1986-1996 年，历任中国工商银行绍兴县支行副行长、行长、党组书记；1996 年-1999 年，任中国工商银行绍兴市分行副行长兼纪委书记；1999 年-2005 年任中国平安保险公司绍兴中心支公司工作，任总经理、党组副书记。2005 年-2008 年，任绍兴县滨海工业区管理委员会工作副书记、副主任；2008 年 8 月起任现职。

Wang Songhai was deputy chairman, and deputy director of Shao Xing county Binhai industry zone management committee from 2005 to 2008. He was general manager and secretary of Party Leadership Group of China Pingan insurance company Shaoxing branch from 1999 to 2005 and deputy governor and secretary of the commission for discipline inspection of ICBC Shaoxing Branch from 1996 to 1999. From 1986 to 1996 he was deputy governor, governor and secretary of Party Leadership Group of ICBC Shaoxing Branch.

**Cesar Lopez**，中国地区经理，行动国际全球项目

**Cesar Lopez**, Country Manager China, ACCION Global Programs

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Mr. Lopez has worked with ACCION since 1995 and currently serves as vice president and program manager, China Country Director. Prior to this position, Mr. Lopez served as senior director of Latin America Operations and Head of the Financial Service Division. He has experience providing consulting and financial services in more than thirty countries in Latin America, Africa and Asia. He has represented or currently represents ACCION in the boards of more than eight commercial microfinance institutions and two equity funds in Latin America and Africa Prior to joining ACCION, Mr. Lopez worked as a senior consultant in KPMG Peat Marwick's Transfer Pricing & Economic Analysis and Policy Economic Group (currently the Barents Group). Mr. Lopez holds Doctoral and MA degrees in Economics from UCLA and an MBA from UC Berkeley's Haas School of Business.

**李有思, 副主席, Developing World Markets (DWM)**  
**Simone Lee Balch, Vice President, Developing World Markets**

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李有思于 2005 年加入发展中世界市场 (DWM) 组织, 负责投资者关系并管理与东南亚地区小额信贷机构建立起的关系。她拥有沃顿商学院的 MBA 硕士学位和芝加哥大学的经济学学士学位。

李有思的职业生涯始于芝加哥的高盛股权销售和交易部门。随后, 她投入瑞士的私人财富管理公司旗下, 并服务 4 年。在那之后, 她曾服务于多家小额信贷组织和小额信贷网络, 包括妇女世界银行业组织和费城发展合作伙伴关系 (PDP)。另外, 她是世界微型创业奖中国小组的负责人之一, 该奖项是联合国在 2005 年为推广小额信贷年而推出的举措。李有思是亚特兰大妇女进步小额信贷组织的总裁、2008 年 L. E. A. D. (领导能力、教育、行动和方向) 亚特兰大课程的毕业生及亚特兰大妇女基金会 2009 年命运基金课程的成员。

DWM 是全球最大的小额信贷基金管理公司, 以机构投资者为目标客户。DWM 的使命是致力于国际资本市场与小额信贷机构及社会责任企业间的连通。目前, DWM 管理着超过 4.5 亿美元的小额信贷资产并已通过资本市场交易做出 7 亿美元的小额信贷投资

DWM is the world's largest microfinance fund management company targeted at institutional investors. DWM's mission is to link international capital markets to microfinance institutions and socially responsible businesses. DWM manages over \$450 million of microfinance assets and have brought about \$700 million to microfinance through capital market transactions.

Simone joined Developing World Markets (DWM) in 2005 and is responsible for investor relations and relationship management with microfinance institutions in Southeast Asia. She has an MBA from the Wharton School of Business and a BA in economics from the University of Chicago.

Simone began her career at Goldman Sachs Equity Sales and Trading in Chicago and later spent 4 years in Private Wealth Management in Switzerland. She then worked with various microfinance organizations and networks including the Women's World Banking and Philadelphia Development Partnership. In addition, she co-led the China team of the Global Microentrepreneurship Awards, an effort by the United Nations to promote the Year of Microcredit 2005. Simone is the President of Women Advancing Microfinance Atlanta, a graduate of L.E.A.D. Atlanta Class of 2008 and a member of Atlanta Women Foundation's Destiny Fund Class of 2009.

马芹, 中国区高级顾问, Kiva  
**Ma Qin, Greater China Senior Advisor, Kiva**

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作为纽约时代周刊和世界著名刊物评选的 2006 年最妙的主意之一, Kiva.org 是一个允许个人贷款人在世界范围内贷款给发展中国家小企业主的网站。为了方便操作, Kiva 与那些拥有良好声誉的小额信贷机构合作, 称之为 Kiva 合作伙伴。Kiva 为小额信贷机构提供直接从世界个人贷款人处筹集的零息贷款, 并将他们的工作展示给世界人民。Kiva 是当今世界上点击率最高的小额信贷业务网站并终将成为世界上最大的小额信贷业务网站。Kiva 的使命是以扶贫为目的, 通过贷款将人们连结在一起。

作为 Kiva 大中华区的特别顾问, 马女士领导 Kiva 在中国的发展, 包括政策识别, 探寻和本土 MFI 的合作机会并建议 Kiva 进入中国的模式。  
有关 Kiva 更多信息, 请访问: [www.kiva.org](http://www.kiva.org)

Named as one of the top ideas in 2006 by the New York Times Magazine and featured by media publications worldwide, Kiva is a website that allows individual lenders to loan to individual borrowers across the world. To facilitate this, Kiva partners with highly reputable microfinance institutions (MFIs) – called Kiva Field Partners. For MFIs, Kiva provides a platform to raise 0-interest, short-term debt capital directly from individual lenders around the world, and to exhibit their work to an international audience. Kiva is currently the world's most trafficked microfinance website and is on track to be one of the largest microfinance funds in the world. Kiva's mission is to connect people through lending for the sake of alleviating poverty.

As Kiva's Greater China Senior Advisor, Ms. Ma Qin leads Kiva's efforts to identify regulatory issues, explore partnership opportunities with local microfinance institutions (MFIs) and recommend entry models into China.

胡岚, 小企业信贷部总经理, 哈尔滨银行

**Hu Lan, Director SME Credit Department, Harbin Bank**

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哈尔滨银行是一家新型股份制商业银行, 多年来致力于小额信贷领域的探索与实践, 积极践行“普惠金融, 和谐共富”的理念, 为众多城市及乡村微型客户提供信贷支持。截至 2008 年 9 月末, 哈尔滨银行小额信贷余额达 13.5 亿美元, 小额信贷客户达到了 50 万户, 占哈尔滨银行客户总数的三分之一。未来的哈尔滨银行将努力建设成为国内一流、国际知名的小额信贷银行。

本次大会, 哈尔滨银行的发言代表是哈尔滨银行小企业信贷部总经理胡岚女士。

The Harbin Bank is a new kind of joint-stock commercial Bank. Many years it has been devoted to the field of microcredit through research and practice. Actively following the idea of “financial inclusion leads to common welfare”, it has been supporting the supply of credit to micro enterprises in several cities and villages. By end of September 2008 Harbin Bank disbursed the amount of 1.35 billion US Dollars in microcredit, and served 5 million microloan customers, which makes up one third of all customers. In the future Harbin Bank will put great effort into becoming a national first grade and internationally well known microcredit bank.

On this conference Ms. Hu Lan, General Manager of the small enterprise credit department, will speak for the Harbin Bank.

**王法军，首席财务官，南充美信小额贷款公司**  
**Wang Fajun, CFO, MicroCred Nanchong**

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具有 14 年财务管理工作经验，加入美信之前曾任职于会计师事务所、外资风险投资公司和民企集团。是中国注册会计师和英国特许公认注册会计师。

南充美信服务有限责任公司是在中国人民银行的支持下成立的中国首家外资小额贷款公司，于 2007 年 9 月 3 日注册成立，并于同年 12 月 24 日发放了第一笔贷款。南充美信是由设在香港的美信中国投资设立，美信中国的股东包括法国美信集团（MicroCred S. A.）、国际金融公司（IFC）、德国复兴信贷银行（KfW）和美国国际集团（AIG）。南充美信的经营范围是为微型及小型企业、农户和个体商户提供小额贷款，解决其经营过程中的资金困难。

Ms. Wang has 14 years working experience in financing sector. Prior to joining MicroCred, Ms. Wang has worked for certified public accountant firm, U.S. Venture capital and private enterprise group. She is member of CICPA and ACCA.

MicroCred Nanchong is the first micro credit company in China funded by foreign investment. Promoted by the Peoples Bank of China, it was registered on the 3<sup>rd</sup> of September 2007, and disbursed its first credit in the same year on the 24<sup>th</sup> of December. MicroCred Nanchong was established by MicroCred China Limited located in Hong Kong. The shareholders of MicroCred China Limited include MicroCred S.A, IFC, KfW, and KfW. MicroCred Nanchong provides microcredit to small and micro entrepreneurs, as well as rural households, to solve the problem of credit restraint these entities face.

**李强**，董事长，内蒙古通融小额贷款公司

**Li Qiang**, Board Chair, Inner Mongolia Tongrong Micro-Credit Company

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李强先生于1954年6月出生，现任内蒙古通融小额贷款公司董事长，同时兼任通辽市城投公司副董事长、总经理。李强先生于1998年11月获得中国社会科学院研究生院经济系硕士学位。在加入通融小额贷款公司前，李强先生曾任兴安盟农发行行长、通辽市农发行行长。他有多年从事金融投资和管理银行的经验，熟悉金融政策及相关政策法规，对银行信贷业务和财务管理极为熟练。

Mr. Li Qiang, born in June 1954, is Chairman of IMAR Tongrong Microfinance Company, Vice Chairman and General Manager of Tongliao Urban Investment and Business Co., Ltd. In November 1998, Mr. Li Qiang was granted the Master's Degree of Economy Department by Graduate School of Chinese Academy of Social Sciences. Prior to joining Tongrong, Li Qiang had served as President of Hinggan Branch and Tongliao Branch of Agricultural Development Bank of China. He has accumulated rich experience from his long career in financial investment and bank management; he has profound knowledge of financial policies and relevant laws and regulations. He is proficient of bank credit and financial management.

**高向军**，秘书长，仪陇县乡村发展协会

**Gao Xiangjun**, Secretary-General, Association for Rural Development of Yilong County, Sichuan

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**樊世荣**，董事长，陕西信昌交恶贷款有限公司

**Fan Shirong**, Board Chair, Shaanxi Xinchang Micro-Credit Company

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1990.7--1991.12 在陕西省横山县人民银行会计股从事发行员、记账员工作；  
1991.12--1993.3 在陕西省横山县人民银行综合业务股从事计划员、稽核员工作；  
1993.3--1998.9 在陕西省横山县城市信用社任主任；  
1998.9--2004.9 在陕西省横山县人民银行任副行长；  
2004.9--2005.11 任中国人民银行榆林市中心支行调研科长。  
2005.12--2006.9 任榆林信昌典当行总经理,陕西远见投资公司董事长。  
2006.9 至今， 任西安市信昌小额贷款公司总经理

韩丽，小额信贷咨询师，沛丰协会

杜小睿，行政与财务部，沛丰协会

**Han Li (Leah)**, Microfinance Consultant, PlaNet Finance

**Kira Dubas**, Director of Administration and Finance, PlaNet Finance

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Han Li 女士是一名金融专家，在中国有 6 年执行金融项目的经验。Han Li 为沛丰贷款团队提供有价值的全国性和区域性贷款信息以及对中国的贷款行业的建议。她曾对四川南充的信贷市场进行研究并帮助南充美信服务有限责任公司进行产品设计。最近几年，Han Li 帮助设计和管理多个由欧盟委员会、微软和高通资助的项目。Han Li 在针对乡镇级小额信贷培训师的培训模块中发挥了主要作用。

Kira Dubas 在过去的一年半中一直在中国的小额信贷行业工作，向小额信贷机构提供培训和需求评估服务。来中国之前，她在德意志银行投资银行业务部工作。在德意志银行工作期间，她协助银行的小额信贷基金就小额信贷机构的债务投资进行分析。

Ms Han Li is a Chinese finance professional with six years of experience implementing finance-related projects across China. Han Li provides the PlaNet Finance team with valuable national and regional financial knowledge and an understanding of finance sector in China, includes microfinance, SME lending and rural finance. She conducted a market study in Nanchong, Sichuan province which led to the design of products for Microcred. For the last several years, Han Li helped design and manage several projects funded by European Commission, Microsoft and Qualcomm. Additionally, Han Li took a leading role in developing Train the Trainer modules for microfinance trainers at the county level.

Kira Dubas has spent the last year and a half working in the China microfinance sector, giving training and needs assessment in financial analysis for microfinance organizations. Prior to coming to China, she worked in investment banking for Deutsche Bank on Wall Street. While at Deutsche Bank, she worked with the bank's microfinance fund, helping them analyze microfinance institutions for debt investment.

**Els Boerhof, Goodwell 投资公司**  
**Els Boerhof, Goodwell Investments B.V.**

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艾尔莎·博尔霍夫 (Els Boerhof ) 在2008年3月以合作伙伴的身份加入Goodwell投资公司。在推动Goodwell的未来发展上，她将起到举足轻重的作用，并将带领公司开拓金融发展行业的投资者基础。

加入 Goodwell 前，她管理着荷兰国家开发银行 (FMO) 的微型和小型企业基金“MASSIF”。她成功将该基金从 2005 年底的 2 亿欧元扩充到 2007 年底的 3 亿多欧元。另外，她也代表 FMO 担任 Acción 小额信贷投资 (美国) 的非执行董事以及 AfricInvest 金融部门基金信贷委员会的成员。在 FMO 内部，她曾任职业务发展部的经理和亚洲投资主任。效力于 FMO 前，艾尔莎分别任职于阿姆斯特丹、鹿特丹和约翰内斯堡 MeesPierson 银行下属的贸易和商品金融部门 (美洲) 及代理行部门 (非洲和中东)。她在 1995 年毕业于蒂尔堡大学。当时，为撰写毕业论文“监督和评估面向乡村贫困人群的信贷工作”，她在菲律宾 Visayas 合作开发组织工作期间展开了相关的研究。

Goodwell 是一家赢利性的业务发展公司，以社会和商业可持续性为基础向创业型小额信贷组织提供投资。

Els Boerhof has joined Goodwell Investments as partner in March 2008. She will play a significant role in taking Goodwell to the next level of growth and will lead the efforts in expanding the investor base in the development finance sector.

Before joining Goodwell, she has managed the Micro & Small Enterprise Fund 'MASSIF' of FMO. She expanded the fund from EUR 200 million per end-2005 to over EUR 300 million per end 2007. On behalf of FMO she was also a non-executive board member of Acción Investments in Microfinance (USA) and member of the Credit Committee of the AfricInvest Financial Sector Fund. Within FMO she previously held the positions of Manager Business Development and Investment Officer Asia. Before FMO, Els worked for MeesPierson in Amsterdam, Rotterdam and Johannesburg in Trade & Commodity Finance (the Americas) and Correspondent Banking (Africa & Middle East). She graduated from Tilburg University in 1995 with a thesis on "The monitoring and evaluation of credit for the rural poor", for which she conducted the research whilst working for the Visayas Co-operative Development Organisation (VICTO) in The Philippines.

Goodwell is a for-profit business development company that invests in entrepreneurial microfinance organizations on a socially and commercially sustainable basis.