



# Financial Consumer Protection

## Seminar

**Moderators & Speakers BIOS**

**18 December 2012**

**VUZF University**



# Evgeni Evgeniev

works as Private Sector Development Specialist at the World Bank since 2007. He is involved in loan and knowledge and advisory activities in areas like innovation, finance and business regulation in Bulgaria, Croatia, Czech Rep., Poland, Romania and Kazakhstan. He has participated in the development of over 10 World Bank reports, like ***“Going for Smart Growth: Making Research and Innovation Work for Bulgaria”***, published in early 2012. Serving as Associate Professor at VUZF University, Evgeni Evgeniev has obtained his PhD degree from Central European University (2001-2006), whereas in 2005 he received *European Studies Diploma* from the European College of Parma after a 10-month specialization. After that he worked as visiting researcher at the European University Institute in Florence between 2005 and 2006 before he returned to Bulgaria.



# Daniela Bobeva

served as Vice President in the newly established Black Sea Trade and Development multilateral development bank from 1998 to 2001. Ms. Bobeva serves for a number of years as Director for International Relations Directorate of the Bulgarian National Bank. She started her career as an economic analyst and adviser to the Prime Minister of Bulgaria and then in 1995-1996 she became the President of the Bulgarian Foreign Investment Agency. In 1997, she served Minister of Trade and Foreign Economic Co-operation. Ms. Bobeva has a PhD in Economics from the University of National and World Economy.



# Ralitsa Again-Guri

Before being chosen for Deputy Chair of the Financial Supervision Commission (FSC) for Supervision of Investment Activities (2009-2010), Ralitsa Again was the Deputy Chair for Insurance Supervision in the FSC. She holds a Master's degree in International Economic Relations from the University of National and World Economy, as well as an Oxford University MBA diploma (2012). She was a member of the Initiative for Corporate Governance, a coalition compounded from Bulgarian NGOs, founded in the beginning of 1999 by the Association of Industrial Capital in Bulgaria, Association of Voluntary Pension Funds, The Centre for Economic Development, The Union of Investors and the Association of Securities Holders. The main objective of the initiative is to ease the implementation of standards of corporate governance and procedures, which guarantee accountability, transparency and control in the economy. She is a founder and a member of Supervisory Council of the Association of Investors. Ralitsa Again has professional experience as an independent financial analyst and she is a certified leading auditor of quality control systems. She is a coauthor of the book "Corporate governance in progress: Bulgaria 2002-2004", published by Centre for Research of Democracy and "The Bulgarian Wall street". Currently, she serves as a lecturer at VUZF University.



# Sue Rutledge

was the World Bank's regional expert on consumer protection and financial literacy as well as corporate and financial governance. She initiated the program in financial consumer protection in 2006 with diagnostic reviews for the Czech Republic, Slovakia, Romania, Croatia and Azerbaijan. She also lead the Bank's regional program on corporate and financial governance, which over ten years has prepared reports on 26 of the 29 economies in the Europe and Central Asia Region. In her 18 years at the World Bank, Ms. Rutledge has also advised governments on privatization of telecommunications companies and other state enterprises and managed the post-conflict reconstruction program for Croatia. The latter included the first World Bank loan to finance the clearing of antipersonnel landmines. Prior to joining the World Bank, Ms. Rutledge was a Vice President in Corporate and Investment Banking at Security Pacific Bank (now Bank of America). She began her career in the executive training program of Citibank Canada. She holds degrees in economics and Chinese history from McGill University and the University of Western Ontario in Canada. She also studied Chinese language and history at the Sorbonne in Paris and economics at the University of Toulouse in France. At present, Ms. Rutledge is engaged with the setting up of Global NGO, dealing with financial consumer protection.



# Juan Carlos Izaguirre

is part of the World Bank's Program of Consumer Protection and Financial Literacy since 2007. He has lead technical assistance missions in Azerbaijan, Latvia, Malawi, Nicaragua and South Africa; supervised the preparation of five financial literacy surveys; elaborated three action plans on financial consumer protection; and contributed to a dozen country diagnostic reviews of financial consumer protection. He also co-authored the Good Practices for Financial Consumer Protection and the Review on Banking Sector Governance in Central European Countries. Prior to the World Bank, Mr. Izaguirre worked for six years in the regulatory agency for banking, insurance and private pension funds of Peru. He was a core member of the team that designed and implemented the first government program to improve disclosure of information to consumers of banks and microfinance institutions. He began his career as a credit risk analyst in Bancosur, the fifth largest bank of Peru. Mr. Izaguirre is an Economist with a Master of Arts in International Relations and a Master of Public Administration from the Maxwell School of Syracuse University. He also holds a Master of Finance from Universidad del Pacífico of Peru. He is a visiting professor of the Master of Public Administration at the Business Management School of Peru, and a volunteer financial educator at a non-government organization in Washington, DC.



# Tomas Prouza

graduated from the University of Economics of Prague, Czech Republic in 1998, and received his MBA from The Open University in the United Kingdom in 2005. Originally an economic journalist since 1996, Mr. Prouza founded the first Czech personal finance website [www.penize.cz](http://www.penize.cz) in 2000. Between 2004 and 2007 he was deputy minister of finance of the Czech Republic, responsible for financial services, European Union and international relations as well as preparations for the euro adoption, serving as the first "Mr. Euro" in the Czech Republic. Between 2007 and 2011, he was a member of the board of Partners, the largest Czech personal finance advisory company, and was responsible for regulatory and compliance affairs. Between 2009 and 2011 he was also the chairman of the board of the Czech Association of Financial Advisers. Between 2007 and 2012, he served as World Bank consultant in the area of consumer protection in financial services and financial education, specializing at country diagnostics and action plans to design and implement effective consumer protection regulation, market conduct supervision and dispute resolution systems in Europe, Central Asia and Africa. Since 2012, he is a Senior Financial Sector Specialist at the World Bank, Europe and Central Asia Region, responsible for consumer protection and financial education programs.