



### Mr. Popal Habibi, Chairman

Mr. Popal Habibi is currently serving as the Deputy Minister of Programs at Ministry of Rural Rehabilitation and Development (MRRD). He has over 15 years of working experience with many national and international organizations including High Peace Council (HPC), USIP, UNDP, GIZ, IRC and SCA. Mr. Habibi holds a master's degree in Applied Community Development from Future Generation University of United States of America(USA), an Executive MBA from Preston University of Pakistan, and a MD in General Medicine from Nangarhar University of Afghanistan.



### Mr. Abdul Habib Zadran, Vice- chairman

Mr. Abdul Habib Zadran is currently serving as Deputy Minister - Finance of Ministry of Finance (MoF) and the Senior Advisor to H.E. Minister of Finance on Cost Saving in Security and Defense Sector.

Mr. Zadran has broad experience in Management, finance, accounting, procurement, banking and donor relations. Mr. Zadran has filled a number of roles for the Government of Afghanistan, Donor Agencies and the Private Sector. He has obtained his Master's in Business Administration (MBA) with specialization in Finance and his Bachelor's degree from Punjab University of Pakistan.



### Mr. Anand Raman, Member

Mr. Anand Raman has 26 years of leadership experience in inclusive finance, mobile telecommunications, and information technology businesses. As a consultant to CGAP he has published several technical and policy blogs and led work on national payments infrastructure.

He holds a Master's degree in International Public Policy from Johns Hopkins SAIS, Washington D.C., USA, and a Bachelor's in Electrical Engineering from IIT Roorkee, India.



### Mr. Bijan Osburg, Member

Mr. Bijan is a senior banking executive and advisor with more than 16 years of experience in the MSME sector development and 8 years of executive management experience in regulated and non-regulated financial institutions in Latin America, MENA region, East Africa and Eurasia regions.

In addition to his wide-ranging experience and executive knowledge Bijan has completed numerous specialized training programs including, most recently, the American Bankers Association's Stonier Program at The Wharton Business School, University of Pennsylvania.



### Ms. Frances Toomey Mys, Member

Ms. Frances Toomey Mys is a development finance expert with over 25 years' practical and comprehensive international experience building and growing financial institutions' financial and business development services targeted to micro, small and medium-sized enterprises. Ms. Mys is a senior expert in program design, development, implementation and operations of technical assistance, grant programs and fund management for economic development projects. Her experience includes implementing projects funded by DFID, the World Bank/IFC, USAID, and the U.S. Peace Corps. Ms. Mys has an MBA from the University of Cincinnati.



### Ms. Manizha Wafiq, Member

President and Co-founder of Afghan Women Chamber of Commerce (AWCCI); Ms. Manizha Wafiq has over 16 years of experience in women's empowerment and gender equality, working with international, government and non-governmental organizations. She has earned her MBA degree from the American University of Afghanistan (AUAF).

Ms. Wafiq is the winner of several prestigious awards including Enterprising Women Magazine from the United States, and Leadership from the National Business Association of the U.S. and Young Activist Award from the Afghan Women's Network and the Afghan Lower House of the Parliament.