

## Workshops on Conduct Supervision

February 11- 15, 2019

### Trainers' Profile



**Ligia Lopes** is a Senior Financial Sector Specialist in the Financial Inclusion and Access team of the Finance, Competitiveness, and Innovation Global Practice, World Bank Group. She is based in Washington, DC, and has been working for the WBG since 2016. Brazilian, Ligia has a MBA in Finance and BS Business Administration and started her career as an Auditor at KPMG in Brazil, where she worked for six years and progressed from a trainee to a Supervising Senior Auditor position at the Assurance Department, in the Financial Services Industry Group.

Before joining the WBG, Ligia has worked for thirteen years for the Central Bank of Brazil, as Head of Division, Senior Advisor and Supervisor. During this period, she has worked for nine years in the development of supervision and regulation activities in banking and non-banking financial institutions, with focus on AML/CFT and financial consumer protection. She also participated in the development of an offsite assessment methodology for AML and conduct risks at the Conduct Supervision Department. She also has expertise in conducting diagnostics, surveys, assessments of regulatory compliance, and evaluating policy and regulation, such as those related to agents, credit cooperatives, and payments providers. Given her background and expertise, in the Financial Inclusion and Access team of the Finance, Competitiveness, and Innovation Global Practice, World Bank Group, she focus her engagements on financial consumer protection/market conduct regulation and supervision, and financial inclusion policy. Brazilian, Ligia speaks Portuguese, English and Spanish.

## **Workshops on Conduct Supervision**

### **Second Iteration**

**April 09-11, 2019**

### **Trainers' Profiles**



**Mr. Sergio Jose de Mesquita Gomes** is the Head of Division and Inspector at the Market Conduct Supervision Department, Central Bank of Brazil and is based São Paulo – Brazil. In his current role, he is responsible for assessing the level of compliance of financial institutions with laws, rules and regulation, in accordance with the mandate of the Central Bank of Brazil, development of an ongoing conduct oversight and risk-based methodology framework, currently used by the Financial Consumer Protection Supervision Division, responsible for the major 23 bank conglomerates in Brazil. Mr. Gomes has served at various positions in different organizations like; Corporate Social Responsibility (CSR) Consultant & Environment and Community Relations Analyst where he has managed client relationships, community relationships, assessed clients' satisfaction level and engagement with local stakeholders. Mr. Gomes is with the Central Bank of Brazil for more than 10 years, where he oversee and lead a team of 4 Supervisors and 23 inspectors in their supervisory and research work focused on financial consumer protection (FCP), responsible to supervise all banks and nonbank financial institutions (NBFIs) within Central Bank jurisdiction in this matter.



**Salvador Chang** is a Toronto Centre Program Director since 2012, responsible for the design, development and delivery of capacity building training programs, with focus on microfinance-microinsurance, market conduct, financial consumer protection and digital finance supervision. Since 2015, he has lead the collaboration between Toronto Centre and the Consultative Group to Assist the Poor (CGAP) for the development and delivery of training programs in the areas of market conduct and financial consumer protection, and more recently in the design and development of the CGAP-TC Digital Finance Inclusion Supervision programs. On this area, he's organized and participated as trainer in numerous regional and country programs in Sub-Saharan Africa (DRC, Ghana, Namibia, Tanzania, Zambia), and LAC (Brazil, Costa Rica, Mexico, Peru and Uruguay), with many country, regional and global partner organizations, including ASBA, CGAP, A2ii and GIZ.

Before joining the TC, Mr. Chang he held senior positions in the areas of strategy, economic analysis and finance at Royal & Sun Alliance Canada (RSA), Mercantil Servicios Financieros

and Petróleos de Venezuela (PDVSA). In Mercantil, Mr. Chang held the position of Head of Global Strategic Planning of Mercantil (2004-2010), leading the corporate strategic planning process across all banking, insurance and capital market businesses in Venezuela, the US, LAC and Switzerland. He has also served as a research professor in economics at Instituto de Investigaciones Económicas y Sociales (IIES), a non-profit economic and social studies think tank of Universidad Católica Andrés Bello (UCAB), Venezuela. Mr. Chang holds an MBA in Finance from NYU Stern School of Business (New York University, USA), and he's an economist with post graduate degree in Business Economics from Universidad Católica Andrés Bello (UCAB, Venezuela).