

Jorge Ramirez

General Manager

European Microfinance Network (EMN) aisbl

Rue de l'Industrie 10, 1000 Brussels, Belgium

By email to: j.ramirez@european-microfinance.org

28th August 2018

Dear Jorge

Application for election to the Board of EMN on behalf of the National Networks Committee

I am applying for election to the Board of EMN on behalf of the National Networks Committee based on my commitment to EMN and microfinance across the EU and beyond; my expertise and experience of leading a national network of microfinance providers in the UK; my broader experience of governance on boards of other organisations; and experience of working at and advocating for change at a local, UK and EU level.

Commitment to EMN and microfinance providers in the UK and beyond

Since I joined Responsible Finance in April 2016, I have actively participated in the EMN National Networks Committee (NNC) and encouraged my team to play an active role in other EMN activities, such as the research and funding working groups.

Despite having a small team with a considerable workload I believe our active involvement in and support for EMN is critical, as we share EMN's mission of 'promoting microfinance as a tool to fight social and financial exclusion through self-employment and the creation of microenterprises'. EMN gives Responsible Finance opportunities to increase the effectiveness of its own advocacy at an EU level; allows us to channel advice, support and resources from the EU to our membership; and allows networking and learning opportunities with other EMN members to broaden our knowledge and improve the effectiveness of what we do.

As a NNC member I have attended as many of the meetings as possible; fed into the consultation on the NNC's forward programme and areas of responsibility; hosted a successful learning event of NNC members in the House of Lords in London, with high profile speakers; and, invited EMN members to participate in Responsible Finance events and initiatives to promote pan-EU learning and sharing of good practice (such as the transatlantic webinar and the Responsible Finance annual conference). As part of my membership of the NNC, I am fully supportive of EMN's work to encourage the creation of more networks in other European countries to create more efficient approaches to advocacy, fundraising and sharing of good practice.

We are the voice of the Responsible Finance industry

I have attended one meeting of the EMN Board, standing in for Guillem Aris, attended the 2016 and 2017 EMN conferences and participated in a range of other activities, such as judging the 2017 Research Award.

As well as maintaining active involvement with EMN, I instigated a collaboration agreement between Responsible Finance and CDFA (the trade body for MFIs in the USA) and have created strong links with microfinance and financial inclusion experts in Canada and Australia.

Experience of leading a national network of microfinance providers in the UK

Responsible Finance is the voice of the responsible finance industry in the UK. It supports a strong and growing network of responsible finance providers who are increasing access to finance across the UK.

Before becoming Chief Executive at Responsible Finance over two years ago, my roles included creating and developing a campaign for access to affordable finance in low income communities. In this role I was instrumental in securing the disclosure of bank lending data, making the UK retail financial services markets amongst the most transparent in the world. Throughout my career I have worked in advocacy and campaigning roles in both the UK and EU political systems.

Since joining Responsible Finance, I have led a number of key organisational achievements include successfully managing £70 million of funds invested in the sector; growing our membership; and, securing changes to tax reliefs and increased recognition of the sector through advocacy. I have overseen the effective delivery of two years of Citi Microentrepreneurship Awards (CMAs) and annual conference and created member fora and a stronger training programme to ensure our members feel that they get better value for money from their membership fee.

As a small organisation with no government subsidy I lead a team that is innovative, agile, and entrepreneurial with a strong focus on impact and transparency of activities and finances.

Experience of governance on boards of other organisations

I have significant experience of board participation. I have previously held the roles of Chair of the Board of Refugee Action Kingston and as a board director of Positive Money. Both organisations required ongoing fund raising to remain active and operated within complex stakeholder frameworks. I believe strong, effective and transparent governance is critical to organisational effectiveness and stability. I believe I could bring a commitment to and experience of delivering good governance, an understanding of the role and value of membership associations as well as the challenges of managing one, based on my own experience as Chief Executive of Responsible Finance, and a track record of advocating for change and complex project delivery involving multiple stakeholders.

Experience of working at an EU level

Over my career I have had experience of directly influencing at an EU level. This includes supporting a British politician in his role as a member of Committee of the Regions (speech writing and drafting briefings) and directly advocating on behalf of clients and on access to finance issues. I also have experience of working through other organisations to achieve policy goals, such as EMN (on access to EIF) and Finance Watch (on access to finance issues).

We are the voice of the Responsible Finance industry

Responsible Finance is the trading name of Community Development Finance Association. Registered in England and Wales. Company number 04111603. Company limited by guarantee. Registered address: 7-10 Adam Street, London, WC2N 6AA.

Biographical details and commitment to the role

I believe that microfinance is essential to support economic resilience, local economic growth strategies and financial inclusion. From my work in the sector I have seen that national networks, such as Responsible Finance, have a key role to play in supporting the development of ongoing professionalisation of the sector while advocating on its behalf. And, that having an EU wide network is key to uniting microfinance providers across Europe to share good practice, innovation and ensure effective advocacy.

As an elected representative on behalf of the NNC, I would aim to ensure that the Committee's views are clearly articulated to the EMN Board and that clear lines of communications are maintained between the two.

I am an inspiring and effective senior manager, strategic and entrepreneurial with a strong track record of winning, leading, delivering and evaluating complex projects. Lateral and innovative thinker experienced in working with all sectors. I have a track record of improving the effectiveness of organisations by tackling external issues, such as reputation and internal issues such as resource alignment. I am a people leader and motivator with expertise in developing and delivering multi-stakeholder strategies to address complex issues such as financial exclusion.



Jennifer Tankard

Chief Executive

We are the voice of the Responsible Finance industry

Responsible Finance is the trading name of Community Development Finance Association. Registered in England and Wales. Company number 04111603. Company limited by guarantee. Registered address: 7-10 Adam Street, London, WC2N 6AA.

We are the voice of the Responsible Finance industry

Responsible Finance is the trading name of Community Development Finance Association. Registered in England and Wales. Company number 04111603. Company limited by guarantee. Registered address: 7-10 Adam Street, London, WC2N 6AA.