

Kelly Hattel

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PROFESSIONAL SUMMARY:

Microfinance specialist with extensive private and non-profit sector experience in strategic and business development, financial and economic analysis, fundraising, project management and evaluation.

PROFESSIONAL EXPERIENCE:

Consultant

SEEP Network/ Citi Foundation, Washington, DC November 2007 – present

- Providing technical expertise to three-year program in partnership with Citi Foundation and SEEP Network to strengthen the capacity of twelve (12) national and regional microfinance networks through strategic assessments, specialized demand-driven technical assistance, core operating support, and peer learning opportunities.
- Working with program team to develop tools for microfinance networks including on-line network membership satisfaction tool, strategic and business planning, governance, training programs and credit bureau tools for networks.
- Responsible for supporting a portfolio of four specific networks in program - Microfinance Council of the Philippines, Pakistan Microfinance Network and Banking With The Poor Network (regional Asian network) and the China Association of Microfinance– through network capacity assessments, governance trainings, and a variety of operational strengthening activities.

Consultant

Freedom From Hunger, Davis, CA November 2007 – May 2008

- Evaluated five-year USAID Matching Grant (October 2002–September 2007) designed to develop two regional impact models that would allow Freedom from Hunger to significantly expand the scope and scale of services offered to very poor, rural households suffering from chronic hunger, with a focus on providing services to women.
- Oversaw work of field consultants conducting local evaluations in Mali, Togo, Burkina Faso, Benin and the Philippines.
- Wrote evaluation report and annexes according to specific USAID Private Voluntary Cooperation (PVC) format and presented findings to key USAID staff.

Consultant

SEEP Network/ Citi Foundation, Washington, DC October 2007

- Assisted in planning for Global Network Summit.
- Co-facilitated session on network membership satisfaction.
- Participated in evaluation of networks selected for Citigroup Foundation Network Strengthening Project RFA Process.

Consultant

Pakistan Microfinance Network, Pakistan September – November 2007

- Reviewed activities, performance and progress of Pakistan Microfinance Network (country-level microfinance network with 20 members throughout Pakistan) during the period end 2004-2007 using the Network Capacity Assessment Tool (NCAT) developed by the SEEP Network; conducted over 35 virtual and in-personal interviews with network staff, members and stakeholders in Pakistan, Washington, DC and New York and evaluated progress made in key NCAT areas of governance structure, management and operational practices, human resources and administrative procedures, financial management (especially regarding donor contributions) and financial sustainability, services delivered, external relations, and monitoring and reporting standards.
- Recommended opportunities; identified potential threats, proposed an organizational structure that best fits the planned initiatives; and identified skills required for key positions/areas.
- Developed (in close collaboration with PMN) a five-year business plan, budget, and draft plan for long-term viability of PMN.

Consultant

United Nations, Palestine, August 2007

- Participated in team evaluation of United Nations Relief and Works Agency Microfinance and Microenterprise Development Department (UNRWA MMD) Palestine in order to assess readiness for successful transformation into a regulated commercial microfinance bank; interviewed relevant stakeholders, donors, Palestinian monetary and finance authorities, private sector entities, potential investors, and UNRWA MMD headquarter and field staff.
- Conducted focused review of ownership and governance options for the proposed transformed institution.
- Provided a model of transformation for the microfinance sector in the region where no models of transformation have yet been developed.

Consultant

Consultative Group to Assist the Poor (CGAP), Washington, DC, May - December 2007

- Evaluated social protection payments - recurring grants made to certain members of society deemed to be vulnerable and meeting some criteria established by the provider, typically the government and/or an international donor - to find ways to provide a steady stream of support in order to place a safety net beneath the recipient, to stave off crises in some instances, or promote faster recovery in others.
- Reviewed specific proposed approaches in Kenya to understand how they relate to approaches studies elsewhere.
- Wrote final report with recommendations to CGAP, policymakers and donors in a position to decide on the scope and criteria of future social protection payment programs.

Consultant

YouthGive, Mill Valley, California, October 2006 - present

- Developing strategy and plan to integrate youth and family appropriate microfinance learning content and microfinance giving opportunities.
- Researching and developing potential microfinance products.
- Assessing funding opportunities and strategic partners for learning content, giving opportunities, and product development.

Consultant

Sanabel Microfinance Network of Arab Countries, Middle East/North Africa, September 2006 - January 2007

- Reviewed activities, performance and progress of Sanabel Network (regional microfinance network with 51 members in 11 countries in the Middle East and North Africa) during the period 2004-2006 using the Network Capacity Assessment Tool (NCAT) developed by the SEEP Network.
- Conducted over 60 virtual and in-personal interviews with network staff, members and stakeholders in Morocco, Egypt, Yemen, Jordan and Palestine.
- Evaluated progress made in key NCAT areas of governance structure, management and operational practices, human resources and administrative procedures, financial management (especially regarding donor contributions) and financial sustainability, services delivered, external relations, and monitoring and reporting standards.

Consultant

SEEP Network/ Citigroup, Washington, DC, September 2006

- Reviewed applications for SEEP Network/Citigroup Microfinance Networks and Training Institutes Scholarship Program of country-level microfinance network from India, Uganda, Caribbean, Mexico, Philippines, Honduras, Vietnam, and Zimbabwe.
- Drawing from field experience working with microfinance networks, assessed applications to determine how funds could help build professional skills and knowledge base of MFI staff through the provision of scholarships for training courses offered by country or regional-level training institutes or microfinance networks.

Consultant

SEEP Network, Benin, June 2006

- Reviewed activities, performance and progress of Consortium ALAFIA (country-level microfinance association in Benin) during the period 2004-2005 using the Network Capacity Assessment Tool (NCAT) developed by the SEEP Network.
- Conducted interviews with members throughout Benin including key stakeholders.
- Evaluated progress made in key NCAT areas (as mentioned above).

Consultant

German Development Cooperation Agency (GTZ), Ghana, Togo, Benin, May 2006

- Reviewed and evaluated activities, performance and progress Africa Microfinance Network (AFMIN) during the period 2004-2005 through personal interviews with members and key stakeholders (country-level networks) in Ghana, Togo and Benin.
- Conducted assessment of current status of AFMIN, developed a SWOT analysis and identified appropriate areas for GTZ's support in 2006/2007.
- Elaborated work plan for the cooperation between GTZ and AFMIN in 2006 and 2007 and assisted GTZ office Ghana in preparing the implementation of the work plan.

Director

MicroFinance Network, Washington, D.C., September 2001-May 2006

- Managed global association of 37 leading microfinance institutions from 28 countries committed to improving the quality of life of the poor through the provision of credit, savings and other financial services. Members apply commercial principles to microfinance to achieve sustainability and achieve maximum outreach.
- Developed and implemented strategic plan and annual budget for network; carried out fundraising activities, working closely with international donor organizations and private foundations to seek financial support and collaborate on special activities in microfinance (consumer protection, staff incentives, housing, microinsurance, rural finance).
- Increased membership by 50% (by mid-2006), raised over \$3 million in revenue over five years through membership fees and grants to support core expenses and special projects.
- Supervised support staff and eight consultants working on special projects.
- Oversaw annual conference planning, including program agenda, speakers, logistics, invitations, production and distribution of conference summary report.
- Represented members on Steering Committee, developed membership criteria that ensured high standards for current and new members; evaluated financial and social performance of prospective members; built relationships and engaged in regular communication with membership and other steering committee members.
- Maintained network website (www.mfnetwork.org), developed marketing materials, and wrote and/or produced all network publications. Worked with designer and printer to develop the first professional brochure for the MFN (and accompanying folder) on the last ten years of the MicroFinance Network.
- Participated as trained team member of specialized financial assessments of selected members of MicroFinance Network in Tanzania and Kyrgyzstan using ACCION CAMEL rating tool.

Senior Consultant

Navigant Consulting, Washington, D.C., September 2000-September 2001

- Performed detailed financial analyses for cases involving banking regulation disputes, patent infringement, and business valuations.
- Applied economic theory to evaluate competition, profits, losses and development strategies relating to particular companies and products in the pharmaceutical, telecommunications and banking industries.
- Managed case material and analyses for use in drafting expert reports for litigation proceedings.

Consultant

Development Alternatives, Inc., Bethesda, Maryland, June 2000-September 2000

- Conducted 3-month long study of microfinance institutions in Africa and their experience with HIV/AIDS.
- Supervised interviews and follow-up discussions with over 30 managers and credit officers of microfinance institutions throughout Africa.
- Co-authored UNAIDS report titled "The Role of Microfinance in the Fight Against HIV/AIDS," presented at the annual conference of African economic ministers in Addis Ababa in December 2000.

Assistant to Political and Commercial Affairs Officers

Department of State, U.S. Embassy, Nouakchott, Mauritania, June 1999-August 1999

(Received Secret-level security clearance May 28, 1999)

- Assessed status of privatization of telecommunications sector to identify investment opportunities for U.S. companies.
- Evaluated status of banking sector in Mauritania; efforts integral to country's successful inclusion in Export-Import Bank's Pilot Program for Africa.
- Created updated draft of annual Human Rights Report for Mauritania through extensive meetings with government officials, local human rights representatives, and embassy staff.

Small Business Development Advisor

Peace Corps, Bougouni, Mali, West Africa, August 1995-October 1997

- Supervised training and creation of savings and credit systems for over 200 women, increasing total savings 24 fold over two years.
- Initiated, developed, and conducted a series of seminars on starting and managing a small business for thirty representatives of various women's associations.
- Executed cost-benefit analysis to evaluate a local doll-making enterprise; improved marketing techniques; created product variation and expanded market by 50%.

Project Coordinator

Merritt Technologies, Corp., Washington, D.C., September 1993-March 1995

- Coordinated research and development for financing of industrial infrastructure projects in Southeast Asia through the World Bank, the United Nations, and the Export-Import Bank of the U.S.
- Tracked business developments in Southeast Asia and progress of normalization of U.S.-Vietnamese relations and acted as principal assistant to the Chief Financial Officer (CFO) during an October 1993 trip to Singapore and Vietnam.
- Managed all Washington, D.C. office operations.

Research Associate

Palumbo & Cerrell, Inc., Washington, D.C., October 1989-September 1993

- Monitored status of legislation by attending congressional hearings, searching legislative computer databases, and tracing media coverage on client issues.
- Constructed legislative strategy to promote client positions to a wide distribution of policymakers through creation of informational issue briefs.
- Organized fundraisers, receptions, and dinners for Members of Congress and their staff.

EDUCATION and TRAINING:

The Johns Hopkins University Paul H. Nitze School of Advanced International Studies (SAIS)

Bologna, Italy, August 1998-May 1999; **Washington, D.C.**, August 1999-May 2000

- M.A. in International Relations - concentration in Economics and Microenterprise Development.

The American University, Washington, D.C., August 1988-May 1992

- B.A. in International Studies/Law and Society
- Université Libre de Bruxelles, Institute of European Studies, Brussels, Belgium, Fall 1991
- The American University World Capitals Program

Université de Paris X, Nanterre, France, January-June 1998

- Superior level French language study.

US Department of Agriculture, Washington, D.C., various times 1992 - 2003

- Accounting I and II; Advanced language courses in Italian, French, Spanish; Beginning Photography

ACCION International CAMEL Microfinance Assessment, Nairobi, Kenya, June 2003

- 10-day course on conducting financial assessment of microfinance institutions.

Harvard Business School (HBS)-ACCION Program on Strategic Leadership for Microfinance, April 2006

- Week-long program taught by HBS professors (first program of its kind) providing high-level management and leadership training to the microfinance industry's CEOs, executives and key sector leaders.

VOLUNTEER EXPERIENCE:

Advisory Board Member

United Prosperity April 2008-present

- Provide strategic guidance on loan guarantee product and service development

Founder, Member of Steering Committee, Current Board Member

Women Advancing Microfinance (WAM) International, Washington, D.C., January 2004-present

- Contribute to overall strategic planning for start-up professional association.
- Managed creation of and currently responsible for oversight of website, assist new chapter development.
- Helped found WAM - Northern California Chapter in September 2006.

Member, Executive Committee, National Peace Corps Association Microenterprise Program, April 2007-December 2007

- Promote investment in fund which is managed by Calvert Social Investment Foundation.

Instructor and Class Assistant

Spanish Education Development Center, Washington, D.C., January-March 1995; January-March 2003

Fundraising Chair, Tutor

The Homeless Children's Tutorial Project Washington, D.C., June 1993-June 1995

(Project Northstar)

- Promoted short and long-term fundraising strategies for entire organization through grant applications and requests for corporate donations for charity events.
- Developed annual budget of over \$100,000 in collaboration with Treasurer.

OTHER SKILLS:

Computer Skills: Proficient in Microsoft Programs, Intermediate web development and management skills

Country Work Experience: Mali, Mauritania, Vietnam, Kenya, Mexico, Bangladesh, India, Uganda, Cambodia, Poland, Indonesia, Tanzania, Kyrgyzstan, Bolivia, Ghana, Togo, Benin, Morocco, Egypt, Jordan, Yemen, Palestine, Pakistan, China, The Philippines, Singapore

Languages: English (native); French (fluent); Italian (fluent); Spanish (intermediate); Bambara (basic)

PUBLICATIONS:

- Banking with the Poor, Microfinance in Asia: Trends, Challenges and Opportunities, Author, Chapter on Microfinance Networks, July 2009.
- Strategic Planning for Microfinance Networks / Business Planning for Microfinance Networks – Technical Guide Series produced for the Citi Network Strengthening Program, The SEEP Network, May 2008.
- “Transformation of Microfinance NGOs into Regulated Deposit-Taking Financial Institutions,” Joanna Ledgerwood, Victoria White. Co-published by the World Bank and the MicroFinance Network – September 2006 (authored Introduction).
- Microfinance on the Cutting Edge, Edited by Kelly Hattel. Microfinance Network. 2005. Summary of 2004 MFN conference proceedings in Arusha, Tanzania.
- Microfinance Clients, Products/Services, and Market Niches: WHAT are we delivering? HOW are we delivering? WHO are we reaching? Edited by Kelly Hattel. Microfinance Network. 2004. Summary of 2003 MFN conference proceedings in Bali, Indonesia.
- Challenges to Microfinance Commercialization, Edited by Kelly Hattel & Sahra Halpern. Microfinance Network and ACCION International. 2002. Summary of 2001 conference proceedings in Washington, DC.
- Joan Parker, Ira Singh, and Kelly Hattel, “The Role of Microfinance in the Fight Against HIV/AIDS”, A report to the Joint United Nations Programme on HIV/AIDS (Washington, DC: Development Alternatives, Inc., 2000).

PRESENTATIONS/CONFERENCES:

2010

- Facilitated session for and participated in The SEEP Network Association Training Institute, Feb 1-4, 2010.

2009

- Led training on Building Strong Regional Councils, Palawan, Philippines, March 2009.
- Developed content for and presented at Asia Network Summit, Singapore, August 27-28, 2009.

2008

- Assisted planning for SEEP Annual Global Network Summit; Facilitated session on Network Membership Feedback Tool and Peer Exchanges, Nov. 4-5, 2008.
- Developed content for and presented at Asia Network Summit, Hanoi, Vietnam, August 25, 2008.
- Coordinated sessions and attended Asia Microfinance Forum, Hanoi, Vietnam, August 26-29, 2008.

2007

- Attended (and documented) MicroFinance Network annual conference, Marrakech, Morocco, November 8-10, 2007.
- Assisted planning for SEEP Annual Global Network Summit; Co-facilitated session on Network Membership Satisfaction, October 22-23, 2007.
- Attended Powering Connections: SEEP Network Annual Conference, Washington, DC, October 24-26, 2007.
- Represented YouthGive at Global Youth Microenterprise Conference, Washington, DC, September 10-11, 2007.

2006

- Attended Sanabel Microfinance Investment Seminar, Dead Sea, Jordan, November 20-21, 2006.
- Assisted in organization of MicroFinance Network annual conference; moderated session on Social Performance in Microfinance, London, United Kingdom, September 18-20, 2006.
- Represented MicroFinance Network at Social Performance Task Force meeting, Rome, Italy, April 26-27, 2006.

2005

- Organized MicroFinance Network annual conference; presented workshop on staff incentives in Santa Cruz, Bolivia, October 1-4, 2005.

- Represented MicroFinance Network, United Nations Capital Development Fund Blue Book on Building Inclusive Financial Sectors Global Meeting, Geneva, Switzerland, May 4-5, 2005.
- Presented at Panel Discussion on Specialized Microfinance vs. Multi- Approach - A GW International NGO Team (INGOT) Roundtable, George Washington University, Washington, DC, April 8, 2005.
- Presented and facilitated session on MicroFinance Network Pro-Consumer Policy, joint Micro Finance Regulatory Council (MFRC) Micro Enterprise Alliance (MEA), Small Enterprise Education and Promotion (SEEP) Network, and African Microfinance Network (AFMIN) conference on "Improving Microfinance Client Protection", Johannesburg, South Africa, 7-9 March, 2005.

2004

- Presented with ACCION International, "Pro-Consumer Policy", 2nd Annual Conference of Sanabel, The Microfinance Network of Arab Countries, Cairo, Egypt, December 6-8, 2004.
- Organized and presented MicroFinance Network Pro-Client Policies at MicroFinance Network annual conference, Arusha, Tanzania, November 8-10, 2004.
- Presented "Pro-Consumer Policies - MicroFinance Network Pro-Consumer Policy," annual Small Enterprise Education and Promotion (SEEP) Network conference in Washington, DC, October 26, 2004.
- Participated in Eradicating Poverty through Profit conference in San Francisco, California, December 12-14, 2004.
- Special guest speaker on microfinance trends, graduate class at The American University in Washington, DC, September 25, 2004.
- Special guest speaker on general microfinance, undergraduate class at The American University Washington Semester Program, Washington, DC, Sept. 13, 2004.
- Participated in 7th Annual Conference of Microfinance Institutions in C&EE & the NIS MicroFinance Centre (MFC) annual conference in Warsaw, Poland, May 27-29, 2004.

2003

- Organized (and presented) MicroFinance Network annual conference "Microfinance Clients, Products/Services, and Market Niches: WHAT are we delivering? HOW are we delivering? WHO are we reaching?" Bali, Indonesia, October 25, 2003.
- Represented MicroFinance Network at "Paving the Way Forward: An International Conference on Rural Finance," annual World Council of Credit Unions (WOCCU) conference, Washington, DC, June 2-4, 2003.
- Facilitated session on Consumer Protection – Transparency in Microfinance, 6th Annual Conference of Microfinance Institutions in C&EE & the NIS MicroFinance Centre annual conference "Moving Towards Client Focused Microfinance," Moscow, Russian Federation, May 22-24, 2003.
- Represented MicroFinance Network at Microfinance Rating Fund Forum in Brussels sponsored by CGAP, Brussels, Belgium, May 20 – 21, 2003.
- Panelist – Microfinance Careers, Wharton International Development Conference, The Johns Hopkins University Paul H. Nitze School of Advanced International Studies (SAIS), Washington, DC, January 17, 2003.

2002

- Panelist, International Career Development Panel Discussion, The Johns Hopkins University Paul H. Nitze School of Advanced International Studies (SAIS), Washington, DC, November 20, 2002.
- Attended "Microcredit Summit +5", New York, New York, November 10-13, 2002.
- Represented MFN at annual WOCCU Best Practices in Savings Mobilization Conference Summary. Washington, DC, November 5-6, 2002.
- Presented two sessions on "Challenges to Sustainability" and "MicroFinance Network Performance Monitoring: A Commitment to Transparency and Excellency" at SEEP annual network conference and meeting October 29– November 1, 2003.
- Represented MicroFinance Network at Inter-American Development Bank Forum on Microenterprise, Rio de Janeiro, Brazil, September 9-12 2002.
- Invited as special guest speaker on microfinance for development class at The American University Washington Semester Program, Washington, DC, September 5, 2003.
- Organized (and presented) MicroFinance Network annual conference, Cracow, Poland, July 9-10, 2002.

2001

- Represented MicroFinance Network at IV Inter-American Forum on Microenterprise, Santo Domingo, Dominican Republic, November 14-16, 2001.