



Second Digital Mashreq Forum

Thursday, February 24, 2022 (Virtual)

9:00 a.m. – 2:00 p.m. Beirut/Amman time

10:00 a.m. – 3:00 p.m. Baghdad time

OVERVIEW

Background: In February 2021, the World Bank Group organized a high-level ministerial round table on the digital economy in the Mashreq region. The round table gathered government officials from Iraq, Jordan, and Lebanon, as well as World Bank Group executives, to follow up on concrete commitments outlined by the three governments during the first Digital Mashreq Forum held in June 2019 in Amman. The round table's discussions underscored the need for closer collaboration and dialogue between the public and private sectors, and for the adoption of digital applications that are relevant to national socioeconomic priorities.

In June 2021, the World Bank Group partnered with the Iraqi, Jordanian, and Lebanese governments to organize three national workshops on the digital economy. These virtual workshops came on the heels of the round table, and they engaged hundreds of attendees in a series of discussions on digital transformation as the pathway to economic growth, diversification, and closer government-to-citizen interaction. The workshops' technical focus strengthened collaboration between each country's public- and private-sector stakeholders, enabling them to identify common ground, refine their priorities, and move from strategy to implementation.

Forum's Objectives: Building on the momentum of the ministerial round table and the national workshops, the second Digital Mashreq Forum will (i) gauge the progress on and reconfirm the digital reform commitments made by the three governments at the inaugural 2019 Forum in Amman, (ii) discuss opportunities to further foster regional collaboration and integration in the recovery phase, and (iii) scale up public-private sector dialogue and networking.

Format: Due to the COVID-19 pandemic, the Forum will take place virtually over Zoom. The event will be open to the media, and simultaneous interpretation (English/Arabic) will be available.



AGENDA

<p>9:00 – 9:10 (Beirut time)</p>	<p>Opening and Welcome Remarks</p> <ul style="list-style-type: none"> • Saroj Kumar Jha, Regional Director of the Mashreq Department at the World Bank • H.E. Najib Mikati, Prime Minister of Lebanon
<p>9:10 – 9:30 (Beirut time)</p>	<p>Fireside Chat: Follow-Up on the 2019 Country Commitments (Amman Communiqué)</p> <p>Participants:</p> <ul style="list-style-type: none"> • H.E. Ahmad Al Hanandeh, Minister of Digital Economy and Entrepreneurship of Jordan • H.E. Najla Riachi, Minister of State for Administrative Reform of Lebanon • H.E. Arkan Shehab Ahmed Al-Shaibani, Minister of Communications of Iraq <p>Moderator: Abdallah Jabbour, Digital Development Specialist at the World Bank</p>
<p>9:30 – 10:15 (Beirut time)</p>	<p>Panel 1: Toward a Regional Integration of Broadband Networks</p> <p><i>A discussion around the opportunities for regional integration of broadband networks through the utilization of existing assets and networks, including terrestrial and submarine backbone networks and cross-national fiber assets. What steps should be undertaken to position Mashreq as a regional hub for internet connectivity?</i></p> <p>Participants:</p> <ul style="list-style-type: none"> • Ali Al-Moayad, Head of the Communications and Media Commission of Iraq • Brendan Press, Chief Commercial Officer at Gulf Bridge International • Nermine El-Saadany, Regional Vice President for the Middle East at the Internet Society • Kamal Shehadi, Chief Strategy Officer at Etisalat International • Bharat Vagadia, Senior Director of Regulatory Affairs at Ooredoo <p>Moderator: Carlo Maria Rossotto, Principal Investment Officer at the International Finance Corporation</p>
<p>10:15 – 10:45 (Beirut time)</p>	<p>Coffee Break</p>
<p>10:45 – 11:30 (Beirut time)</p>	<p>Panel 2: Modernizing Mashreq’s Financial Sector for the Digital Economy</p> <p><i>A discussion around the enablers and obstacles to widespread adoption of digital financial services in Mashreq, including: (i) private-sector participation, (ii) legislative framework, (iii) fintech innovation, and (iv) financial inclusion</i></p>



	<p>Participants:</p> <ul style="list-style-type: none"> • Duha Abdulkareem Alatta, Director General of the Payments Department at the Central Bank of Iraq • Stéphane Abichaker, Financial Advisor and Cryptoassets Specialist • Maha Bahou, Chief Executive Officer at Jordan Payments & Clearing Company (JoPACC) • Elie Nasr, Cofounder of FOO <p>Moderator: Nadine Chehade, Senior Financial Sector Specialist at the World Bank Group and representative of the Consultative Group to Assist the Poor (CGAP) in the Arab world</p>
<p>11:30 – 12:15 (Beirut time)</p>	<p>Entrepreneurial Pitches <i>Six early-stage agritech startups will deliver three-minute pitches, followed by three minutes of Q&A with mentors.</i></p> <p>Startups E-FRESCO (online platform for fresh produce trading/Jordan) GreenShaov (smart greenhouses and irrigation systems/Iraq) IOTree (AI-driven IoT sensors for farmers/Lebanon) Maydan (online livestock marketplace/Iraq) Radical Growth Solutions (AI-powered irrigation automation system/Jordan) SmartLand (smart irrigation and fertigation system/Lebanon)</p> <p>Mentors:</p> <ul style="list-style-type: none"> • Yousef Hamidaddin, Vice Chairman, Managing Partner and Agri Fund Manager at Venture X • Rabi Mohtar, Professor of Biological and Agricultural Engineering at Texas A&M University • Reem Nejdawi, Director of Food and Environmental Policy at the United Nations Economic and Social Commission for Western Asia (ESCWA) <p>Moderator: Hadi Fathallah, Food Policy Specialist at the World Bank</p>
<p>12:15 – 12:30 (Beirut time)</p>	<p>Coffee Break</p>
<p>12:30 – 13:15 (Beirut time)</p>	<p>Panel 3: How Digital Literacy Can Boost Employment in Mashreq <i>A discussion around the importance of digital skills for the jobs of today and tomorrow, and ways to improve these skills across the working-age population. The discussion will also explore a comprehensive model for digital skilling and capacity building in Mashreq.</i></p> <p>Participants:</p> <ul style="list-style-type: none"> • Marcello Bonatto, Cofounder and Chief Executive Officer of Re:Coded • Aashi Gupta, Regional Program Manager at Microsoft Philanthropies



	<ul style="list-style-type: none">• Marianne Bitar Karam, Founder and Managing Director of B.O.T/ Country Director of DOT Lebanon• Zeina Saab, Cofounder of SE Factory• Shireen Yacoub, Chief Executive Officer at Edraak <p>Moderator: Angela Elzir Assy, Labor Market Specialist at the World Bank</p>
13:15 – 14:00 (Beirut time)	<p>Panel 4: Digital Government for Efficient Public-Service Delivery and Transparent Governance <i>A discussion around digital government platforms and initiatives that can enable an efficient, transparent, and accountable public-service delivery system in Mashreq.</i></p> <p>Participants:</p> <ul style="list-style-type: none">• Carole Alsharabati, Professor at St. Joseph’s University and Research Director at Siren Associates• Nibal Idlebi, Chief of Innovation at the United Nations Economic and Social Commission for Western Asia (ESCWA)• Ayman Mazahreh, Cofounder and CEO of STS• Mohammad Sear, Digital Government and Public Sector Consulting Leader at EY <p>Moderator: Ronnie Hammad, Advisor, Equitable Growth, Finance and Institutions at The World Bank</p>



Annex 1: The 2019 Amman Communiqué

The Government of Iraq (GOI) commits to advancing the digital economy and ensuring affordable access to high-speed Internet, by doubling access to broadband to 54% in 2021 and 90% by 2030, achieving 100% broadband network coverage, establishing a regulatory and policy framework that is conducive to digital payments, developing an interoperable digital payments infrastructure, and striving towards 100% financial access. The GOI also commits to delivering digital government services and ensuring the highest standards of cybersecurity and data privacy to boost consumer trust. The GOI is also keen on ensuring that educational and training programs meet current and future job market needs.

The Government of Jordan (GOJ) commits to advancing the digital economy as a strategic growth sector for the Kingdom. On digital infrastructure, the GOJ commits to developing access to broadband Internet to reach a penetration rate of 100% by 2021. As part of this effort, the GOJ is opening its national broadband network (7,000 kilometers of fiber) to Public-Private Partnerships, allowing affordable fiber broadband to 1.3 million households around Jordan. On digital payments, the GOJ commits to increasing country-level cashless payments from 33 to 50% by 2020 and to digitizing 80% of government-to-citizen payments by 2021. On digital skills, the GOJ will launch a national skills development initiative to train 35,000 people on 21st-century skills and to mainstream digital skills in public schools to train 300,000 by 2022. To enable a friendly business environment for entrepreneurs, the GOJ is committed to launching a regulatory reform process in 2019 using a participatory approach with ecosystem representatives. To complete the automation of governmental services, the GOJ commits to automating key services by 2021. Building on the recent transformation of the Ministry of ICT to Ministry of Digital Economy and Entrepreneurship, the GOJ will launch its digital transformation action plan in partnership with the ecosystem by end of 2019.

The Government of Lebanon (GOL) commits to building a digital nation and to transforming Lebanon into a regional technology and innovation hub. The GOL is in the process of finalizing its digital transformation plan and aims to double the knowledge economy's contribution to GDP and double employment in this sector by 2025. To achieve this, the GOL plans to: (i) reach 100% broadband penetration rate by the end of 2021; (ii) develop and execute the digital transformation of the public sector, and offer citizens a fully digitized journey across all government services, with 500,000 users signed up to the government's digital platform by the end of 2021; (iii) provide a supportive regulatory framework to help grow the fintech industry and facilitate digital payments, launch a new national digital currency by the end of 2020, and launch an Electronic Trading Platform (ETP) to improve financing for private-sector activities in 2020; (iv) leverage its pool of skilled, entrepreneurial talent in Lebanon and abroad to build a digital economy focused on innovation and private initiative, increase the number of start-ups fivefold, and double yearly venture capital funding by 2025; and (v) address the existing skills gap by preparing the youth for the global, digital jobs of the future through the launch of a national training academy by 2021. The World Bank commits to supporting Iraq, Lebanon, and Jordan in achieving their visions and plans for digital transformation by providing the necessary resources and instruments.

The World Bank will work closely with the Governments, private sector, academia, and civil society to maximize the impact of digitization and reap digital dividends for their societies. This support will include: (i) pursuing plans to ensure affordable access to high-speed Internet and facilitate investment in broadband; (ii) delivering digital government services and improving access to data, while ensuring the highest standards of cybersecurity and data privacy; (iii) developing a modern digital payment



infrastructure; (iv) scaling up digital entrepreneurship; and (v) ensuring education and training programs meet current and future skills' needs.



Annex 2: Speakers' Biographies

H.E. Najib Mikati, Prime Minister of Lebanon



Najib Mikati, Lebanon's Prime Minister since September 2021, is a Lebanese politician and businessman. He began his political career in 1998 as the Minister of Public Works and Transport, and remained in this post until 2004, under three consecutive cabinets. In 2000, he was elected for the first time as a Member of Parliament representing Tripoli. In 2005, he became Prime Minister of Lebanon and during his mandate, he steered the country toward what was qualified as notable democratic elections. In 2009, he was reelected Member of Parliament representing Tripoli for a mandate of four years. He was reappointed as Prime Minister in June 2011, resigned on March 3, 2013, and acted as caretaker until February 15, 2014.

Mr. Mikati is the co-founder of M1 Group, a family-owned holding with interests in various sectors including telecom, real estate, aircraft financing, fashion and energy. Mr. Mikati is active in various think tanks and international organizations. He is a senior member of the Dean's International Council at the Harris School of Public Policy at the University of Chicago, as well as a member of the International Advisory Council of the International Crisis Group. He is also a former member of the Board of Trustees at the American University of Beirut, and the founder of Middle East Prospects Forum and Al Wassatia Forum, two think tanks that promote centrism in Lebanon and the Middle East.

Mr. Mikati graduated from the American University of Beirut with a Master of Business Administration; he also pursued advanced management programs at INSEAD and Harvard University. A philanthropist, he is engaged in a number of social activities, spanning Lebanese and international medical, academic, and charitable associations and organizations that he founded with his family.

Saroj Kumar Jha, Regional Director of the Mashreq Department at the World Bank



Saroj Kumar Jha is the Regional Director of the Mashreq Department (Lebanon, Iraq, Syria, Jordan, and Iran) at the World Bank Group, a position he assumed on July 1, 2017. Jha brings to the region vast experience in a critical period of transition. His top priorities in his new role are: (i) maintaining a dialogue with all stakeholders to provide overall strategic leadership for the Bank's engagement, in line with the region's emphasis on job creation, sustainable growth, inclusion, and governance; (ii) developing a strong analytical program that can inform policy and investment choices; and (iii) building effective, integrated country teams to ensure efficient and high-quality client support that is focused on results.

Before this, he was Senior Director for the Fragility, Conflict, and Violence (FCV) Global Practice at the World Bank Group since February 2016. He provided strategic leadership addressing the challenges of fragility, conflict, and violence, working across the World Bank Group, and in close collaboration with its partners.



From February 2012 until January 2016, he was the World Bank's Regional Director for Central Asia based in Almaty, where he led the Bank's strategic engagements in Kazakhstan, Kyrgyz Republic, Tajikistan, Turkmenistan, and Uzbekistan in the cooperative management of water and energy, and regional action on climate adaptation and mitigation. He has also worked as the Bank's Global Manager for the Disaster Risk Management Practice and served as Head of the Global Facility for Disaster Reduction and Recovery (GFDRR), which he founded in 2006. GFDRR is now the world's largest global fund for disaster prevention and post-disaster recovery operations.

Mr. Jha is an Indian national. He joined the World Bank in 2005 as a Senior Infrastructure Specialist in the Sustainable Development Network, after working for the Government of India (1990-2005) and United Nations agencies (1999-2004) as a senior executive in the field of public-sector management, infrastructure financing, natural resource management, natural disaster prevention, and environmental sustainability.

H.E. Ahmad Al Hanandeh, Minister of Digital Economy and Entrepreneurship of Jordan



H. E. Ahmad Hanandeh is a chief executive officer with a passion for technology, entrepreneurship, customer experience, and innovation. His international experience is combined with a strategic mindset and a focus on deliverables and implementation. He is an insightful leader with a versatile background in telecommunications, logistics, finance, operations, and business development, and he can quickly analyze key business drivers and develop strategies to grow the bottom line. His previous role was as Chief Executive Officer of Zain Jordan, a leading telecommunications company with more than 1,300 employees and more than 469 million U.S. dollars in revenues. He joined the Zain Group in 2011 as Zain Sudan's Chief Financial Officer; in less than three months, after demonstrating his leadership and business acumen, he was appointed CEO of Zain Jordan in June 2011.

Under his leadership, Zain Jordan launched new technologies, expanded into new revenue streams, enhanced its Customer Experience and Satisfaction Index, increased its employee engagement scores, and launched the first-of-its-kind corporate entrepreneurship entity within the Middle East region, placing Zain Jordan as the leader in the telecom sector within the Kingdom.

H.E. Najla Riachi, Minister of State for Administrative Reform of Lebanon



Najla Riachi is the Minister of State for Administrative Reform in Prime Minister Najib Mikati's Government, assuming her role in September 2021. She is a career diplomat who started her work in the Foreign Service in 1982. She served as First Secretary for the Embassy of Lebanon in Cairo (1983-1984) and the Embassy of Lebanon in Paris (1984 -1991). She was appointed as counselor at the Embassy of Lebanon to the Holy See and The Order of Malta (1992-2000) and at the Center for Legal Consultancy, Research and Archives at the Ministry of Foreign Affairs and Emigrants (2000-2002), before becoming the Consul General of Lebanon in Istanbul (2002-2003). She was promoted to Ambassador in 2003, was the head of the Euro-Mediterranean Partnership Unit at the Ministry of Foreign



Affairs and Emigrants (2003-2007), and then served as the Permanent Representative of Lebanon to the United Nations and International Organizations in Geneva from July 2007 to October 2017. Minister Riachi was the Chief of Protocol at the Ministry of Foreign Affairs and Emigrants (2018-2020) and the head of the office of the Minister of Foreign Affairs and Emigrants (September 2020- May 2021). Minister Riachi holds a bachelor's degree in Political and Administrative Sciences and a bachelor's degree in History and Geography from Saint Joseph University of Beirut.

H.E. Arkan Shehab Ahmed Al-Shaibani, Minister of Communications of Iraq



Arkan Shehab Ahmed Al-Shaibani was appointed as Iraq's Minister of Communications in 2020. He began his ICT career in 2002 as an engineer at the Iraqi Ministry of Communications (MoC), holding several high-profile operational, technical, and project management roles at the Ministry. In 2019, he was appointed as General Manager of the Informatics and Telecommunications Public Company (ITPC) – a government-owned enterprise under the umbrella of the MoC – where he served as an elected Board member for several terms. He is also a member of well-reputed engineering and ICT bodies in Iraq and the region, including the Iraqi Engineering Union, the Arab Engineering Union, and the Arab Federation for Information Technology. He holds a bachelor's degree in Engineering from Al-Mustansiriya University in Baghdad.

Abdallah Jabbour, Digital Development Specialist at the World Bank



Abdallah Jabbour is a Digital Development Specialist at the World Bank, managing large investment projects and providing advisory services in telecom, entrepreneurship, digital skills, and digital government in the Middle East and Africa. Before joining the World Bank, he was the Managing Director of Lebanon for Entrepreneurs (LFE), an initiative created by prominent Lebanese diaspora organizations LIFE, LebNet, and SEAL to accelerate the development of the tech startup ecosystem in Lebanon. Abdallah is also a mentor to startups in the Middle East and the U.S., and a cofounder and Board member of Speed@BDD, a Beirut-based tech startup accelerator. Prior to his tenure at LFE, Abdallah worked at Oracle and Cisco in Silicon Valley, in roles that spanned software engineering, business development, business incubation, and corporate strategy. At Abraaj Capital in Dubai, Abdallah worked on early-stage investments in the tech sector, and helped launch Abraaj's technology seed fund. Abdallah holds a Bachelor of Engineering from the American University of Beirut, a Master of Science from MIT, and an MBA from the Kellogg School of Management. He is fluent in Arabic, French, English, Spanish, and Portuguese.



Brendan Press, Chief Commercial Officer at Gulf Bridge International



Brendan has over 20 years of professional experience in sales, business development, marketing, customer experience, and the development and implementation of new strategy and business plans. He also has vast experience in leading teams to achieve exceptional results. He has previously held various senior management roles in the sales, product development, and marketing functions in the telecommunications industry. Prior to joining Gulf Bridge International, he was the Global Lead Director for Orange Business Services in the United Kingdom. Prior to that, he was Vice President for UAE Global Services and Vice President of the Multinational Corporations Group at Etisalat in the UAE.

Nermine El-Saadany, Regional Vice President for the Middle East at the Internet Society



Nermine El Saadany joined the Internet Society (ISOC) in August 2018 and serves as Regional Vice President for the Middle East. Prior to ISOC, she was the Undersecretary for International Relations at the Egyptian Ministry of Communications and Information Technology. Nermine has around 25 years of experience in internet policy, political economy research, international and regional affairs, and international organizations' relations (United Nations and European Union), and information and communications technology (ICT) diplomacy. She is a seasoned bilateral and multilateral negotiator, and a specialist in the design and implementation of ICT development projects and events. Nermine holds a Master of Economics from the American University of Cairo and is on the Board of the Diplo Foundation. She is based in Cairo.

Kamal Shehadi, Chief Strategy Officer at Etisalat International



Dr. Kamal S. Shehadi is Etisalat International's Chief Strategy Officer. Kamal leads Etisalat International's strategy, portfolio management, and regulatory teams. From 2013 until 2021, he was the Chief Legal and Regulatory Officer of Etisalat International. Kamal chaired GSMA's Chief Policy and Regulatory Officers' Group (2014-2016) and the ITU's Global Industry Leaders' Forum and the Global Symposium for Regulators in 2009.

Kamal is a Director on the Supervisory Board of Maroc Telecom, a company listed on the Euronext and Casablanca stock markets. He is also the chairman of Atlantique Telecom, a wholly owned subsidiary of Etisalat Group; a member of the investment committee of Dubai Angel Investors; and a member of the Advisory Board of RMC Group, a US\$2.5 billion fund that invests in office real estate in North America.

Prior to joining Etisalat Group in 2010, Kamal was the Chairman and Chief Executive Officer of the Telecommunications Regulatory Authority of the Republic of Lebanon (2007-2010). Before that (2000-2007), he was Managing Director of Connexus Consulting, which he established as the leading consultancy



in telecom policy and regulation in the Middle East and North Africa. He advised governments, regulatory authorities, telecom operators, and investors in Morocco, Algeria, Libya, Egypt, Jordan, Lebanon, Kuwait, Saudi Arabia, Bahrain, as well as the World Bank and the European Commission.

Kamal has a B.A. with honors (A.B. *cum laude*) in economics from Harvard University (1986) and a PhD in international political economy from Columbia University (1994). He has published widely on private participation in infrastructure, telecommunications, regulation, public finance, and other public policy issues.

Bharat Vagadia, Senior Director of Regulatory Affairs at Ooredoo



Dr. Bharat Vagadia joined the Ooredoo Group in 2017 as Senior Director of Regulatory Affairs, with oversight of ten operations across the Middle East, North Africa, and South Asia. Prior to joining the group, he was with Ooredoo Qatar. He brings more than twenty-five years of experience in technology, media, and telecom (TMT) policy, regulation, and strategy, and a wealth of experience as a management consultant, having advised more than fifty clients in more than twenty-five countries, across Europe, the Middle East, Africa, and Asia. His clients include governments, regulatory authorities, multinationals, high-growth start-ups, and investment funds.

During his career, he has advised governments and regulators on sector liberalization, supported the creation of independent regulatory authorities, and developed licensing frameworks and regulatory policies that foster competition and long-term consumer welfare. On the operator side he has led the implementation of government initiatives, advocated for fair, transparent, and proportionate regulations, and has been instrumental in developing regulatory strategies and organizational responses to digital disruption and changes to the ecosystem.

He is the author of four books, the latest being *Digital Disruption: Implications and Opportunities for Economies, Society, Policy Makers and Business Leaders*. He has taught and mentored executives at leading business schools, including HEC Paris. He holds a PhD, MBA, LLM, B-Eng, and DipM. He sits on the board of Ooredoo Myanmar, and is chair of the GSM Association's AsiaPac policy group, and a member of the MENA policy group.

Carlo Maria Rossotto, Principal Investment Officer at the International Finance Corporation



Carlo Maria Rossotto joined IFC as Principal Investment Officer, Global Lead Upstream TMT in December 2019, after a long career at the World Bank and in the private sector. At the World Bank, he served as Global Lead for Digital Infrastructure and led the digital economy window of the Digital Development Partnership, bringing together governments and leading technology firms to foster digital development. He also was responsible for lending and technical assistance operations that removed entry barriers and enabled private investment in multiple regions. These included high profile privatizations, issuing of competitive licenses, and fostering regulatory reform and competition. Before joining the World Bank, Carlo worked on project finance at the Inter-



American Development Bank and in management consulting. He holds post-graduate degrees in Economics and Business Administration from Bocconi University in Milan, and in Financial and Commercial Regulation from The London School of Economics. Carlo is a Chartered Financial Analyst (CFA). He speaks Italian, English, French and some Spanish and Arabic.

Duha Abdulkareem Alatta, Director General of the Payments Department at the Central Bank of Iraq

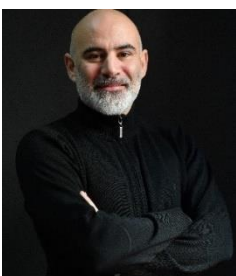


Duha Abdulkareem Alatta holds extensive regional and global experience in the design and implementation of strategic roadmaps for innovation and technology toward inclusive payment and financial ecosystems. Alatta joined the Central Bank of Iraq (CBI) in 1993, where she has since held several strategic and leadership positions. Since 2018, she has served as Director General of the Payments Department and Executive Director of the Payments Council. In this role, she has been representing CBI in high-profile collaboration initiatives and events both in and outside of Iraq, and she has earned her seat as a member of the Arab Committee for Payment and Settlement Systems (ACPSS) under the Arab Monetary Fund.

Alatta was awarded the ‘Central Banker of the Year Levant’ title by MasterCard in 2018, and she received the ‘Anticorruption Champions Award’ by the United States Department of State in 2021 – an accolade reserved for only 12 honorees around the world. In 2021, she joined the cohort of the Leadership and Diversity Program by the Women’s World Banking (WWB), and the Alliance for Financial Inclusion (AFI) in partnership with Oxford University’s Saïd Business School.

Alatta holds a bachelor’s degree in Management and Economics from the University of Baghdad.

Stéphane Abichaker, Financial Advisor and Cryptoassets Specialist



Stéphane Abichaker has over 18 years of experience in finance and banking, with an emphasis on cryptocurrencies, investment banking and advisory.

Stéphane is a Certified Bitcoin Professional, a certification delivered by the CryptoCurrency Certification Consortium (C4). He is a prolific writer in the field, having signed several articles about bitcoin, cryptocurrencies, and blockchain. His articles include a discussion paper on central banks and blockchain, a hot subject in the field today. He has given numerous talks and interviews and participated in several conferences at universities and corporations.

Stéphane privately advises high-net-worth individuals and family offices on investing in the crypto space. During his banking career between 2007 and 2018, Stéphane executed diverse investment banking mandates in the MENA region as part of BLOM Bank and then SHORE Advisory, and lately as an independent financial advisor. The mandates spanned different sectors including real estate, retail, financial services, tourism, contracting, healthcare, and technology. Prior to that, Stéphane worked in internal audit at Société Générale from 2003 to 2007, where he conducted general and specialized audit missions. Stéphane started his banking career at BNP Paribas in Paris in the debt capital markets division.



In parallel to his banking career, Stéphane taught finance, strategy, research methodology and statistics at Saint-Joseph University in Beirut, Lebanon. He holds professional accreditations from the Chartered Institute for Securities & Investment (CISI) in London, and a BS in Economics from Saint-Joseph University. He attended ESSEC business school in Paris, France.

Maha Bahou, Chief Executive Officer at Jordan Payments and Clearing Company (JoPACC)



Maha Bahou has served as the CEO of JoPACC since June 2018. The company is mandated with enhancing and promoting digital payments in Jordan and is the operator of several payment systems in the country. Prior to joining JoPACC, Bahou worked at the Central Bank of Jordan for 30 years, where she held a strategic leadership role as the Executive Manager of the Payment Systems, Domestic Banking Operations and Financial Inclusion Department for seven years. Bahou has a wealth of consultancy experience in the Libyan market and is currently a lecturer at the University of Jordan and a trainer at well-reputed local and international organizations, including Philadelphia Consulting, the Institute of Banking Studies, the Central Bank of Jordan, and several NGOs.

Bahou holds a master's degree in Banking and Finance and a bachelor's degree in Economics and Business Administration, in addition to a Leadership and Strategic Management certificate from The Royal Military Academy of Sandhurst, UK. In 2016, she was honored by King Abdullah II with the Distinguished Government Leader Award.

She currently sits on the Board of several local and international organizations and institutions, including Ethmar for Islamic Microfinance, Innovative Startups and SMEs Fund (ISSF), the World Bank's Consultative Group to Assist the Poor (CGAP), the Interledger Foundation in Luxemburg, and the Global Action Network on Forced Displacement. She is also the chairwoman of the Jordan Post Company.

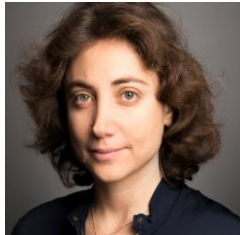
Elie Nasr, Cofounder of FOO



Elie Nasr is a growth-focused entrepreneur and a digital enthusiast. He is the cofounder of FOO, a business-to-business fintech company that has set the benchmark for mobile wallets and payments in the MENA region. Elie's professional track record includes management consulting at Accenture in Munich, Germany, as well as managing multinational projects at BMW. He has had significant exposure to fintech, and he has contributed to building and investing in several disruptive tech startups.



Nadine Chehade, Senior Financial Sector Specialist at the World Bank Group and CGAP representative in the Arab world



Nadine Chehade is a Senior Financial Sector Specialist at the World Bank Group and a representative of the Consultative Group to Assist the Poor (CGAP) in the Arab world. She works to deepen CGAP's engagement in the region, collaborating with regulators, policymakers, donors, investors, regional associations, and businesses, with the overarching goal of advancing financial inclusion. She has led CGAP's global work on financial services in humanitarian crises and now focuses on fragile countries. Her work includes regulatory frameworks for financial sector development, cash transfers, innovation through fintech solutions, postal financial inclusion, and microfinance. She joined CGAP in 2012, bringing ten years of experience in investment banking, management consulting, and rating. Nadine holds an MBA from ESSEC in France, and she teaches at the Saint-Joseph University in Beirut. She is fluent in Arabic, English, French, and conversational in Spanish.

Yousef Hamidaddin, Vice Chairman, Managing Partner and Agri Fund Manager at Venture X



Yousef Hamidaddin has focused over the past nine years on building and deploying a regional strategy for exponential and inclusive growth in MENA economies, and he has worked on developing innovative funds to deliver solutions that position the region as an "open lab" - a term he coined for early adoption that can take solutions globally. An advocate for innovation and the importance of accelerators to position MENA as a catalyst for innovative growth, he developed and introduced theme-based accelerators and humanitarian accelerator models that target stressed Arab economies. Most recently, he created a framework for the launch of 15 accelerators with Jordan's Ministry of Digital Economy and Entrepreneurship. He has also launched, and currently is a Board Member of HASSAD, a business acceleration program designed for the next generation of Jordanian agritech and agri-food startups.

Yousef worked as an advisor to the World Bank and the Innovative Startups and SMEs Fund (ISSF), a private sector-managed USD98 million fund that invests in innovative, early-stage Jordanian startups. During his tenure as Board member of Jordan's ICT Advisory Council (ICTAC) and of the Information and Communications Technology Association of Jordan (Int@j), he worked on promoting and advancing the Jordanian software and IT services industry globally.

Yousef has worked on the ICT plan for Jordan as part of the Technology and Innovation Cluster Committee under the Jordanian Ministry of Planning and International Cooperation, and as an appointed executive in Jordan's Digital Economy Action Plan (REACH2025). He was also appointed Chairman of the Innovative Solutions Board, an initiative by the Foundation of HRH the Crown Prince of Jordan, and was the CEO of Oasis500, a Jordan-based regional accelerator.

An advisor and frequent speaker on innovation and entrepreneurship, Yousef enjoys curating photo exhibitions and collecting photos on his region. He holds a BA in Economics and Quantitative Math from King Saud University.



Rabi Mohtar, Professor of Biological and Agricultural Engineering at Texas A&M University



Dr. Rabi Mohtar is Professor of Biological and Agricultural Engineering at the Zachry Department of Civil and Environmental Engineering at Texas A&M University, and was most recently Adjunct Professor and Dean of the Faculty of Agricultural and Food Sciences at the American University of Beirut. He has expertise in the interrelationships of water, energy, food, and the health nexus, and has developed quantitative tools to assess sustainable resource allocation and trade-offs and to empower dialogue between stakeholders, policymakers and science to ensure the long-term resilience and sustainable management of resources. He has also been working on soil and water processes, modeling and characterization and the long-term impact of alternative water sources on soil and water processes.

Reem Nejdawi, Director of Food and Environmental Policy at the United Nations Economic and Social Commission for Western Asia (ESCWA)



Mrs. Reem Nejdawi has been working for the United Nations Economic and Social Commission for Western Asia (ESCWA) since 2011, currently serving as Chief of the Food and Environment Policies section in Beirut, Lebanon. She has also worked as the Executive Director of the ESCWA Technology Center, in Amman, Jordan. She has over twenty years of professional development experience in the Arab region, covering issues related to policy design, implementation, and monitoring of developmental programs and projects. She has worked extensively in the fields of food security, agriculture, environment, rural and women development and SME/microfinance programs, with a special emphasis on resource efficiency in the Arab Region.

She has co-authored reports, publications, and articles on various development issues, including food security, sustainable development, and the environment in Arab countries.

Prior to joining ESCWA, she held various positions with NGOs that focus on Jordanian women issues, as well as with regional social businesses in areas related to small business services, rural development, and gender issues. She holds a master's degree in international trade from Eastern Michigan University, USA.

Hadi Fathallah, Agricultural and Food Policy Specialist at the World Bank



Hadi Fathallah is a food policy specialist at the World Bank. He is also a lecturer on the economics of natural resources at the Beirut Arab University and a visiting lecturer on strategic negotiations and political economy at IFP School Paris. Previously, Hadi was an economist for the Food and Agriculture Organization of the United Nations (FAO) Regional Office for the Near East and North Africa. He has consulted for various international organizations, including the World Bank, World Food Programme (WFP), the International Fund for Agricultural Development (IFAD), the UN Department of Economic and Social Affairs, and the Cornell



International Institute for Food, Agriculture and Development (CIIFAD), in addition to government and private corporations where he was consulted consulting in energy, engineering, and strategic management. He holds a Master of Public Administration (MPA) in International Development from Cornell University; and a Bachelor's of Electrical and Computer Engineering from the American University of Beirut (AUB).

Marcello Bonatto, Cofounder and Chief Executive Officer of Re:Coded



Marcello is the cofounder and co-CEO of Re:Coded, where he leads strategy, impact and growth. Marcello's deep curiosity about leadership and innovation in the social sector have led him to work with a variety of organizations, from government to social enterprises, with a focus on education. He has also previously cofounded two social businesses at the intersection of education, conflict, and technology. Prior to Re:Coded, Marcello worked on human rights and peacebuilding programs in Myanmar, Bosnia, Colombia, and West Africa. Marcello is a 2021 eLab Workforce Fellow at Columbia University, where he received his Master of International Affairs in 2015.

Aashi Gupta, Regional Program Manager for the Middle East and Africa at Microsoft Philanthropies



Aashi Gupta is a Regional Program Manager for the Middle East and Africa at Microsoft Philanthropies. She has extensive experience in the development sector, having worked both at the grassroots and macro levels in India, the Middle East, and Africa. A law school graduate with a Masters in Management from the University of Edinburgh, Aashi worked on the community engagement, holistic development, and education of 70 students in an under-resourced government school located in a low-income neighborhood of Delhi, India as part of her fellowship at Teach for India (part of the Teach for All network). She briefly worked with the Kashmir state government to diagnose the main deterrents to access to quality education for children. In her role as a CSR professional, she focuses on the skilling and employability of underserved communities in partnership with various stakeholders. She is passionate about driving impact and is a solution-oriented individual with a zest for continuous learning.

Marianne Bitar Karam, Founder and Managing Director of B.O.T/Country Director of DOT Lebanon



Marianne is B.O.T's founder and Managing Director, where she leads on international business growth, strategic implementation and strategic partnership development. In addition to her role as B.O.T's Director, Marianne is DOT Lebanon's Country Director and DOT Global's Director of Operations for the MENA Region. Marianne has extensive experience in NGO management and relief and development project implementation, and she is an expert on issues related to vulnerable communities in Lebanon. Prior to founding B.O.T, Marianne managed



operations at World Vision International and established their refugee program, building a wide network of Lebanese and international civil society organizations that she engaged in coordination, partnership, and fundraising. Marianne has made it her personal mission to create activities that help close the gender divide in the digital world. A true believer in the butterfly effect, Marianne took the TEDx stage to talk about this issue and how she was able to connect the dots in her life and her network. Marianne holds a Bachelor of Agricultural Engineering from the American University of Beirut, a Master of Science in Food Science from McGill University in Canada, and a Master of Business Administration from Saint Joseph University/Paris Dauphine.

Zeina Saab, Cofounder of SE Factory



Zeina Saab is the Founder and Director of The Nawayya Network, an NGO based in Lebanon that develops the income-generating skills of marginalized youth through entrepreneurship, employability, and economic development programs. Nawayya has so far supported more than 7,000 young people across Lebanon since 2016. Zeina is also the co-founder of SE Factory, a social enterprise that develops the coding skills of low-income youth and helps them find employment in Lebanon. The program has a 90% employment success rate. She has worked as a consultant with the UN, USAID, and the EU on gender and youth empowerment in Lebanon and New York. Zeina is Lebanese American, and received her B.A. in International Studies from UC San Diego in 2006, and her Masters in City Planning from MIT in 2009.

Shireen Yacoub, Chief Executive Officer at Edraak



As the Chief Executive Officer of Edraak, Shireen has the honor of leading the inspiring team behind the Arab world's leading open online learning platform serving more than 5 million learners. Launched by Her Majesty Queen Rania Al Abdullah in 2014, Edraak provides free, high-quality online education to Arabic speakers of all ages across the MENA region, including disadvantaged youth in Gaza, Syria, Yemen, and Iraq. Shireen is a catalyst for education reform and the creation of digital Arabic open educational resources (OERs). Shireen is currently completing her master's degree at the Harvard Graduate School of Education (HGSE), specializing in Innovation and Education Technology. Her research and work are focused on leveraging online learning for skilling and upskilling rapidly and at scale.



Angela Elzir Assy, Labor Market Specialist at the World Bank



Angela Elzir joined the World Bank in 2010 as a Research Analyst in the Social Protection and Labor department based in Lebanon. In 2015, she joined the World Bank's Jobs Group in Washington DC as a Junior Professional Associate, then in 2017 she moved back to the World Bank's country office in Lebanon as a Labor Market Specialist, the position she currently holds. Angela has worked on a range of operational and analytical projects focusing mainly on the areas of jobs and employment. She is currently leading a regional digital skilling initiative in Mashreq as well as a women's economic empowerment project in Lebanon. Angela holds a Master's degree in Development Studies from the School of Oriental and African Studies (SOAS), University of London, and a Bachelor's degree in Economics from the American University of Beirut (AUB).

Carole Alsharabati, Professor at St. Joseph's University and Research Director at Siren Associates



Dr. Carole Alsharabati is the Research Director of Siren Associates, with 25 years of professional experience in consulting, technology, research, teaching, communication, and management. She is currently leading an organizational development project with the Lebanese Central Inspection, as well as the digital expansion of the IMPACT open-data platform. She has also supported Lebanon's Internal Security Forces since 2012 to drive change and transformation through analysis and automation. Her broad experience spans security-sector reform, governance, human rights, research, and ICT. She is the former Director of the Political Science Institute at Saint Joseph's University, where she currently teaches various political science and quantitative methods courses. She is a cofounder of CME, a leading multinational technology firm with more than 300 engineers in Lebanon and abroad, and a founding member of Sakker el Dekkene, an anti-corruption NGO. She combines scientific rigor with activism, innovation, and entrepreneurship.

Nibal Idlebi, Chief of Innovation at the United Nations Economic and Social Commission for Western Asia (ESCWA)



Dr. Nibal Idlebi is a senior policy expert in digital transformation, innovation, and technology for sustainable development and an advocate for digital and open governments. She has extensive experience in policymaking and strategy development for the advancement of knowledge-based economies and societies, digital government transformation, innovation, and tech entrepreneurship support in the Arab countries. Throughout her career, Idlebi has led several regional initiatives for the promotion of digital Arabic content, cyber legislation, cybersafety, and cybersecurity, as well as knowledge and information exchange in this space across the Arab region. She is currently leading ESCWA's Fostering Open Government in the Arab Region initiative and the ESCWA Digital Arabic Content Award. In tandem, Idlebi remains heavily involved in several



initiatives and programs that promote and advocate for technology and innovation in key economic growth sectors and focal areas, such as transport, urbanization, healthcare, and education.

She is also an active member of several international and regional working groups, as well as of regional and international awards for innovation, entrepreneurship, and digital content – including in her role as a jury member in several e-government awards for the Arab region, and as a member of the World Summit Awards and Takreem award juries.

Before joining ESCWA, Idlebi served as deputy Minister of Communication and Technology and Professor of Computer Engineering at the Higher Institute of Applied Science and Technology in Syria. Idlebi holds a bachelor's degree in Computer Engineering and a Ph.D. in Computer Science from France.

Aiman Mazahreh, Cofounder and Chief Executive Officer of STS



Aiman Mazahreh has been active in the Information and Communications Technology (ICT) field since 1981, when he obtained his Bachelor of Science in Electrical Engineering from San Diego State University in the United States. In 1989, after eight years of experience as a computer engineer, Mazahreh co-founded STS – today a leading IT solutions provider in Jordan and the region – which he leads as the Chief Executive Officer. Throughout his career, Mazahreh has been a strong advocate of the ICT sector in Jordan, and is today recognized as an expert and leading authority on technology and its critical role in developing the Jordanian economy and positioning Jordan as an IT innovation hub.

Mazahreh is a recipient of The Decoration of the First Centennial of the Jordanian State – presented by His Majesty King Abdullah II – in recognition of his contribution to the advancement and progress of the ICT sector in Jordan.

Today, Mazahreh is focusing on STS's digital transformation journey, where he is driving the company's strategy to transform its operational model and structure towards value creation and delivery for stakeholders.

Mohammad Sear, Digital Government and Public Sector Consulting Leader at EY



Mohammad J Sear is focused on bringing purpose to digital in government. At Ernst & Young (EY), Sear is currently leading the Digital Government practice's efforts across the Middle East and North Africa (MENA). He is also a lecturer on digital government and innovation at the Paris School of International Affairs (Sciences Po). After more than 12 successful years working with trade and business support entities and organizations under the umbrella of the UK government, Sear moved to the private sector and has been for over two decades advising government organizations in the UK, the Middle East, Australasia and South Asia on strategic challenges and opportunities for digital transformation.



Several thought leadership pieces and reports authored by Sear on digital inclusion, e-government, and citizen centricity have appeared in leading regional and international media outlets, including *Harvard Business Review* (“Digital is Great but Exclusion Isn’t – Make Data Work for Driving Better Digital Inclusion”), *MIT Technology Review* (“Holistic Digital Government”), and *Forbes Middle East* (“Want to Make Citizens Happy - Put Experience First”).

Sear holds an MBA from the University of Leicester, UK, and pursued leadership training at the Harvard Kennedy School of Government.

Ronnie Hammad, Advisor, Equitable Growth, Finance and Institutions at The World Bank



Ronnie Hammad works in the office of the Vice President for Equitable Growth, Finance, and Institutions at the World Bank. He brings over 30 years of experience engaging senior government, private sector, and civil society officials, implementing ambitious reform programs, and managing complex projects in Europe, Africa, the Middle East, and Asia. Most recently, he served as World Bank Advisor to the Saudi G20, supporting the Ministry of Finance and the G20 Secretariat in preparing to assume the Presidency in 2020. His experience spans a range of sectors from public-private partnerships in infrastructure to public sector governance.

Ronnie holds an MBA in International Finance from the George Washington University, and he has completed an executive program at the Harvard Kennedy School on managing change in Public Financial Management. Fluent in French and Arabic, Ronnie is a thought leader in organizational change and has partnered with the Rapid Results Institute on the design and implementation of government reform programs worldwide.



Annex 3: Startups' Blurbs



e-FRESCO is a B2B and B2C cross-border trading portal for fresh produce. e-FRESCO provides marketing, sales, and distribution services to link exporters and importers, as well as business intelligence for best prices and best destinations. e-FRESCO also provides a distribution network with multi-vendor retailers and connects with automated delivery, sales, and online payment stores.



Ammar Alshami
Cofounder/CEO



Ahmad Alshami
Cofounder/CTO



GreenShaov – a Kurdish phrase that refers to germinating land – offers smart greenhouses and smart farming software. GreenShaov's goal is to improve farmers' circumstances by increasing crop variety as well as production outputs and profits through climate-adjusting AI technology. By increasing crop variety, GreenShaov enables farmers to address the market demand for a larger assortment of produce, helping them generate additional income while lessening Iraq's dependence on agricultural imports.



Basil Mohammed Zaki Allawi
Founder and CEO



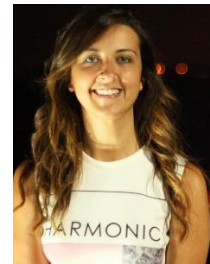
IOTree (Internet of Trees) is a network of AI-driven smart electronic traps that detect and identify harmful pests and notify the farmers via a mobile application about when, where, and which pesticides to spray. IOTree contributes to increasing farmers' production, improving the quality of harvests, and decreasing the use of pesticides.



Nisrine El Turkey
CEO



Christina Chaccour
CTO



Sabine Terky
CIO



Maydan is the first trilingual, online livestock marketplace in the MENA region. Maydan is disrupting the buying and selling of livestock and AgTech products through the digitalization of auction yards. Buyers and sellers are no longer restricted to their own communities; with over 200 thousand followers and 4 million page views per month, Maydan is the ideal platform for subscription marketing services, allowing farmers to expand their reach and buyers to locate hard-to-find animals and equipment.



Luqman Sedeeq
Cofounder/GM



Hekmat Sedeeq
Cofounder/CMO



Baso Sedeeq Mutaleb
Cofounder/Social Media Specialist



Radical Growth Solutions develops easy-to-use hardware, software, and mobile apps for digital agriculture. The solution leverages technology to help farmers make data-driven decisions and understand nature better by removing guesswork from irrigation to determine precisely how much water each plant needs and deliver exactly that, reducing operational costs and increasing crop yield.



Nabeel Yousef
Cofounder/Chief Farmer



Priya Ossana Smith
Cofounder/CMO



SmartLand is a Lebanese company located in the West Bekaa that supplies and installs automated, smart irrigation and fertigation systems linked to a mobile application, to serve farmers and the landscape industry. SmartLand implements small, medium, and megaprojects. SmartLand provide services all over Lebanon and plans to expand services to the entire MENA region.



Khaled Al Abbass
CEO/CTO



Reem Al Abbass
CMO



Ahmad Al Abbass
CFO