

**Panelist Mikhail Mamuta**  
**President, Russian Microfinance Center**  
**Moscow, Russian Federation**

Mikhail Mamuta is a President of the Russian Microfinance Center and a President of the National Partnership of Microfinance Market Stakeholders (NAMMS). He is a Chair of the Expert Council on Microfinance and Credit Unions of the RF State Duma.

He actively participates in forming the ideology of building an all-inclusive, safe and consumer – protective financial system in Russia, as well as the development of the draft laws concept aimed at the improvement of unbanked population and small business access to the financial services. His top priorities are Policy and Regulation for Branchless Banking and Microfinance, including E-money reform and financial cooperatives legislation.

A graduate of Voronezh State University, Mr. Mamuta specialized in nano-electronics and nano-technologies. After completing university, he went to obtain a master's degree in physics, a second degree in Finance and Banking, and specialized training in crisis management and in training for adult learners. He is now a PhD in Law.

Since 1997 he has worked in developing financial and lending technologies for small businesses and microfinance in Russia. From 1997 to 2000 he worked as a consultant for the Voronezh Regional Government. In 2000 – 2003 Mr. Mamuta worked as general manager of the Voronezh Regional Support Foundation for Small Businesses, where he created and developed microfinance programs and built a 15 branches regional microfinance network.