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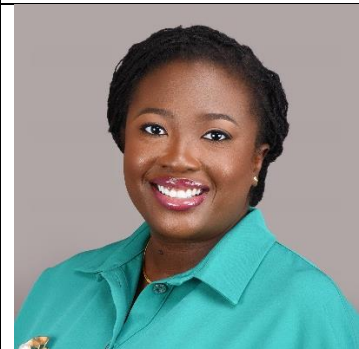
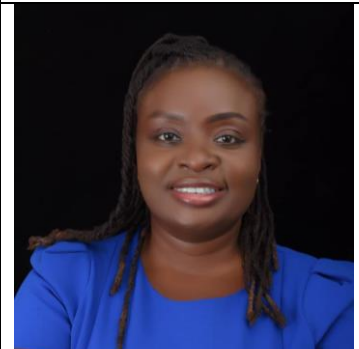
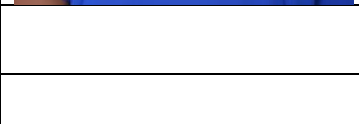
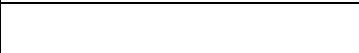
Speakers

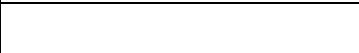
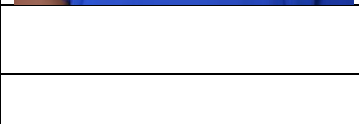
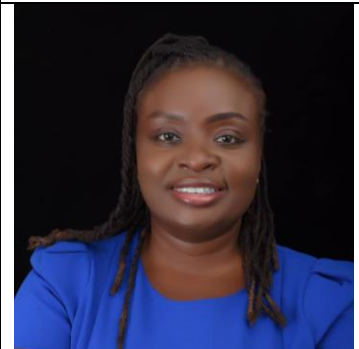
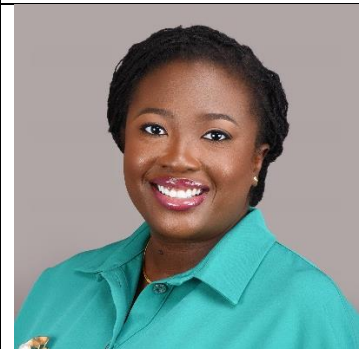
Taxing mobile money: Lessons and ways forward

28th–29th February 2024

Accra, Ghana

In alphabetical order by first name

<p>Abdul Malik Iddrisu (PhD) is a Development Economist and works as the Country Economist for Ghana within the Centre for Tax Analysis in Developing Countries (TaxDev) programme at the Institute for Fiscal Studies (IFS), UK. The Centre generates research and in-country analytical capacity in the area of tax and benefit policy in low- and middle-income countries around the world.</p>	
<p>Adadzewa Otoo is the Project Director of the multi-regional Retail Finance Distribution (ReFinD) research initiative hosted by ISSER. ReFinD is a Gates Foundation-funded, sub-grants-awarding research initiative aimed at supporting interventions that will effectively expand the reach and improve the efficiency of agent networks through public policy and commercial solutions that can plausibly be scaled. It is targeted at Sub Sahara Africa, Southeast Asia and South Asia.</p>	
<p>Prof. Agyapomaa Gyeke-Dako is an Associate Professor of Economics at the University of Ghana. She holds a B. A. in economics with Geography from the University of Ghana and MSc. in economics and financial economics from the University of Nottingham and a PhD in Economics also from the University of Nottingham.</p>	
<p>Alex Ampaabeng is a Senior Programs Officer at the International Budget Partnership (IBP).</p>	
<p>Agyapomaa Gyeke-Dako</p>	



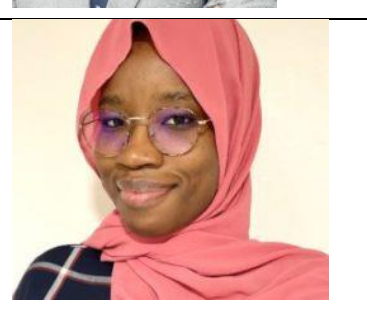
Dr. **Alex Moyem Kombat** is the Assistant Commissioner of Research & Policy at the Ghana Revenue Authority (GRA). He holds PhD in Environmental Taxation from Brandenburg Technical University (BTU) Cottbus-Senftenberg, Germany and Diploma in Tax Administration from Ghana Institute of Management and Public Administration (GIMPA). He is also a member of the Chartered Professional Administrators (ChPA) and Chartered Management Consultants (CMC). He has worked as tax policy analyst for over 10 years. He is currently the focal point officer of the African Tax Outlook (ATO) Publication by the African Tax Administration Forum (ATAF).



Rev. Dr. **Ammishaddai Owusu-Amoah** became the Commissioner-General of the Ghana Revenue Authority (GRA) in October 2019. He is a seasoned international banker with almost thirty years of experience in research and corporate banking, SME/Retail Banking, banking, Strategic Leadership and Strategic Planning. He was awarded at the 7th Annual Ghana CEOs Excellence Award in Accra for the third year in a row in 2023.



Dr **Awa Diouf** is a Postdoctoral Researcher at the ICTD and an economist specialising in public finance in developing and transition countries. Awa joined the DIGITAX team to work on the assessment of the impact of taxes on digital financial services and the approach to designing effective taxation. She holds a doctorate from the Université Clermont Auvergne in France, and the Initiative Prospective Agricole et Rurale (IPAR), a think tank based in Senegal.



Barry Cooper is a technical director at the Centre for Financial Regulation and Inclusion (Cenfri). He has detailed knowledge in the development and regulation of digital payment instruments and currencies and has a keen interest in the impact of financial regulation on human rights. He has led on several projects across sub-Saharan Africa to conduct research on barriers to remittances and provide actionable recommendations for governments, donors and the private sector.



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Damacrine M. Nyandigisi is the Manager of Academic Research at the Kenya School of Revenue Administration. Damacrine is a certified IMF (International Monetary Fund) Tax Assessor, with 15 years' experience in Business reforms and Policy analysis in Tax Administration processes, at the Kenya Revenue Authority. She is also an expert in Data Governance, specifically in the areas of data cleansing and migration and a VAT trainer with experience in Gulf Region-UAE. She is interested in Tax policy reforms and business process re-engineering in Tax Administrations both at the National and Sub National Levels.



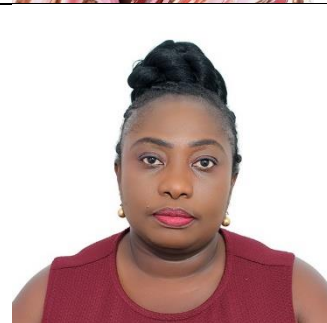
Daniel Atwere Nuer is Head of the Tax Policy Unit at the Ministry of Finance – Ghana. He is a career public servant with a little over 36 years of experience in tax administration and tax policy. He holds an M.Phil. in Taxation and is a Fellow of the Chartered Institute of Taxation (Ghana).



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Dorcas Ansah is the Accra City Coordinator for WIEGO, leading the programme strategy and organizational development processes for membership-based organizations (MBOs) and stakeholders. With 20 years of development experience and a background in designing and delivering adult learning programmes, she has worked extensively in building capacities and facilitating processes, implementing project interventions, gender mainstreaming, monitoring and evaluation at many levels—from the informal sector to civil society and parliament. She is a graduate of the Gestalt Institute of Cleveland OSD Center, MA in Social Policy from University of Ghana Legon, Corporate Administration from Central University College and Institute of Professional Studies.



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Eric Mensah is the Founder of Centre for Tax Research, Ghana, a Think Tank incorporated for tax research and policy. He is also Partner in-charge of tax at Sam Okudzeto & Associates, a leading law firm in Accra with over 20 years of experience in the Legal Profession with a specialization in Tax and Dispute Resolution. He is a highly skilled Tax treaty negotiator with wide experience in litigation. Mr. Mensah served two terms as a member on the United Nations Committee of Experts on International Cooperation in Tax Matters and was the Co-Chair of the Committee as well as a Co-ordinator for the Sub-Committee on Extractive Industries Taxation for developing countries.



Dr **Fabrizio Santoro** is a Research Fellow at the Institute of Development Studies, and the Research Lead for the second component of the ICTD's DIGITAX Research Programme. His main research interests relate to governance, public finance, and taxation, with a strong focus on impact evaluation methodologies and statistical analysis. He holds a PhD in Economics from the University of Sussex.



Dr **Francis Annan** is an Assistant Professor of Economics at UC Berkeley ARE, a J-PAL Affiliated Professor at MIT, the Scientific Lead and Co-Chair of the Retail Finance Distribution (ReFinD) Research Initiative at ISSER, and a Fellow at the Center for Development Economics and Policy (CDEP) and the Center for Environmental Economics and Policy (CEEP). His research centers on development economics and microeconomic issues, with a focus on digital financial markets, public distribution programs, insurance, and firms in sub-Saharan Africa, India, and the United States. Francis received his Ph.D. in Sustainable Development (Economics Track) from Columbia University.



Grace Aine Ngabirano, a seasoned professional with a Bachelor of Business Administration in Finance and a Masters of Business Administration in Marketing, boasts 16 years of extensive experience across telecommunications and tax administration in Uganda, Rwanda, and Burundi. As a passionate advocate for fintech and mobile money penetration, he excels as a Regtech Analyst, currently serving as an Acting Manager overseeing Telecoms, Fintech, and Gaming at the Uganda Revenue Authority, where he drives innovation, policy development and regulatory compliance in the dynamic digital landscape.



Godwin Kwami Tamakloe is a Certified Digital Finance Practitioner with 16 years' experience in the Digital Finance and Fintech industry across diverse markets in Africa, South Pacific and the Caribbean. An avid speaker on Mobile Financial Services, Digital Payments, Compliance and Financial Crime, he is currently working with MobileMoney Limited (Subsidiary of MTN Ghana) as the Head - Regulatory, Risk & Compliance.



Dr **Hannelore Niesten** is an ICTD consultant working as a Postdoctoral Associate Fellow for the DIGITAX programme. Hannelore holds a PhD in Law from Maastricht University.



Isaac Amoako is a Chief Revenue Officer and head of the Project Management Unit under the Transformation Office of Ghana Revenue Authority. He is a member and technical lead on the E-Levy Technical Committee, a member of the E-VAT Technical Committee, and the technical lead on the E-Levy Research Committee setup under the direction of the Economic Management Team of the Government of Ghana. He is also experienced in Large-Scale Project Management with a background in Software Development and 10+ years' experience growing revenue for Ghana Revenue Authority (GRA). He is a member of the 1st ICT Expert Committee for the Africa Tax Administration Forum (ATAF).



Kwabena Adu-Ababio is a Research Associate at UNU-WIDER and a Doctoral candidate at the University of Helsinki. He researches microsimulation modelling and tax administration, primarily focusing on developing economies. His broad research interests encompass topics in public economics, applied microeconometrics and development economics. His PhD thesis focuses on issues related to social protection and tax administration.



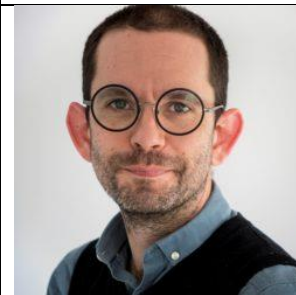
Luciana Nyaoke Murimi is a research and digitalisation consultant for DSIK in Tanzania. She supports project-related research and digitalisation activities in Tanzania.



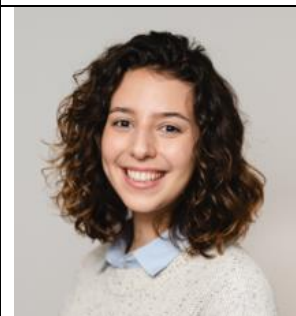
Lutando Mvovo is an Executive Head: International Tax at Vodacom and has been with Vodacom since 2018. Prior to joining Vodacom, he was a Director responsible for international tax, transfer pricing policy and tax treaty policy at National Treasury of South Africa.



Dr **Martin Hearson** is a Research Fellow at IDS, co-Research Director of the ICTD and leads the International Tax programme and DIGITAX programme. His research focuses on the politics of international business taxation, and in particular the relationship between developed and developing countries.



Mary Abounabhan is a Research Officer for the DIGITAX programme. Her research focuses on the the appropriateness and effectiveness of digital financial services taxes and their development impacts. She has completed her Masters of Globalisation, Business, and Development at the Institute of Development Studies, focusing her research on the Moral Economy of social media taxation in Lebanon.



Massaga J. Fimbo (M.A Economics) is the Acting Manager for Research and Innovation at the Tanzania Revenue Authority (TRA). He is also the Manager for the project “Enhancement of Taxpayers Compliance Through the Adoption of Behavioral Science Approaches” where he supervises studies aimed at improving taxpayers’ behaviors towards taxation. He has headed various research projects whose recommendations had led to the fiscal reforms within Tanzania, most recent being one that has introduced the taxation regime for taxing non-resident companies supplying digital economic services in Tanzania.



Nana Akua Anyidoho is Associate Professor at the Institute of Statistical, Social and Economic Research (ISSER) and Director of the Centre for Social Policy Studies (CSPS), both at the University of Ghana. Her research is in social policy and social development, with a focus on women’s work, informal work, youth employment/employability, and higher education. Much of her research examines the ways in which marginalized social groups work and advocate for better lives, within the context of unfavourable policy structures.



Nana Akua Mensah is an international tax policy advisor with several years of experience in both the private and public sector. She is a member of the United Nations Committee of Experts on International Cooperation in Tax Matters and consultant with the African Tax Administration Forum providing technical support in exchange of information, tax transparency, tax and gender and international taxation.



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Seth Terkper is Executive Director at PFM Tax Africa Network. He is also an Advisor and Senior Consultant at the African Development Institute of the African Development Bank. Previously a Minister of Finance in Ghana, Mr Terkper has an insider’s understanding of the country’s policymaking process. Prior to becoming a minister, he worked with the IMF Fiscal Affairs Department. He also chaired and was a member of various World Bank committees, notably PEFA (Public Expenditure and Financial Assessment)

