



## DANIELLE HOPKINS

106 LANCASTER COURT, CHARLOTTESVILLE, VA  
TEL: (703)254-6401; E-MAIL: DANIELLEHOPKINS@IFCONSULTING.CO

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### PROFILE SUMMARY

Financial inclusion professional with nearly years of experience working with a range of stakeholders in the public and private inclusive finance field including government policymakers, regulators, and line ministries such as the Ministry of Education, regional and national microfinance networks and trade associations, Technical and Vocational Education and Training Institutes (TVETs), Financial Service Providers (FSPs), Community Based Organizations (CBOs), Youth Serving Organizations (YSOs), and school systems to design and evaluate financial inclusion policies and programmes for low-income women and youth in more than 25 countries in Latin America, Asia and Africa. Fluent in Spanish.

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### REGIONAL EXPERIENCE

- Latin America: Bolivia, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Jamaica, Mexico, Nicaragua, Panama, Peru, Trinidad & Tobago
- Africa: Ethiopia, Kenya, Malawi, Senegal, Togo, Uganda
- Asia: China, India, Indonesia, Mongolia, Philippines

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### PROFESSIONAL EXPERIENCE

**Founder, IF (Inclusive Finance) Consulting, LLC**, May 2016- present

Provide capacity building, program design and research and evaluation services to a range of public and private sector stakeholders in the inclusive finance field. Sample of clients and consultancies:

CGAP, Washington D.C., May 2018 – present

- Conduct landscape analysis of youth financial inclusion, youth employment and learning
- Identify key audience stakeholders and key messages
- Conduct interviews with key stakeholders
- Draft brief for policy makers and donors
- Provide recommendations for youth strategy

Inter-American Development Bank, Jamaica, February 2018- present

- Design qualitative tools for key stakeholders and youth for scoping activity
- Conduct landscape review of financial literacy initiatives in Jamaica, national financial education strategies and global best practices
- Identify and consult with key stakeholders in the public and private sector and NGOs
- Conduct needs assessment with identified target groups (e.g. youth, MSMEs, women)
- Design a National Financial Literacy Strategy that includes action plan for reaching key target groups, role of stakeholders and recommendations on content and delivery channels

Making Cents International, Washington D.C., June-Nov 2017

- Conducted landscape review of youth financial and non-financial services in SSA and Asia
- Identified best practices and potential partners for microfinance network
- Interviewed key stakeholders to understand current programs and identify core competencies
- Provided recommendations to network on strategy to deliver youth-inclusive services



FHI 360, Washington D.C., June- Aug 2017

- Provided technical input into systematic review of financial education interventions and financial education assessment tools for HIV-vulnerable youth, orphans and vulnerable children

ChildFund International, Washington D.C., May-Aug 2017

- Co-authored case study on ChildFund's Zambia Nurse and Life Skills Training Program, a blending learning program
- Provided technical review of data collection tools for field work to develop case study
- Analyzed raw data and provided technical review of case study

**Technical Advisor, UNCDF, YouthStart Programme, Dakar, Senegal, March 2011–March 2016**

- Authored study on assessment of effects and behavioural changes of financial and non-financial services on youth using Financial diaries, conducting additional analyses of field results and refining the research framework and financial capability indicators; led webinar to share results
- Authored report on developing best practices for youth financial and non-financial services based on key findings and achievements of the programme
- Developed concept note for the global expansion of the programme
- Co-authored study on building the business case for inclusive youth financial services through optimizing expenses, increasing savings volume, and increasing returns from youth
- Authored paper on policy opportunities and constraints to access youth financial services
- Developed synthesis report for key lessons learned and findings from market research conducted with 18 FSPs participating in Phase I
- Provided technical assistance to FSPs in completing their business plans for Phase II
- Assessed strengths and weaknesses of business plans against a defined criteria
- Ranked and recommended FSPs for Phase II funding and implementation

**Consultant, Global Financial Education Program, Microfinance Opportunities, Washington D.C, January 2010 – Sept. 2014**

**Technical Advisor, Global Financial Education Program, June 2008 – January 2010**

**Director, Global Financial Education Program, Sept. 2005-June 2008**

*Capacity Building and Technical Assistance: Networks*

*REDCAMIF (Central American Network of MFIs)*

- Established relationship, secured buy-in and developed strategic plan with REDCAMIF for regional financial education program in Central America to build capacity of networks and explore use of mass media to deliver financial education
- Conducted Training-of-trainers (TOT) workshop and strategic planning workshop with consultants representing 7 national networks
- Developed and tested toolkit to provide guidance on strategic planning, conducting market research for financial education, adapting existing financial education materials, delivering financial education; built capacity of networks to deliver tools through TOT workshop
- Provided technical assistance in market research, strategic planning and curriculum adaptation

*Capacity Building and Technical Assistance: MFIs*

- Trained staff of ADOPEM, school teachers and consultants to deliver financial education to adolescent girls in the Dominican Republic
- Provided technical assistance on market research, adaptation of curriculum, design of curriculum, outcomes assessment and training to overseas partners



- Designed and implemented financial education summits and TOT workshops for range of stakeholders such as government agencies, FSPs, CBOs and trade associations in Bolivia, Peru, Colombia, Guatemala, Mexico, Philippines, Indonesia, China, Uganda and Kenya.

#### *Market Research for Financial Education*

- Designed qualitative market research tools, conducted market research, analysis and capacity building in Mongolia, Mexico, Dominican Republic, Trinidad & Tobago, El Salvador, Nicaragua, Honduras, Guatemala and Costa Rica to understand the financial education content and delivery mechanisms appropriate for adolescent girls, homeowners and female microentrepreneurs
- Designed market research tools and conducted market research and analysis with staff and clients of local organizations to identify key preferences and constraints in uptake and usage of branchless banking in Dominican Republic, Philippines and Kenya

#### *Curriculum/Program Design for Financial Education*

- Developed strategy, social marketing messages and delivery models for ADOPEM's financial education program in partnership with WWB
- Designed financial education materials for adolescent girls in Mongolia (XacBank) and Dominican Republic (ADOPEM)
- Designed financial education module for home improvements in partnership with Habitat for Humanity International
- Designed financial education materials on microinsurance and risk management for rural illiterate farmers in Kenya with funding from the SCC
- Developed financial education module for remittance receivers with 5 partners in Asia and LAC
- Provided technical input to curriculum for female microentrepreneurs in Mexico (Bansefi)

#### *Financial Education Design through Multiple Delivery Channels*

- Designed financial education strategies and materials in the Philippines (MABS) and India (FINO) to support the up-take and usage of mobile banking and SMART Cards
- Developed framework and provided input to development of comic books, flip book for loan officers and client work book on topics of savings, budgeting and debt management (REDCAMIF)
- Developed framework and provided technical input to storyline and scripts for 25 radio mini-dramas in El Salvador and Nicaragua for female microentrepreneurs on topics of saving, budgeting and debt management; provide key messages for marketing materials to promote program (REDCAMIF)
- Provided technical input to radio programs and flip charts for FE program for female CCT (Conditional Cash Transfer) recipients in Peru and Colombia
- Developed 12 radio programs and PSAs on topics of risk management and insurance for low-income household in Kenya with funding from the ILO; developed survey and qualitative tools to evaluate radio program
- Developed storyboard/script and managed filming and production of DVD in 4 countries/3 regions to show benefits of financial education to variety of stakeholders and serve as an autodidactic tool for trainers
- Developed DVD with National Savings Bank in Mexico (Bansefi) to show benefits of financial education to variety of stakeholders and serve as an autodidactic tool for trainers

#### *Evaluation of Financial Education*



- Conducted assessment of financial education program for adolescent girls with ADOPEM in the Dominican Republic using qualitative approach of process documentation
- Developed cross-cutting financial capability index through analysis of participatory field work conducted in India, Pakistan, Costa Rica, Malawi and Kenya; developed and tested accompanying toolkit to provide guidance on translation, adaptation, administration, scoring and analysis of index in Mexico and Kenya; developed web based platform to adapt, report and analyze index and create global database
- Conducted outcomes assessment of financial education in the Philippines using quantitative and qualitative tools; designed tools and indicators to measure outcomes of financial education

#### *Project Management and Business Development*

- Managed large global financial education programme with grants funded by Citi Foundation, Nike Foundation, DFID, Omidyar and USTDA with a total portfolio of \$7 million
- Managed 10-15 consultants in Asia, Africa and Latin America and team of 4
- Promoted financial education to wide range of stakeholders through publications, conferences, meetings, workshops and networking
- Developed new business through proposal writing; won proposal of \$250,000 with USTDA for project with Bansefi in Mexico; played key role in securing \$500,000 from Citi Foundation and \$1.4 million from Nike Foundation

#### **Consultant, Save the Children, Livelihoods Department, Washington, D.C., December 2012- May 2013**

- Reviewed financial education materials and evaluations in 10 Save the Children programmes for youth; interviewed relevant staff
- Provided recommendations on financial education materials that conform to global best practices, financial education resources to include in a toolkit for adaptation by future programmes and assessment criteria to successfully roll out financial education

#### **Consultant, SEEP, Youth & Financial Services Working Group, Washington, D.C., August 2012- Nov 2012**

- Identified market research studies with youth in developing countries that include information on youth money inflows; youth financial decision making behaviors; youth knowledge, experiences and preferences of financial services; most effective ways to reach youth
- Developed synthesis of commonalities and trends of youth money inflows, knowledge, experience and behaviors identified through market research
- Presented best practices of how market research trends and market segmentation lead to design of youth financial inclusion programmes (both financial and non-financial services)

#### **Consultant, Monitoring & Evaluation Specialist: Youth-Inclusive Financial Services Linkage Program (YFS-Link), Making Cents International, Washington, D.C., March – April 2012**

- Reviewed and provided input to Monitoring & Evaluation (M&E) tool
- Conducted 6 in-depth interviews with YFS-Link master and lead trainers to assess the demand, opportunities, constraints and sustainability of YFS-Link's cascade-based training model and training materials
- Analyzed interview results and developed report with recommendations to improve programme

#### **Consultant, Reach Global, California, January 2011- February 2012**

- Designed financial education technical content for 10 soap opera scripts on the topics of saving, budgeting, debt management, financial negotiations in collaboration with production company and a learning kit that incorporates soap opera clips for end user and trainers and monitoring



and evaluation tools for a financial education campaign in the Dominican Republic targeting female microentrepreneurs to increase uptake and usage of savings accounts

**Financial Education Officer, Economic and Community Development Institute**, Columbus, OH, April 2005-Aug. 2005

- Designed and implemented a new 10-hour financial literacy course and 25-hour micro-enterprise development training programme for Hispanic micro-entrepreneurs as prerequisite for micro-loan or IDA
- Provided one-on-one technical assistance

**Microfinance Consultant, ADOPEM**, Dominican Republic, June 2003-Sept. 2003

- Consulted with female solidarity groups to identify factors that affect group loan repayment
- Analyzed factors affecting loan repayment through focus group discussions, surveys and individual interviews for sample size of 135
- Developed Tobit Model showing smaller groups, high information exchange, strong familial relationships, and response of group solidarity to defaulting member lead to higher loan repayment
- Disseminated market research results and analysis to Women's World Banking

**Micro-Enterprise Development Specialist, Peace Corps**, Bolivia, Aug. 1999-Dec. 2001

- Provided technical assistance and financial literacy training to community leaders of four community cooperatives funded by CCCH, an NGO that provides financial resources to the Guarani
- Implemented methods that reduced loan default rates by 25% such as developing monthly repayment schedules; implemented savings programme for members of cooperative
- Managed \$5,000 grant for community library to serve 10 communities; procured funding from local municipal government for librarian; organized committee to manage library and ensure sustainability

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## VOLUNTEER EXPERIENCE

**Member, International Review Committee, Child and Youth Finance International**, Amsterdam, April 2017- present

- Assess financial products and curricula developed by FSPs for endorsement by CYFI

**Facilitator, Youth Entrepreneurship Program, Junior Achievement**, Charlottesville, VA, Jan 2016-present

- Provide 5-week entrepreneurship class to students in the 3<sup>rd</sup> and 4<sup>th</sup> grade

**Peer Reviewer**, Enterprise Development and Microfinance Journal, June 2013-Aug 2013

- Reviewed articles on youth financial education and evaluation of financial education programmes for upcoming issue on financial education

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## EDUCATION

**Duke University, Durham, NC, January 2011**

Certificate in Non-profit Management



**Center for International Studies, Ohio University, Athens, OH, June 2004**

M.A. International Development, **Minor:** Economics, **GPA:** 3.9

**Master's Thesis:** Examining Determinants of Group Loan Repayment in the Dominican Republic (ADOPEM) (<http://www.ohiolink.edu/etd/view.cgi?ohiou1090935410>)

**Relevant Coursework:** Finance, Accounting, Economics, Statistics, Econometrics

**Bucknell University, Lewisburg, PA, June 1998**

B.A. International Relations/Spanish, **Minor:** Economics

**University of Seville, Seville, Spain,** January 1997-June 1997

**Languages:** Fluent in Spanish: Level 4 - Advanced professional fluency

## **PUBLICATIONS**

Youth Inclusive Finance Landscape Review: Asia, Making Cents International, October 2017

Youth Inclusive Finance Landscape Review: Sub-Saharan Africa, Making Cents International, August 2017.

Introducing E-Learning into Pre-Service Training for Nurses in Zambia: A Multi-Stakeholder Approach. Child Fund International, August 2017.

Assessment of the Effects and Behavioural Changes of Financial and Non-Financial Services to Youth, UNCDF, March 2016.

[https://intra.uncdf.org/sites/default/files/documents/youthstart\\_financial\\_diaries\\_study\\_-\\_english.pdf](https://intra.uncdf.org/sites/default/files/documents/youthstart_financial_diaries_study_-_english.pdf)

Recommended Practices and Lessons Learned in Providing Financial and Non-Financial Services to Youth: Insights from the YouthStart program, UNCDF, December 2015.

<https://www.microfinancegateway.org/library/recommended-practices-and-lessons-learned-providing-financial-and-non-financial-services>

Building the Business Case for Youth Services, UNCDF, September 2013.

<https://www.youtheconomicopportunities.org/sites/default/files/uploads/resource/yfs-bus-case.pdf>

Understanding Youth and Their Financial Needs, SEEP, April 2013.

[http://www.seepnetwork.org/filebin/pdf/resources/Understanding\\_Youth\\_and\\_their\\_Financial\\_Needs\\_April\\_2013.pdf](http://www.seepnetwork.org/filebin/pdf/resources/Understanding_Youth_and_their_Financial_Needs_April_2013.pdf)

Policy Opportunities and Constraints to Access Youth Financial Services, UNCDF, April 2012.

[https://www.youtheconomicopportunities.org/sites/default/files/uploads/resource/AccessToYFS\\_UNCDF.pdf](https://www.youtheconomicopportunities.org/sites/default/files/uploads/resource/AccessToYFS_UNCDF.pdf)

A Guide to Facilitate Savings Education Using the Series "ContraCorriente", WWB and REACH Global, January 2012.

Savings, Financial Education and Social Support for Adolescent Girls: Dominican Republic Process Documentation, Microfinance Opportunities, September 2011.



Listening to Youth: Market Research to Design and Develop Financial and Non-Financial Services for Youth in Sub-Saharan Africa, UNCDF, July 2011.

[www.mastercardfdn.org/pdfs/Listening%20to%20Youth-YouthStart%20Market%20Research.pdf](http://www.mastercardfdn.org/pdfs/Listening%20to%20Youth-YouthStart%20Market%20Research.pdf)

Consumer Education for Branchless Banking: FINO Bandhu Trainer's Guide, Training-of-Trainers Manual, Microfinance Opportunities, June 2011.

Consumer Education for Branchless Banking: Financial Education Strategy for FINO, Microfinance Opportunities, March 2011.

Consumer Education for Branchless Banking: Financial Education Strategy for MABS, Microfinance Opportunities, January 2011.

Financial Education: Tools of the Trade, Microfinance Opportunities, September 2010.

Financial Capability Index, a Toolkit for Use, Microfinance Opportunities, June 2010.

Improve Your Home, Improve Your Life, Trainer's Guide, Training-of-Trainers Manual, Microfinance Opportunities, Habitat for Humanity, February 2010 (in Spanish).

Young Women: Your Future, Your Money, Trainer's Guide (adapted from original youth module for XacBank), Microfinance Opportunities, October 2009.

Young Women: Your Future, Your Money, Trainer's Guide (adapted from original youth module for ADOPEM), Microfinance Opportunities, December 2009 (in Spanish).

Knowing Your Risks and How to Manage Them, A Study Guide, Microfinance Opportunities, SCC, 2009.

Financial Education: A Bridge Between Branchless Banking and Low-Income Clients, Working Paper No.4, Microfinance Opportunities, August 2008. <https://www.scribd.com/document/56169097/Branch-Less-Banking>

Remittances: Make the Most of Them, Trainer's Guide, Training-of-Trainers Manual, Content Note, Research Note, Global Financial Education Program, June 2008. <https://www.microfinanceopportunities.org/what/page/3/>

Technology Matters So Does Financial Literacy, Consultative Group to Assist the Poor (CGAP) website, October 2007.

Examining Determinants of Group Loan Repayment in the Dominican Republic (ADOPEM), Ohio University, June 2004.

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