



## Beatrice Langefors

Principal Banker

### **I.D. Inspiring Development GmbH**

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### Career Summary

Ms. Langefors has more than ten years of experience in the areas of financial risk management, asset and liability management and treasury operations in Germany, Eastern Europe, Central Asia, Latin America and Africa.

She joined ProCredit Holding's Group Risk Management department in 2007, where she played an active role in preparing the ProCredit group of banks for supervision by the German financial regulatory authority in the areas of liquidity risk, market risks, counterparty risk, country risk, and treasury. In 2012, Ms. Langefors was part of the team that established ProCredit Bank Germany, and she subsequently became head of Group Treasury. In this position, she set up teams and managed projects to design group-level policies, processes, asset-liability management tools and methodologies.

Within the Group Risk Management and Group Treasury functions, she also assessed risk levels and proposed risk management optimization measures for all 21 group banks. In doing so, she worked in close cooperation with the banks, taking into account the local conditions and regulatory environments in each country.

Ms. Langefors served for several years as an instructor at the ProCredit banking academies in Germany and Macedonia in the areas of financial risk and asset and liability management.

### Professional experience

- Developed a course on general risk management and the accompanying comprehensive course reader. Conducted the training course for risk management staff of Asian microfinance banks and MFIs. Role: Content expert and co-trainer
- Performed due diligence analyses of microfinance banks and MFIs in Sub-Saharan Africa, Eastern Europe and Central Asia, covering areas ranging from financial performance, risk positions and liquidity planning to scenario analyses. The assignments included developing a short-term turnaround plan and a medium-term business plan. Role: Finance and risk management expert
- Developed funding and asset/liability management frameworks and ALCO reports for MFIs in Central Asia and Eastern Europe to support the MFIs in successfully managing a growth path. Role: Funding and risk management expert
- Performed equity valuations for banks in Central Asia and Sub-Saharan Africa. Tasks included assessment of the impact on the shareholder structure of the banks and of key legal and tax considerations as well as valuation of the banks. Role: Finance and valuation expert

- Established the treasury function of the newly founded SME bank of the ProCredit group in Germany, which supported the 21 group banks worldwide by managing the trading and bank lending activities of both the parent holding company and the bank in Germany; implemented group-wide compliance topics relevant to the treasury function. Role: Head of group treasury
- Managed the short- and medium-term asset and liability structure of the ProCredit parent holding company and the bank under the supervision of the respective ALCOs; developed related ALCO reporting packages. Role: Head of treasury
- Developed and conducted workshops on financial risk management, asset and liability management and treasury topics for the ProCredit group's treasury managers and at the ProCredit banking academies. Role: Financial risk management expert and trainer
- Set up a financial risk management structure for an SME banking group with banks in Eastern Europe, Latin America and Africa for in preparation for supervision by the German financial regulatory authority on a consolidated basis. Tasks included translating the legal requirements into policies, procedures and reporting packages for the entire ProCredit group as well as developing tools for quantifying and monitoring risks. Role: Co-head of financial risk management

Education

**University of Western Ontario, London, Canada**

Degree: M.A. in Economics

**Umeå University, Umeå, Sweden**

Degree: M.Sc. in Engineering Physics, specialization: Computational Mathematics

Language  
Skills

- Swedish (native)
- English (fluent)
- German (fluent)