

CURRICULUM VITAE

Family name: CRAMER
First names: Michel Bernard René
Date of birth: 9/4/1946
Nationality: French
Civil status: Married, 1 son

Education:

Institution (Date from - Date to)	Degree(s) or Diploma(s) obtained:
University of California, Berkeley, USA (1969-1971)	MS and PhD in Operations Research, with Economics (Nobel Laureate Prof. G. Debreu) and Statistics (Prof. E. Lehmann) as minors
Ecole Polytechnique, Paris, France (1965-1967)	Engineering Diploma

Language skills: (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
French	1	1	1
English	1	1	1
Portuguese	4	5	5

Membership of professional bodies: 1818 Society (ex-WB staff) and "AX" (Polytechnique alumni)

Other skills: MS Office, trainer and financial analyst. Attended Brussels 2007 PEFA Seminar

Present position: independent consultant

Years within the firm: 4 yrs as self-employed (previously owner-manager for 21 yrs of consulting firm IDC sold to SAFEGE group in 2010)

Key qualifications: Paris Polytechnique graduate and Berkeley PhD, former World Bank (WB) officer and long-term European Commission (EC) adviser, 38 years' specialisation in economic development with missions to more than 75 countries, in four areas:

Private Sector Development (PSD) and Privatisation/PPP, e.g. led: monitoring of privatisation/PPP assignments under EC-IDC Framework Contracts (2000-09); EC/BizClim's study of ACP SME financing (2011-2012); initial design and extension proposals of EBRD-run SME Business Advisory Service (1993-2002; 10 countries); long-term (LT) technical assistance (TA) to EC for PSD (e.g. formulation of €250M PSD budget support to Egypt), privatisation/PPP and utility regulation in the Mediterranean (1998-2001); WB's study of privatisation in Africa (1994-96), PSD and privatisation policy work within the first 5 WB economic missions to Uzbekistan (1992-94), UNDP/WB's TA in privatisation/PPP in Laos (1990-1993) and several WB's SME sector studies/reports (1977-85; Morocco and 7 other countries);

Financial Sector and Institutions, led: SME credit lines' design (1992-93; 3 Baltic States for EC) and monitoring (2005-08; FYROM for CEB); WB-funded review of Tunisian municipal finance agency (1999-2002); EC's financial sector support preparation/monitoring in the Mediterranean (above TA; 1998-2001, Algeria, and Morocco-sector adjustment and SME guarantee fund); venture capital funds' feasibility studies (1992-97; Kuwait/5 other countries, for WB/CDC/French Aid); EC/EBRD's assistance in establishing/appraising banks in Estonia and Georgia (1992 and 1997); and seminars for bankers (1984-97; China/5 other countries, for WB/AsDB);

Utilities and Public Finance Management (PFM), led: monitoring of more than 250 PFM assignments under EC-IDC Framework Contracts (2000-14); EC-funded Central African Republic (CAR) PFM review and action plan (2002-2003); EC's above LT TA for utility regulation in the Mediterranean (1998-2001); and WB-funded studies of Nairobi City & its water supply (2002), of the Tunisian municipal sector (see above; 1999-2002), for restructuring/performance contracting the major country utilities (1993-99: 5 countries; 1984-87: 4 countries) and for the evaluation of state banks (BOAD-1991, BDEAC-1992; 1976-81: Congo DR, Ethiopia, Malawi, etc.);

Aid project evaluation, led full evaluations of: AsDB's \$250M Armenian North-South Highway Project (2012-15); EIB's financing of ACP SMEs (above study; 2011-12), French aid to professional education (2010-11), CEB's credit line in Hungary (2006-07) and EBRD SME Advisory Service in Central Asia (2004). Also participated in an evaluation of the use of Members' donations by UN agencies (2011-12), and supervised numerous evaluation assignments under the EC framework contracts "Beneficiaries" and "Commission" (2000-14) and for EC country strategy reviews (1998-2001: 18 countries).

Specific experience in aid recipient countries (main field missions only):

Country	Date from - Date to
Armenia, Ghana, Ivory Coast, Lebanon, Serbia, South Africa, Togo, Uganda	2010-14 (<i>SAFEGE missions-8 countries</i>)
Algeria, CAR, Dominica, Egypt, FYROM, Hungary, Jordan, Kenya, Morocco, Tunisia, Uzbekistan	2000-2009 (<i>IDC missions-11 countries</i>)
Algeria, Belarus, Bulgaria, Cameroon, CAR, Congo-Brazzaville, Egypt, Estonia, Georgia, Guinea, Ivory Coast, Jordan, Kenya, Kuwait, Laos, Latvia, Lithuania, Mali, Mauritius, Morocco, Mozambique, Nigeria, Sao Tomé & Principe, Tanzania, Togo, Tunisia, Uganda, Uzbekistan	1990-1999 (<i>IDC missions to 29 countries</i>)
Benin, Burundi, CAR, China, Congo-Brazzaville, Ethiopia, Guinea, Haiti, Indonesia, Laos, Madagascar, Malawi, Mali, Mauritania, Morocco, Niger, Pakistan, Philippines, Portugal, Senegal, Tanzania, Togo, Uganda, Zambia	1981-1989 (<i>DFC missions to 24 countries</i>)
Burundi, Comoros, Congo DR, Ethiopia, Kenya, Malawi, Sudan, Zambia	1976-1981 (<i>WB missions-8 countries</i>)

Professional experience

Date from-to	Location	Company & reference person (name & contact details)	Position	Description
2010-2014	Brussels Belgium, and 8 countries	SAFEGE and IDC (sold to SAFEGE in 2010) Nicolas Jaisnielsen, Director, Nicolas.Jaisnielsen@safege.com Re. BizClim: Dominique Bourgault, dominique@acpbusinessclimate.org Re. NORAD: Stefano Migliorisi, Team Leader, migliorisi@tech4dev.eu Re. French aid: Patrick Alix, PAlix@comptes.fr Re. Ivory Coast: Carl Daspect, Carl.Daspect@eeas.europa.eu	Team Leader and/or Project Director	<ul style="list-style-type: none"> ➤ Supervision of \$ 250 M Armenia North-South Corridor Project financed by Asian Development Bank-AsDB. Lead Financial Controller and Transport Economist (6/2012 to date) in charge of designing/managing the Project performance monitoring and evaluation system (macro-economic/social/technical result indicators, public website and full evaluation reports; 6 field missions to date); ➤ EC Framework Contracts "Commission" Lot 1 (SACO consortium, TA all sectors e.g.: EC Intra-ACP and Pro-Invest evaluations and 2012-13 EU Accountability Reports) and "Beneficiaries 2009" (IDC consortium, see below, about 50 assignments: Tunisia-PPP, Seychelles/Viet Nam-PFM, future "All-ACP" aid policy). Project Director and regular assignment Quality Controller; ➤ EC/BizClim-funded evaluation (6/2011-2/2012) of ACP SMEs' and small states' financing by EIB's Investment Facility (€3.6bn), with full report (110 pages) and broad stakeholders' conferences in Brussels. Team Leader and missions to Ghana, Togo and EIB; ➤ Evaluation for NORAD, of the use by UN agencies of Member countries' aid funding (9/2010-4/2011). Project Director; in charge of UNHCR and the mission to Uganda (re. http://www.norad.no/en/tools-and-publications/publications/evaluations/publication?key=388710); ➤ Ex-post results-based evaluation of French Treasury aid to professional education, based on 7 projects in 4 recipient countries (7/2010-1/2011). Team Leader of 5 and missions to South Africa and Lebanon (civil aviation, meteorology and water sector); ➤ EC-funded PFM TA programmes: in Ivory Coast for results-based budgeting (9/2013-2/2014) and in Serbia for European funds' auditing (2/2014 to date) and internal control-PIFC and Treasury (12/2010-10/2011). Project Director, 4 field monitoring missions.
2000-2014	Paris France, and Brussels Belgium	IDC, and SAFEGE since 2010 Nicolas Jaisnielsen, Director Nicolas.Jaisnielsen@safege.com EC: Agnès Champion, Martin Pav, Agnes.Champion@ec.europa.eu Martin.Pav@ec.europa.eu	Project Director	<p>Lot 11 of successive EC Framework Contracts (AMS451, Beneficiaries and "Beneficiaries 2009") for PFM, macroeconomics and statistics (2000-2014) including SME, financial sector and trade policies until 2009. IDC consortium's Project Director; quality control of over 350 assignments overall and close monitoring from expert selection and briefing to final reports, of over 150 assignments led by IDC, e.g.:</p> <ul style="list-style-type: none"> ➤ <i>PSD</i>: South Africa 2009-Trade, SADC 2009-EPA, Congo 2007-Bus. climate, Lebanon 2005-Bankruptcy, Kaliningrad 2003-Free zone; ➤ <i>Financial Sector</i>: Morocco 2005/Azerbaijan 2011-Securities, Kosovo 2003/Morocco 2008-Credit, Bulgaria/Romania 2006-EU funds; ➤ <i>Privatisation/PPP</i>: Algeria 2006-Land, Montenegro-Shipyard, Morocco 2004-PPP contracts, Croatia 2002/03-Telecom regulation; ➤ <i>Utilities</i>: Africa 2007/08-Electricity, Cape Verde/Mauritius 2005/06-Water, Senegal 2006-Transport, Morocco 2005-All sectors; ➤ <i>PFM</i>: Togo 2008-Roundtable, Jordan 2007-PEFA, Lebanon 2007-Budget, Tunisia 2006-MTEF, Ukraine 2006/Georgia 2005-Taxation; ➤ <i>Evaluation</i>: ECOWAS 2008-Statistics, Armenia 2005-Food security, Tunisia 2005-Budget support, East Timor 2004-Trust fund; ➤ <i>Aid policy</i>: New EU MS Capacity-2007, NGOs-2006, Donor Atlas-2004 & 06, Global Funds-2005, Emerging donors-2005, HIPC-2003.
2005-2008	Hungary, FYROM, and Paris France	IDC CEB : Claudine Voyadzis, Victor Agius, cvoyadzis@gmail.com , victor.agius@coebank.org	Team Leader and Project Director	<p>Council of Europe Development Bank (CEB)'s credit lines to SMEs and micro-enterprises in:</p> <ul style="list-style-type: none"> ➤ <i>Macedonia-FYROM 3/2006-1/2008</i>: Post-appraisal and continuous monitoring of € 10 M credit line. Project Director, and Team Leader of first assessment mission (e.g., procedures-e.g.: banks' eligibility/allocations, and monitoring indicators-job creation); ➤ <i>Hungary 4/2006-1/2007</i>: Ex-post evaluation of € 23.5 M line (efficiency, effectiveness - job creation, sustainability...66% borrowers interviewed). Project Director, Team Leader and Banking Specialist (e.g., signalled portfolio/forex risks, which later occurred); ➤ <i>Baltic States 4-11/2007</i>: Ex-post evaluation of € 5 M lines (women entrepreneurs). Reviewer and Quality Assessor (from desk); ➤ <i>Croatia 9/2005-3/2006</i>: Full results-based evaluation of € 20 M line and its EBRD co-financing (60%). Project Director (from desk).
2001-2004, 1993-1996	Lithuania, Uzbekistan, and London UK	IDC John McPhee (EBRD) +44207 3387356, Victor Agius (ex-EBRD) +331 47557121, victor.agius@coebank.org	Team Leader and/or Project Director	<p>EBRD-run SME Business Advisory Service (BAS – replicated in 20 countries with € 100 M annual multi-donor funding by 2009) in:</p> <ul style="list-style-type: none"> ➤ <i>Caucasus 11-12/2004</i>: Full evaluation of Regional BAS (430 SMEs assisted since 4/2003). Project Director (from desk); ➤ <i>Central Asia 7-11/2004</i>: Full evaluation (relevance, efficiency, effectiveness, sustainability – including impact on economic growth and the local consultancy profession) of Swiss-funded Regional BAS share (61% of 290 SMEs in 18 months) with 26 SMEs and 16 consultants interviewed; Team Leader, mission to Uzbekistan. 2-5/2003: Evaluation of Japanese BAS share (39%); Project Director; ➤ <i>Baltic States 1993-1996</i>: Initial design and monitoring of the first BAS programme; Team Leader, missions-Lithuania, draft proposal to EBRD's Board. <i>South-East Europe (2001-2002, 7 countries)</i>: Feasibility studies of extending BAS; Head of mission.
6/2002-4/2003	Central African Republic	IDC EC: Mr. Lloveras, Head of Delegation Joseph.Lloveras@europa.eu.int	Team Leader and Project Director	<p>Team Leader of EC-funded CAR PFM review. Evaluated shortcomings under PRSP, HIPC and budget support through the PFM cycle: revenue, budgeting, debt, procurement, accounting, control & legislation; and presented to Prime Minister and donors a 4-year reform plan, with detailed calendar, action fiches (44) and monitoring indicators - endorsed and long referred to by the EC, WB and IMF.</p>
1990-2003	Paris France, and 38	IDC (Investissement Développement Conseil SAS)	Team Leader -	<p>Led WB/EC/EBRD-funded assignments in the 4 above areas and 38 countries. E.g., Team Leader for:</p> <ul style="list-style-type: none"> ➤ WB-funded strategy studies of the Tunisian municipal credit institution (CPSCL; 5/1999-5/2002) revealing poor viability through

	countries	<p>Re. Kenya: John Nguri, pcl@wananchi.com</p> <p>Re. Tunisia: Anne Sinet, anne@groupehuit.com</p> <p>Re. EBRD: Tania Okolie, +441712890281, Victor Agius, victor.agius@coebank.org</p> <p>Re. Uganda: Stefano Migliorisi (ex-WB), migliorisi@tech4dev.eu</p> <p>Re. Africa Privatisation: Michel Wormser & Anita Bathia (WB)</p> <p>Re. Uzbekistan & Laos: Sylvina Vatnick (ex-WB) svatnick@global-outcomes.com & Klaus Lorch (WB) klorch@worldbank.org</p> <p>Re Baltics: Frans Hesse (ex-EC) fhsbs@gmail.com</p>	<p>IDC Founder and MD</p>	<p>SWOT analysis and full projections and recommending to shift into a second-tier institution, raising bonds and financing BOTs; and of Nairobi City & its water sector (3-11/2002) identifying high losses and actions needed through audit and full projections;</p> <ul style="list-style-type: none"> ➤ For EBRD, appraisal for an SME credit line and strengthening (e.g. business plan, credit & accounting manuals) of a new bank in Georgia (11/1995-11/1996); and supervision of SME credit lines in Belarus (1998-2003) and Kyrgyzstan (1995-1997); ➤ WB-funded restructuring studies of debts and direct/indirect subsidies of major country utilities including PPP options and budget impact: Kenya 2-12/1993, 1-10/1995 (subsidies found at 21% of Budget) & 8/96-1/1998 (debt/guarantee policy approved by Council of Ministers); Uganda 10/94-1/1995; Cameroon 4-11/1993; Guinea 10/91-3/1992; and for EC, Bulgaria 1995 (3 mos); ➤ WB study of privatisation/PPP in Africa, based on 10 country / 300 enterprise cases (3/1994-9/1996): overall coordination (local law/audit firms, participating WB staff), missions to Kenya and Nigeria, supervision of all other country missions and reports, and draft chapters of the published book (on investor mobilisation and contract terms and follow up: shortcomings and remedies); ➤ First WB economic missions to Uzbekistan (9/1992-7/1994): in charge of policy recommendations and related draft chapters of the WB red book on the country, about PSD and state-owned enterprise monitoring and privatisation; ➤ Under WB funding, Central African States Development Bank (BDEAC)'s full portfolio audit for its strategic reorientation (1992) and analysis/revision of West-African Development Bank (BOAD)'s interest rate policy, leading to a full computing model (1991); ➤ EC-funded assistance in establishing a new, successful investment bank in Estonia (EstIB, 1992) including its charter, credit policy and SME project pipeline; and in designing the first SME credit lines in the 3 Baltic States (1992-1993) including banks' selection; ➤ UNDP/WB national assistance programme for privatisation and foreign investment in Laos (1/1991-7/1994), including full guidelines, draft laws, forums abroad, sector plans (telecom, transport, etc.) and PPP advice (e.g. hydro-power, mining); ➤ Other PSD assignments: Uzbekistan EC 1998-99-foreign investment promotion, Sao Tomé 1992-93-free trade zone feasibility, Madagascar 1992-93-foreign partner search programme, Mali WB 1991-private sector review & Congo WB 1990-"Doing Business"; ➤ Other Financial Sector assignments: Jordan WB 1997-bankers' training in project finance, Armenia EBRD 1995-new bank partner search, Kenya WB 1993-banking sector review; and <i>appraising/launching investment funds</i>: Kuwait WB 4-12/1997, Belarus WB/EBRD 1995, Morocco IFC 1992, Mauritius CDC 1995-1996, Tanzania-privatisation WB 1993, and Mozambique AFD 1992; ➤ Others-Privatisation: Dominica 2002-Banana sector, Ivory Coast 1996-Sugar, Uganda 1995/96-Privatisation agency/procedures; ➤ Others-Utilities: Kenya 1998-WB review of Public Enterprise (PE) sector, Egypt 1993-PE supervision agency, Algeria infrastructure 1991 & Cameroon 1990-state holdings' restructuring, Congo 1990-cement sector restructuring; <p>Also Project Director for series of evaluations of EC Country Strategies in 1998 (Cameroon, Eastern Caribbean, Ivory Coast, Jamaica, Liberia, Tanzania and Zimbabwe), 1999 (Azerbaijan, Papua New Guinea, Senegal, South Africa), 2000 (Dominican Republic, Mozambique, Turkmenistan and Uganda) and 2001 (Albania, Burkina Faso and Namibia).</p>
9/1998-9/2001	Algeria, Egypt, Jordan, Morocco, and Brussels	<p>IDC</p> <p>EC: Mazzocchi-Alemanni, Head of Unit Marco.Mazzocchi-Alemanni@eeas.europa.eu</p>	<p>Head of EC Brussels Meda Team II</p>	<p>Privatisation Adviser and Team Leader of LT AT for EC's Mediterranean programme (Meda). Directly in charge of assisting the EC in:</p> <ul style="list-style-type: none"> ➤ Drafting EC strategies by country(4)/region/sector, including review of other regions' experience and coordination with WB; ➤ Drafting about 10 TA project agreements (TAPs)/tenders, and monitoring short term identification/appraisal experts; ➤ Fully developing pilot PSD projects (Egypt €250M first sector budget support; Morocco €30M SME guarantee fund through EIB); ➤ Privatisation/PPP projects (all sectors TA): Algeria €38M-project appraisal, monitoring & recast into budget support; Morocco €10M-full project appraisal; and Egypt €43M-project mid-term review, revision and monitoring; ➤ Financial Sector projects: Morocco-sector adjustment identification, and Algeria €25M-project appraisal; ➤ Regulation of utilities: Jordan €20M TA for developing electricity, telecom and civil aviation regulation authorities and procedures (licencing) with PPP component for privatisation agency-full project identification and appraisal, Team Leader; Morocco €10M TA for launching telecom regulatory authority-project formulation (TAPs, etc.) and coordination with WB; ➤ Appraising and monitoring TA projects for utility regulation/PPP (€20M in Jordan-electricity/telecom/aviation, €10M Morocco-telecom), privatisation (Algeria-€38M, Morocco-€10M, Egypt-€43M) and banking (Morocco, and Algeria-€25M).
1981-1990	London UK, Paris France, and 24 countries	<p>DFC Ltd.</p> <p>José-Luis Momburu, MD (certificate available)</p> <p>Re. Senegal: Franz Kaps (ex-WB)</p> <p>Re. Laos : Jean-Paul Pinard (ex-WB)</p>	<p>Director of Consultancy Operations</p>	<p>Team Leader of assignments in 24 countries and 3 fields:</p> <ul style="list-style-type: none"> ➤ PSD - including SME development and poverty/employment impact: Burundi, CAR, Congo, Ethiopia, Haiti, Indonesia, Laos-WB loan monitoring, Malawi, Morocco – WB sector report, Spain, Tanzania – construction sector and Togo; ➤ Financial institutions: West Africa-Ecobank feasibility, Benin, CAR, East Africa – EADB, Guinea, Haiti, Indonesia, Laos-WB credit line monitoring, Mali – giro banking, Morocco and Portugal; AsDB/WB-funded <i>bankers' training</i>: China 1989, Togo 1989, Philippines 1987, Haiti 1988 and Pakistan 1984, and <i>ex-post evaluation</i> of WB credit lines: Burundi, Ethiopia, Malawi and Zambia;

		jeanpaul_pinard@yahoo.com		➤ Utilities and PFM: successive studies of the main public sector debts and subsidies (1984-1989: Congo, Mali and Senegal), utility performance indicators under state contracts (Congo-Post/water/petroleum and Mauritania-Water/electricity) and sector reforms (Guinea, Haiti, Madagascar, Malawi, Mali, Niger and Togo), e.g. Prime Ministry adviser for state enterprises in Senegal (1985-88).
1976-1981	Washington DC, USA, and 8 countries	World Bank Philippe Nouvel, Division Chief (certificate available)	Operations Officer	Appraised/monitored WB credit lines through local banks to manufacturing, construction, tourism and SMEs. Led or participated in 20 missions to 8 countries: Comoros, Ethiopia, Burundi, Kenya, Malawi, Sudan, Congo DR and Zambia, with review of poverty impact and financial sector policy adequacy. Review of the water sector in Kenya (e.g., demand modelling, incremental pricing, water to the poor).
1971-1976	Arcueil, France	CESMAP (certificate available)	Director	Designed and delivered training programmes for senior civil servants (public procurement, results-orientated budgeting, and economic cost-benefit analysis) from French Procurement Commission and Finance and Post & Telecom Ministries.
1974	Rio, Brazil	PUC University	Professor	Public management courses (PPBS/results-orientated budgeting, economic cost-benefit analysis) in Portuguese.

Other relevant information (e.g. Publications): WB publications, e.g.: the Morocco SME Sector Report, and several chapters of books on Uzbek economy and on Privatisation in Africa.