Curriculum Vitae · October 2026

Ghada Kabesh

Strategist and Senior Advisor · Financial Inclusion · Market Systems · Enterprise Development

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Kabesh helps institutions navigate the systemic barriers between a good programme and real impact, and stays until the product, unit or plan runs without outside help.

25+	36	15+	12,000+	500+
Years across Egypt, Jordan, Lebanon, Yemen and Turkey	Business development centres and units designed and established	Market assessments and ecosystem mappings in MENA	Practitioners trained; 10,000+ through BDI in 18 countries	Organisations assessed from the funder's chair since 2012

Profile

Ghada Kabesh is a strategist in financial inclusion, market systems and enterprise development with more than 25 years of work across Egypt, Jordan, Lebanon, Yemen and Turkey. Kabesh starts from the system around a problem: who holds the money and the decisions, which rules everyone works under, and what has to be true for a product or an institution to keep serving the people the market leaves out once a project ends.

Kabesh has worked that question from four chairs. In delivery, Kabesh led national MSME financial and non-financial services portfolios on USAID programmes alongside the Central Bank of Egypt and designed 36 business development centres and units inside host institutions. As an advisor, Kabesh has worked with 25+ financial institutions across MENA, including ten Yemeni microfinance institutions through conflict for KfW, led qualitative research for the World Bank and IFC, and led Habitat for Humanity International's financial inclusion and market systems portfolio in MENA as Associate Director. From the funder's chair, Kabesh has coordinated Global Affairs Canada's Canada Fund for Local Initiatives in Egypt since 2012. As a founder, Kabesh co-founded the Business Development Institute (BDI).

Four Ways to Work With Kabesh

FOR DONORS, UN AGENCIES AND FOUNDATIONS

Assignments

Market assessments and ecosystem mapping, applied research and evaluation, programme and product design, strategy and transition planning for programmes facing donor exit.

FOR IMPLEMENTING AND CONSULTING FIRMS

Expert Roles

Team Leader; Key Expert, MSME Finance and Financial Inclusion; Key Expert, Market Systems and Business Development Services; Capacity Building Lead. Technical proposal leadership since 2014.

FOR BANKS, MICROFINANCE INSTITUTIONS, COMPANIES AND BUSINESS-SUPPORT ORGANISATIONS

Programmes and Training

Training of trainers that leaves certified trainers inside the institution, thought partnership on products, strategy and impact, and CSR, ESG and impact strategy.

FOR EVENT ORGANISERS

Talks

Keynotes, panel moderation and masterclasses on finance, markets and the systems around enterprise, delivered in Arabic or English.

Core Expertise

Finance and Financial Institutions

- MSME finance and microfinance: product design, SME and agricultural lending, portfolio risk
- Inclusive and housing finance; gender-sensitive finance that addresses why finance fails women
- Responsible finance and client protection; MFI strategy and governance

Market Systems and Enterprise Support

- Market systems development (M4P), ecosystem mapping and diagnostics
- Business development services: delivery models, unit design, standards and quality assurance
- Incubator and accelerator support; institutional transition through donor exit

Evidence, Learning and Funding

- Qualitative and mixed-methods research, needs and skills-gap assessments, evaluation
- Curriculum design, training of trainers, blended and AI-enabled learning
- Grant fund design and due diligence; technical proposals; AI-assisted research

Professional Experience

Co-Founder & Global Technical Director
2023 – present

Business Development Institute (BDI), Cairo

- Co-founded MENA's first specialised institute for business development practice, offering education, consulting and applied innovation for professionals, startups, SMEs and development partners.
- Technical leader of a 100+ team of business development specialists, instructors and advisors; designed the academic governance, quality assurance and revenue model, and directed five iterations of the curriculum.
- Grew the Institute to 10,000+ learners across 18 countries, 420,000+ training hours and 73 startups and SMEs supported; leads institutional capacity building for Save the Children International Egypt and Om Habibeh Foundation, where eight of 20 civil society organisations went on to secure EU grants for their own incubation programmes.
- Leads BDI's team in the Mastercard Foundation EdTech Fellowship, Cohort 3 (2026).

Strategist and Independent Advisor
2014 – present

Independent practice, MENA · BDS and MSME Development, Financial Inclusion and Market Systems

- 35+ advisory, research and training assignments for IFC, the World Bank, KfW (through LFS Advisory), Environment and Development Group, Goss Gilroy, Drosos Foundation, Habitat for Humanity International and others; selected record on page 3.
- Technical proposal and technical-approach leadership for consultancies and institutional bids.

Principal Fund Coordinator
2012 – present

Global Affairs Canada, Canada Fund for Local Initiatives (CFLI), Embassy of Canada in Egypt · concurrent, long-term consulting post

- Owns Egypt's CFLI portfolio: designs the annual call for proposals, evaluates proposals and projects, recommends funding to the Embassy, and monitors compliance and reporting.
- Directs competitive grant processes for 50+ organisations a year, with a cumulative portfolio above USD 5 million; due diligence and governance capacity building across 500+ civil society organisations.

Associate Director, Financial Inclusion & Market Systems (MENA)
Apr 2025 – Jun 2026

Habitat for Humanity International · promoted from Regional Financial Inclusion Manager (MENA), Feb 2023 – Apr 2025

- Led regional strategy for inclusive housing finance and market systems across Egypt, Jordan, Lebanon and Turkey; member of HFHI's Financial Systems and Global Market Systems core team.
- Advised partner financial institutions on MSME and housing finance products, and built climate-resilient, gender-responsive, youth-inclusive and digital finance into the regional strategy.
- Led a multi-country mapping of innovation and entrepreneurship actors in shelter and climate technology across MENA; led donor engagement and resource mobilisation.

Business Development Services Long-Term Advisor
Jun 2022 – Jan 2025

USAID Business Egypt, Cairo · part-time

- Led the establishment and technical support of 20+ BDS units nationwide, including governance and unit-to-host reporting, and strengthened financial service provider outreach to women-owned enterprises.

Team Leader, Financial and Non-Financial Services
Aug 2020 – Aug 2022

FINBI for USAID Sustainable Services Activity (SSA), Egypt

- Accountable for the national design, delivery and sustainability of USAID's MSME financial and business services portfolio as funding phased out; designed the transition strategy across 20+ banks, MFIs, BDS hubs and incubators.
- Worked with the Central Bank of Egypt on its Nilepreneurs initiative; developed agricultural and livestock loan products and built QNB ALAHLI's credit, risk and operations capacity.

Senior BDS Advisor and Team Leader, Financial and Non-Financial Services
May 2018 – Feb 2020

AECOM International for USAID Supporting Entrepreneurship and Enterprise Development (SEED), Egypt

- Directed the national rollout of 16 BDS centres embedded in host institutions: governance and delegation model, operating manuals, standards and quality assurance; 16 centres moved to independent operation.
- Led the national entrepreneurship and MSME ecosystem mapping behind the centre network; worked with CIB, the Central Bank of Egypt and UN Women.

Business and Product Development Manager; BDS Manager; Communication Officer
2010 – 2014

Aga Khan Agency for Microfinance (AKAM), Aga Khan Development Network, Cairo

- Built the business and product development function of a microfinance department serving 50,000+ clients, and led its move from standalone lending to integrated financial and non-financial services.

More than 80% of Kabesh's field work for USAID, AKAM, CFLI and HFHI took place in Upper Egypt (Assiut, Sohag, Minya and Qena), with smaller microfinance organisations, civil society organisations and cooperatives.

Selected Assignments

PERIOD	CLIENT / FUNDER	ROLE	ASSIGNMENT
2023–2025	Habitat for Humanity International, MENA	Lead	Multi-country mapping of innovation and entrepreneurship actors in shelter and climate technology, with climate-resilient and gender-responsive lenses
2021	LFS Advisory for Habitat for Humanity International	Lead Local Consultant	Housing finance market mapping and scoping study, Egypt: research design, analysis and advice on low-income housing and mortgage finance
2018–2019	KfW through LFS Advisory, Social Fund for Development, Yemen	Senior Financial Sector Consultant	Strategic planning and SME and agricultural lending capacity building for ten MFIs through conflict, including an 18-day, 17-module agricultural lending course
2019	Environment and Development Group for IFC	Qualitative Research Team Lead	National MSME Needs Assessment, Egypt: tools, focus groups and interviews across governorates to define intervention areas for financial institutions
2017	Environment and Development Group for the World Bank	Qualitative Assessment Team Leader	Women and Youth Entrepreneurship Skills Gap Assessment, Egypt: gender-differentiated research and recommendations on training and financial inclusion
2017	Results Egypt for Drosos Foundation	Economic Development Lead Consultant	Design of an economic empowerment unit and livelihood pathways for women and girls affected by trafficking
2016	Goss Gilroy for Global Affairs Canada	Local Evaluation Consultant	Evaluation of ten years of Canadian economic development programming in Egypt
2015	LFS Advisory	Senior Research Consultant	Demand and supply of microfinance in Egypt: led the qualitative component and field team

Training and Speaking

Certified Trainer of Trainers (Women's World Banking) and Certified Global Training Professional. Kabesh trains loan officers, risk managers, BDS advisors, incubator teams and NGO boards, in person and blended, in Arabic and English, including in conflict-affected settings.

- Speaker, Techne Summit, Alexandria, October 2026
- Panel moderator, MENA Housing Forums
- Host of national stakeholder and programme events under USAID programmes in Egypt

Education and Certifications

MBA	Universidad Católica San Antonio de Murcia (UCAM), Spain, with Agora University, 2024
BA, Linguistics	Faculty of Al-Alsun, Ain Shams University, Cairo, 1999
Certified ToT	Women's World Banking, 2012
CGTP	Institute for Human Resource Management Education, Scottsdale, 2014
Digital Marketing	Integrated Marketing Foundation, 2017

Languages, Governance and Partners

Languages	Arabic (native) · English (proficient) · German (fluent) · French (working) · Spanish (basic)
Governance	Member, Board of Trustees, Masuelatena Association for Social Entrepreneurship, Cairo
Funders and partners	USAID · KfW · World Bank · IFC · Global Affairs Canada · UN Women · UN-Habitat · Habitat for Humanity International · Central Bank of Egypt · Save the Children International
References	Available on request

For an assignment, a bid or an event
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