

## **SHORT BIOGRAPHY**

### **ACHIM DÜBEL**

International Financial Services and Policy Consultant

Achim is an independent international consultant based in Berlin. In this function, he provides economic analysis and advice on the legal, regulatory, fiscal and social aspects of financial sector development, with a special focus on mortgage finance. He has earned himself international recognition as a project consultant, book author and conference speaker in this sector.

Achim has been advising governments in emerging markets since about 1995 as a consultant to the World Bank, other international and national development agencies, and national governments. In these functions he worked inter alia in Poland, Hungary, Czech Republic, Slovenia, Russia, Brazil, the Philippines, West Bank and Gaza, Iran, Eritrea and South Africa.

Prior to his current free-lancing activity, from 1998 to 2000 Achim was on the staff of the Financial Sector Development Department of the World Bank in Washington, DC, covering global financial sector issues.

From 1991 to 1998, he worked with empirica, an economic think-tank based in Bonn and Berlin, covering housing, urban as well as regional economic development issues.

Achim holds a diploma degree in economics from the University of Bonn and a post-graduate degree from the German Development Institute, Berlin. He also studied in Buenos Aires/Argentina.