

Bilal - Ahmad

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1978-05-06

Profile Summary

Bilal Ahmad is a seasoned expert in MSME finance, private sector development, and digital financial solutions, with over two decades of experience across Asia and Africa. His work focuses on expanding access to finance for underserved segments, particularly women-led and micro enterprises. Bilal has led the design and implementation of large-scale MSME finance programs, including blended finance structures and credit guarantee schemes that de-risk lending for financial institutions.

He has collaborated with global development partners like the World Bank, FCDO, ADB, IFC, JICA, and USAID, advising governments, central banks, and private sector actors. His expertise spans structuring adaptive credit guarantee facilities, introducing fintech-based lending tools, and building sustainable risk-sharing mechanisms.

Bilal has also played a key role in advancing digital finance ecosystems by integrating AI-driven credit scoring and real-time monitoring systems into MSME lending programs. His contributions have enabled scalable, inclusive finance solutions in frontier and fragile markets.

With a PhD in Access to Finance for MSMEs, he brings academic depth to practical innovations. He has trained over 500 professionals, developed capacity-building content, and promoted policy dialogue on inclusive finance. Bilal's approach combines technical rigour, market insight, and strategic execution to unlock capital for MSMEs and fuel private sector growth.

Work Experience

Senior Financial Sector Specialist at Kifiya Financial Technology PLC (2024-05-18 - 2025-12-31)

Location: Hybrid

Responsibilities: As Senior Financial Sector Specialist at Kifiya, I lead the design and implementation of innovative finance solutions to expand MSME access to credit. My role includes structuring and managing credit guarantee programs, improving risk-sharing mechanisms, and enhancing partnerships with financial institutions. I support the development of digital lending frameworks, ensure alignment with regulatory standards, and drive financial inclusion, especially for underserved groups. I also provide strategic advisory on blended finance, fintech integration, and capacity building. My work contributes to strengthening Ethiopia's financial ecosystem and enabling scalable, sustainable lending models for micro and small enterprises.

Education

Doctorate (PhD) in Access to Finance for MSMEs

Institution: Asia e University, Malaysia | Dates: 2021-01-01 - 2025-12-31

Location: Kuala Lumpur, Malaysia

Skills & Tools

The Microsoft Office Suite

Languages

English, Urdu, Arabic (basic)

Awards & Certificates

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