

Women and Finance Conference

Bio-Notes

Friday 24th March 2023

Binja Laparelli - Central Bank of Malta in Valletta
(entrance through Tritons' Fountain Square)



Edward Scicluna is Governor of the Central Bank of Malta and Deputy Chairman of the Malta Financial Services Authority, after having served as Malta's Minister for Finance (2013-2020). He also served as an MEP and Vice-Chairman of ECON (2008-2013). His previous appointments included that of Professor and Head of the Department of Economics at the University of Malta (UoM), and Chairman of the Malta Council for Economic and Social Development. Edward graduated from the University of Oxford with a Diploma with distinction in politics and economics; from the UoM with a First Class Honours BA degree. He read for his Masters and Doctorate in Economics at the University of Toronto.



Marcel Cassar is CEO of APS Bank plc since January 2016 and Chairperson of the Malta Bankers' Association. His extensive career started in 1987 with Price Waterhouse Malta, followed by MIBA/MFSC, now the MFSA (1991-1996). He was General Manager at Lombard Bank Malta plc (1996-2004) and First Executive Vice President and CFO at FIMBank plc (2004-2015). He has been a board member of the Malta Bankers' Association, serving as Deputy Chairman (2017-2018) and Chairman (2018-2020, and again as from June 2022), leading to a seat on the board of the European Banking Federation. Marcel is a CPA, a fellow member of the Malta Institute of Accountants and holds an MBA in Bank Financial Management awarded jointly by the University of Wales and Manchester Business School (1995). He has lectured and examined at the FEMA and in the MA Financial Services course, University of Malta on banking policy and regulation.



Karol Gabarretta is the Secretary General of the Malta Bankers' Association as from the 23rd July 2018. Mr Gabarretta represents the Association on various local bodies, such as the Management Committee of the Deposit Compensation Scheme and Board of Governors of FinanceMalta. He also sits on the Executive Committee of the European Banking Federation (EBF). He holds a Bachelor's degree in Economics (B. Comm. Econ.) and a post-graduate degree in Financial Services (M.A. Fin. Serv.) from the University of Malta. Mr Gabarretta was employed by the Central Bank of Malta (1979-2001) and subsequently by the MFSA (2002-2018) and is a former member of the ECB's Supervisory Board. Mr Gabarretta also served as Chair of the Committee of European Banking Supervisors (CEBS) Task Force on Supervisory Disclosure (TFSD) and provided assistance within the EU Commission's TAIEX program as an Expert on Banking Provisions of Financial Services Acquis.



Doreen Borg Zammit is the President of the National Council of Women Malta. She has been an active member of various NGOs and she has contributed towards civil society with her expertise. Doreen has always combined her work with her volunteering passion, networking with others to make a positive impact on society. She has attended the ECICW-CECIF General Assemblies and is also a member of the Commonwealth Women's Network and has participated in Commonwealth meetings. She has taken part in several committees on national, European, and international platforms such as the Union for the Mediterranean, Anna Lindh Foundation, the Council of Europe, and the European Union.

The Maltese Government appointed Doreen to represent NCW Malta on the Committee of the Malta's first Action Plan for Women, Peace and Security, and as a member of the Malta Council for the Voluntary Sector (MCVS). She currently holds the position of Administrative Officer (Public Libraries Network) at Malta Libraries. She holds a diploma in Diplomatic Studies and a bachelor's degree in Work and Human Resources (Honours) from the University of Malta.



Kamila Lisa joined Sparkasse Bank in February 2015, focusing on on-boarding and managing portfolio of corporate clients. She moved to the AML Department in October 2020, where she is currently the Deputy Manager leading the Intelligence Analysis & Assessment Team. In June 2022 Kamila also became the Deputy MLRO. Kamila has accomplished her bachelor's degree in management and marketing from the University of Technology in her hometown in Kielce, Poland. She holds CISI Investment Advice Diploma and Compliance in Financial Services and MLRO Professional Certificate. Kamila is a Polish native speaker. She speaks English fluently and has a basic understanding of Russian.



Gabriella Mangion embarked on her career in the Banking Sector over seven years ago, always within the Cards Department. Gabriella was an integral part of the Bank's core project team when launching its VISA Debit Card solution, an essential milestone for the Bank. This colossal project entailed redesigning all surrounding processes relating to cards. Shortly after Gabriella founded the Bank's Fraud Monitoring Unit, a vital function to safeguard cardholders. Gabriella recently obtained an Advanced Certification in Managing Fraud issued by the International Compliance Association (ICA). Gabriella defines success as obtaining and maintaining the right balance between career, family, sporting passion and the in-betweens. Outside of work, Gabriella's passions are sporting activities, OCR (Obstacle Course Racing) in particular and travelling



Silvana Bugeja started her banking career by joining the Central Bank of Malta, where her work focused on Foreign Exchange and Investments. While Silvana was at the CBM, she met her husband, Frank, and later took a career break to raise their son. Silvana joined APS Bank's Operations department in 2000 and has been focused on Cards since 2017. Silvana has developed a specialism in Card Disputes and Visa Scheme Compliance over the past two years. Silvana enjoys swimming, kayaking, trekking and travelling in her spare time.



Jessica Mangion joined MeDirect in 2015 after graduating Bachelor of Commerce in Banking & Finance at the University of Malta. For 5 years, she was part of the Consumer Banking Team at the Bank, providing Investment Advice and assisting clients with any banking needs. In 2020, she moved to the Customer Hub and is today the manager of the Bank's Customer Service team. She is involved in the coordination and communication of various Bank projects and responsible to enhance the Bank's digital services with its clients.



Veronica Barbara joined MeDirect bank in early 2012 and spent 8 years working in the Technology Department as part of the IT Operations and Infrastructure team. She is currently appointed as an IT Security Manager within the Risk department where she is mainly responsible for continuously strengthening the organisation's security posture. Her expertise spans across Informational Technology and Information Security Governance, Risk and Compliance (GRC) and Security Operations. She also forms part of the cyber security incident and response team.



Mary Gaerty is the co-owner of Green Skip Services Ltd, a company she set up together with her sister over 30 years ago. A roller coaster journey that has given her invaluable experience in the environment and business sector. As a working mother, owning her own business she has been exposed to the daily challenges of multi-tasking and the difficulties being faced by women on a daily basis. Mary is a member of the Malta Council for Economic and Social Development (MCESD), a member of the Consultative Council for Women's Rights within the Ministry, the immediate past president of the National Council of Women, a wife for Ronald, mother of 4 children and granny of seven. Amongst others!!



Maria Vella wife to Luke Vella, mum to three precious kids, Rafel, Tereza and Marta. She graduated from the University of Malta in Education and holds a diploma in translation studies. In her professional career, she worked for 7 years teaching Maltese at secondary school level. As an entrepreneur, she embarked on her journey with a business model which aims to promote sustainability and maintain an eco-friendly conscience in order to positively enhance people's lives as well as protecting the planet.

In 2019, after her first child, IKKULURITI, an eco-family store, promoting sustainable items for all the family including cloth nappies, eco-periods and eco lifestyle, was born. The launch of IKKULURITI was a great opportunity to work for something she loves and believes in while stepping out of her comfort zone. She is grateful about the achievement that this small family business achieved and is passionate about sustainable living.
