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Renate Kloeppinger Todd is Senior Advisor for Rural Finance for the World Bank's Agriculture and Rural Development network. Her responsibilities include strategy development for rural finance within the World Bank, research on good practices and innovations and dissemination world-wide, global donor relations and coordination for rural finance and support to her regional colleagues in designing and implementing good practice rural finance projects, with the goal to be on the forefront of developments where possible.

Prior to the World Bank Renate worked for IFC's Global Financial Markets Department as Principal Specialist for Micro, Rural and Small Business Finance. Her primary responsibilities at IFC included developing and implementing a rural finance strategy and advising the regional investment departments for Asia, Africa, Latin America and Europe/Central Asia on how to increase their investments in sustainable microfinance and rural finance institutions. For the previous three years she worked in GTZ's Financial Systems Department as Senior Advisor for micro and rural finance with a special focus on Asia, parts of Africa and the countries of the former Soviet Union. Renate also managed an international consulting firm for several years and gained significant experience in small business finance while working for and managing a venture capital firm focusing on minority owned businesses in the US. She gained financial markets and investment experience working as an investment banker for a major Wall Street firm and as senior banker for Citibank and Deutsche Bank. Renate served on several corporate and non-profit Supervisory and Advisory Boards in the US and Germany. She has earned an MBA degree in international finance from UCLA in the US and an MS degree in psychology from Goethe University in Frankfurt.