



Ardian Salihu

Senior Banker

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Career Summary

Mr. Salihu has over 10 years of experience in banking, with expertise in finance, risk management, credit risk and SME business development. He also has extensive experience as a senior manager in change management, institutional capacity building, funding and institutional due diligence.

Mr. Salihu started his career in the finance area at ProCredit Bank Kosovo, and later served as risk manager before transferring to the finance department of ProCredit Holding in Germany. Starting in 2010, Mr. Salihu carried out several assignments in Sub-Saharan Africa. He served as head of risk at ProCredit Savings and Loans, Ghana. At ProCredit Bank in the Democratic Republic of Congo, he supported the bank in building the treasury function. He later moved on to ProCredit Bank Mozambique, where, as a member of the senior management with responsibility for finance and risk, he ensured the implementation of a bank-wide risk management framework and fulfillment of all Basel III requirements. Mr. Salihu then moved on to Latin America in 2014. As CFO and CRO at Banco ProCredit Ecuador, Mr. Salihu coordinated the transition from a microfinance provider to an SME bank with strong retail services and a special focus on self-service banking.

A certified risk and finance manager, Mr. Salihu has provided training throughout his career to staff at all levels in microfinance, SME financing, risk and credit risk management, and managerial finance.

Professional experience

- Assisted in developing a course on general risk management and the accompanying comprehensive course reader. Assisted in developing the training course for risk management staff of Asian microfinance banks and MFIs. Role: Content expert and co-trainer
- Performed due diligence analyses of microfinance banks in Sub-Saharan Africa, covering areas ranging from financial performance, risk positions and liquidity planning to scenario analyses. The assignments included developing a short-term turnaround plan and a medium-term business plan. Roles: Project manager and finance and risk management expert
- Developed funding and asset/liability management frameworks and ALCO reports for MFIs in Central Asia and Eastern Europe to support the MFIs in successfully managing a growth path. Role: Risk management expert

- Developed, implemented and managed the business operations and risk management, finance, funding strategy, internal control, compliance and AML areas at ProCredit MSME banks and MFIs in Latin America and Sub-Saharan Africa. Roles: Deputy general manager, CFO and CRO
- Led the local capacity building and staff training effort at ProCredit MSME banks in Latin America and Sub-Saharan Africa, with strong participation in the staff selection process. Roles: Deputy general manager, CFO and CRO
- At an institution in Sub-Saharan Africa, built up the institutional structures required for a focus on SMEs and coordinated the transition from an MFI to an SME bank. Role: Deputy general manager
- Coordinated the due diligence and transition process in the framework of the share purchase agreement (SPA) between ProCredit Holding AG and Ecobank Transnational Inc. for a Sub-Saharan MSME bank. Role: CFO
- Managed and oversaw implementation of group risk management policies in MSME banks in Eastern Europe, Africa and Latin America. Tasks included implementing processes, reporting, and developing operational risk reports as well as information security systems across risk areas. Role: Risk manager
- Developed and implemented appropriate treasury processes and systems in Sub-Saharan African MSME banks; set up investment policies and developed an investment securities portfolio. Role: Treasury and risk management expert
- Developed strategies to improve operational efficiency across the ProCredit group; tracked and analyzed expenditure patterns and provided direct support to the 21 group banks. Role: Financial analyst

Education

Frankfurt School of Finance & Management, Frankfurt, Germany

Degrees: Certified Expert in Microfinance

Certified Expert in SME Finance

Certified Expert in Risk Management

CFA Institute, Charlottesville, VA, USA

CFA Level II Candidate

ProCredit Academy, Fuerth, Germany

Degree: ProCredit Banker

University of Pristina, Economic Faculty, Pristina, Kosovo

Degree: B.Sc. in Finance and Banking

Language Skills

- Albanian (native)
- English (fluent)
- Spanish (fluent)
- Portuguese (fluent)