

Curriculum Vitae:

ANNA SEMENOVA

1. **Family Name:** Semenova
2. **First Name:** Anna
3. **Date of Birth:** 15/03/1978
4. **Nationality:** Dutch
5. **Civil Status:** Married
6. **Address:** Jonkerbosplein 52, 6534 AB Nijmegen, the Netherlands
7. **Mobile:** +31(0)6 44 395 956
8. **Email:** asemenova@globalfinquality.com
9. **Skype:** anna.semenova

QUALIFICATION SUMMARY

Banking and investment professional with 17 years' experience in the financial development sector in emerging markets in particular in Eastern and South Europe, Caucasus and Central Asia with expertise in the following areas: risk management, MSME finance, retail banking, savings mobilization, housing finance, social investments, portfolio management, institutional assessment, market research and feasibility studies, financial product development and marketing. In addition, independent institutional assessor conducting a risk management gap analysis and creating a strategic risk management development plan for financial institutions using Graduation Model and Institution Assessment framework of Risk Management Initiative (RIM) in microfinance. From April 2017 to January 2019 served as a Deputy Chairperson of a RIMs member-led working group that was formed to discuss and work on operational risk in Microfinance. Diverse technical expertise, knowledge of international best practices, understanding of cultural differences, on-the-ground knowledge and local expertise, a wide variety of work experience in various financial institutions. In addition, analytical and communication skills, leadership mindset, persistence, attention to details and strong work ethic. Languages: English, Russian, Dutch, Ukrainian and German.

EDUCATION

Certified Expert, Risk Management, Frankfurt School of Finance & Management GmbH, Bankakademie HfB, Germany (2014)

M.S., International Management, Radboud University, Nijmegen, the Netherlands (2009)

B.S., Credit and Finance, Kharkov State University, Ukraine (2001)

SEMINARS AND TRAININGS

- "Institution Assessment Training for Independent Accessors" by the Risk Management Initiative in Microfinance (RIM), Luxembourg (2017)
- E-learning courses "Certified Expert in Microfinance" and "Certified Expert in SME Finance", Frankfurt School of Finance & Management GmbH, Bankakademie HfB, Germany (2017).
- Due Diligence training, Oikocredit Int. Academy, the Netherlands (2016).
- MIS in Due Diligence, Oikocredit Int., the Netherlands (2016).
- Good management of bad loans, NomoRisk GmbH, AMFA, Azerbaijan, (2016).
- SPM: USSPM & assessment tools, Oikocredit Int., the Netherlands (2016).
- Time management, CiEP Personal Quality & Results, the Netherlands (2016).
- Corporate Governance, Oikocredit Int., the Netherlands (2016).
- Foreign Account Tax Compliance Act (FATCA), Circle Partners Ltd., the Netherlands (2015).
- New challenges for microfinance: mobile banking, remittances and green finance, Frankfurt School of Finance & Management gGmbH, Frankfurt, Germany (2013).
- Effective management, ProCredit Bank, Ukraine (2005)
- Selling and presentation skills, ProCredit Bank, Ukraine (2004).
- Telephone marketing, Kiev, Ukraine (2004).
- Client orientation for successful selling retail products, ProCredit Bank, Ukraine (2004).
- Motivation leadership, ProCredit Bank, Ukraine (2003).
- Micro and small lending technology, ProCredit Bank, Ukraine (05/2002).

MEMBERSHIP OF PROFESSIONAL BODIES

A member of Risk Management Initiative (RIM) in Microfinance

SKILLS

- Word, Excel, PowerPoint and other Microsoft Office Applications

- Visio, StatistiXL, XLSTAT

LANGUAGES (5=excellent, 1=basic)

<i>Language</i>	<i>Reading</i>	<i>Speaking</i>	<i>Writing</i>
Dutch	5	5	4
English	5	5	5
Russian (native)	5	5	5
Ukrainian	5	4	4
German	2	1	1

COUNTRY EXPERIENCE

- The Netherlands (01/2015 – 11/2016);
- Caucasus (Georgia, Armenia, Azerbaijan) (11/2015 – 11/2016);
- Ghana (03/2014 - 04/2014);
- Bosnia and Herzegovina (12/2012 - 12/2013);
- Tajikistan (06/2012 - 12/2013; 08/2014 – 02/2017);
- Kyrgyzstan (05/2011 - 11/2011; 06/2009 - 01/2010; 05/2018 - 08/2018; 11/2018 - present);
- Kazakhstan (05/2010 - 08/2010);
- Poland (11/2006);
- Ukraine (03/2002 - 08/2006).

KEY QUALIFICATION

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| – Risk Management | – Retail Banking | – SPM |
| – SME Finance | – Savings Mobilisation | – Feasibility Studies |
| – Microfinance | – Social Investments | – Market Research |
| – Institutional Assessment | – Portfolio Management | – Marketing and Product Development |
| – Strategic Business Planning | – Housing Finance | – Trainings incl. ToT |

PROFESSIONAL EXPERIENCE RECORD

Date	11/2018 - present
Location	Bishkek, Kyrgyzstan
Company	Appui au Developpement Autonome A.s.b.l. (ADA)
Position	RIM's institution assessor
Assignment	Risk Management Assessment within one of leading MFIs in Kyrgyzstan – OXUS Kyrgyzstan using the RIM's RMGM.
Description	<ul style="list-style-type: none"> – Assessing and identifying gaps in current risk management practices in MFI with respect to best practices using Risk Management Graduation Model (RMGM) developed by Risk Management Initiative (RIM) in Microfinance. – Conducting workshop to support the MFI's management in developing a strategic action plan/roadmap to strengthen institutional capacities for risk management based on diagnostic performed using the RMGM.

Date	03/2015 - present
Location	Nijmegen, the Netherlands
Company	Global FinQuality (www.globalfinquality.com)
Position	Founder and Principle Consultant
Description	<ul style="list-style-type: none"> – Offering a range of consulting services to banks and microfinance institutions (MFIs) in emerging markets around the globe and specialized in <ul style="list-style-type: none"> ▪ Risk Management ▪ MSME Finance ▪ Retail Banking incl. Savings Mobilisation ▪ Strategic Marketing

	<ul style="list-style-type: none"> – Offering banks and MFIs the following interactive training programs that incorporate best practices in the field, cross-regional and local learning experiences, and a blend of learning media: <ul style="list-style-type: none"> ▪ Effective Savings Mobilisation ▪ Adding Individual Lending to Loan Portfolio ▪ Small and Medium Business Enterprises (SME) Lending ▪ Operational Risk Management ▪ Effective Customer Communication ▪ Direct Marketing and Sales Techniques – Offering banks and MFIs to conduct a risk management gap analysis and create a strategic risk management development plan for financial institutions using Risk Management Graduation Model (RMGM) of Risk Management Initiative (RIM) in Microfinance and Institution Assessment framework. The RIM's RMGM is a pathways-based, best practice standard for risk management in the microfinance sector so far. (RIM's certified independent institutional assessor — www.riminitiative.org).
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Date	05/2018 - 08/2018
Location	Bishkek, Kyrgyzstan
Company	Appui au Developpement Autonome A.s.b.l. (ADA)
Position	RIM's institution assessor
Assignment	Risk Management Assessment within one of leading MFIs in Kyrgyzstan – Bailyk Finance using the RIM's RMGM.
Description	<ul style="list-style-type: none"> – Assessed and identified gaps in current risk management practices in MFI with respect to best practices using Risk Management Graduation Model (RMGM) developed by Risk Management Initiative (RIM) in Microfinance. – Conducted workshop to support the MFI's management in developing a strategic action plan/roadmap to strengthen institutional capacities for risk management based on diagnostic performed using the RMGM.

Date	11/2015 - 12/2016
Location	Amersfoort, the Netherlands
Company	Oikocredit International - a worldwide social investment fund
Position	Project Officer
Description	<p>Social investments portfolio build-up, management and monitoring in the Caucasus region (Georgia, Armenia, Azerbaijan).</p> <ul style="list-style-type: none"> – Developed pipeline and business strategy for the Caucasus region (Georgia, Armenia, Azerbaijan) in cooperation with the EECA team – Built-up investment portfolio through identifying feasible loan & investment opportunities – Carried out due diligence visits where a full MFI or bank assessment and industry analysis – Negotiation and preparation of investment proposals – Carried out management and monitoring of investment portfolio consisting of 12 MFIs and banks – Identified strategy for defaulted loans and participated in loan workout groups – Implemented and monitored capacity building and social performance management programs.

Date	01/2015 – 09/2015
Location	Amersfoort, the Netherlands
Company	Circle Partners – a global fund administrator
Position	Business Development Manager
Description	<ul style="list-style-type: none"> – Provided support to the Board of Directors and management in identification, development and implementation of potential growth opportunities – Participated in the strategic business planning process – Searched for potential new clients (investment funds/managers), set-up meetings and turned them into increased business – Collaborated with technical staff and internal colleagues to prepare business proposals – Organized and participated in industry events (conferences, workshops, etc.)

	<ul style="list-style-type: none"> – Led the development process of a new product – Investor Transparency and Risk Management Tool – Developed Private Equity Business Plan – Developed the company's corporate brand and identity strategy – Designed and implemented Quarterly Marketing Report – Redesigned all marketing materials and conducted social media marketing.
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Date	06/2014 – 01/2015
Location	Tajikistan
Company	Frankfurt School of Finance & Management gGmbH
Client	Ministry of Economic Development and Trade (MEDT), Tajikistan and Kreditanstalt für Wiederaufbau (KfW), Germany
Assignment	Financial Sector Program, Phase I, Housing Finance
Position	Product Design and Marketing Expert
Description	<p>Support of 3-5 PFIs in the Development and Establishment of New Housing Finance Products for Middle and Lower Income Private Households.</p> <ul style="list-style-type: none"> – Designed/amended housing finance products for middle and lower income private households in 3 PFIs – Developed a tool to calculate an effective interest rate on mortgage loan for one PFIs – Developed new/amended existing marketing strategies in 3 PFIs – Facilitated a training session for 20 participants from one of the PFIs on cross selling techniques – Conducted workshops to guide staff from marketing departments from PFIs on writing a product marketing plan.

Date	02/2014 – 05/2014
Location	Accra, Ghana
Company	GOPA Consultants
Client	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
Assignment	Responsible Finance
Position	Savings Mobilization International Expert/Trainer
Description	<ul style="list-style-type: none"> – Developed detailed training materials on deposit mobilisation including handouts, ensured its customization to the Ghanaian microfinance/ rural banking sector – Developed trainers guide – Conducted a five-day training of trainers (ToT) session for 20 participants (mainly CEOs of MFIs and banks) from the Ghana Association of Microfinance Companies (GAMC) and the Rural Banks Association (ARB) – Carried out the individual trainer's capacity assessment – Developed time bound action plans for GAMC and ARB to roll out the training to their member institutions.

Date	12/2012 – 12/2013
Location	Sarajevo, Bosnia and Herzegovina
Company	Business & Finance Consulting (BFC)
Client	European Fund for Southeast Europe (EFSE)
Assignment	Increasing Operational Efficiency with a Focus on Lending Operations in MCO Micra
Position	Senior Bank Adviser/Trainer
Description	<ul style="list-style-type: none"> – Reviewed credit policies and procedures, developed a diagnostic report on capacity drivers and inefficiencies that included recommendations and action plan to increase operational efficiency of lending operations – Provided support to management in individual lending system implementation – Supported middle management through on-the-job coaching in improving lending processes/procedures, redefining/reducing products and portfolio management – Conducted ToT trainings on individual lending (adding individual lending to MFI's portfolio, credit methodology, responsible lending and cross-borrowing, first contact/meeting, qualitative analysis, financial analysis (Balance Sheet; P&L; Cash Flow; Cross-checking. Interconnection of the three reports. Typical mistakes in financial analysis)) – Conducted ToT trainings on effective marketing / sales techniques.

Date	06/2012 – 12/2013
Location	Dushanbe, Tajikistan
Company	FINCA International
Client	International Finance Corporation (IFC)
Assignment	Development and Implementation of Savings Mobilization Program in FINCA Tajikistan
Position	Senior Consultant
Description	<ul style="list-style-type: none"> – Conducted an institution building assessment of FINCA's potential to introduce a new business line – retail business – Developed savings mobilization/retail strategy, savings products, a savings manual incorporated policies, processes, procedures, budget and financial projections and frameworks for pilot/roll out of savings products – Conducted staff trainings (50 participants) on savings mobilization and effective marketing/sales technique – Launched savings mobilization and marketing campaigns.

Date	05/2011 – 11/2011
Location	Bishkek, Kyrgyzstan
Company	Business & Finance Consulting (BFC)
Client	Mercy Corps
Assignment	Development of Savings Mobilization Program for Kompanion
Position	Team Leader
Description	<ul style="list-style-type: none"> – Developed depository system which allowed Kompanion to apply for deposit license and start launching of deposits – Provided trainings to project manager and deposit manager during TA to be fully prepared to conduct pilot testing and roll-out deposit products throughout the institution – Conducted Head Office staff training (15 participants) on savings mobilization – Developed a savings product manual incorporating policies, processes and procedures; implementation budget, savings and financial projections – Designed frameworks for pilot/roll out.

Date	05/2010 – 08/2010
Location	Kazakhstan
Company	Enclude (former Triodos Facet)
Client	European Bank for Reconstruction and Development (EBRD)
Assignment	Feasibility Study. Institutional Design and Business Plan for Microfinance Bank of Kazakhstan
Position	Technical Expert
Description	<ul style="list-style-type: none"> – Executed and finalized MSME Finance Supply Study in Kazakhstan as a part of Feasibility Study – Conducted an assessment of financial services provided to SMEs in Kazakhstan through the formal and informal financial sectors – Identified implications of the regulatory environment and financial sector strategy in Kazakhstan for setting up Microfinance Bank of Kazakhstan – Designed marketing and competitive strategies as a part of business plan for Microfinance Bank of Kazakhstan – Developed deposit and credit products.

Date	06/2009 – 01/2010
Location	Bishkek, Kyrgyzstan
Company	Enclude (former Triodos Facet)
Client	International Finance Corporation (IFC)
Assignment	Transformation of MCC Bai Tushum & Partners (BT) in a commercial and deposit taking company. Development and introduction of Savings Mobilization Program in BT
Position	Technical Expert Savings Mobilization
Description	<ul style="list-style-type: none"> – Obtained deposit license from the Central Bank of Kyrgyzstan – Designed depository system which allowed the institution to launch deposit products – Conducted training of a deposit manager during TA

	<ul style="list-style-type: none"> – Developed roll-out strategy and implementation plan – Launched savings mobilization and marketing campaigns.
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Date	03/2004 - 09/2006
Location	Kharkov, Ukraine
Company	ProCredit Bank Ukraine
Position	Head of Retail Business Unit
Description	<ul style="list-style-type: none"> – Organized and managed retail business unit (50 subordinates, 4 branches) – Managed the overall activity of the unit to ensure staff development and achievement of the institution's business plan targets – Implemented retail products in branch operations – Led the process of staff hiring, training, developing and evaluating – Conducted trainings for 10 deposit experts to develop effective marketing /sales skills – Designed, organized and supervised numerous outdoor and indoor marketing activities

Date	03/2003 - 03/2004
Location:	Kharkov, Ukraine
Company:	ProCredit Bank Ukraine
Position:	Credit Manager
Description:	<ul style="list-style-type: none"> – Managed a micro and small (MSE) lending department, consisting of 7 loan officers – Recruited and trained 15 loan officers (incl. loan officers for other branches) – Conduct staff performance appraisals based on achieving set targets – Participated in the decision making process at Credit Committee (up to USD 50,000) – Managed overdue and delinquent loans – Developed annual planning of the overall activity of the branch – Carried out responsibilities of branch manager when needed.

Date:	03/2002 - 03/2003
Location:	Kharkov, Ukraine
Company:	ProCredit Bank Ukraine
Position:	Credit Expert
Description:	<ul style="list-style-type: none"> – Searched actively for clients – Consulted clients on banking products; – Performed financial and economic analysis of clients (micro and small enterprises) – Prepared and presented loan applications to credit committee – Prepared documents for loan disbursement – Organized the loan outstanding process – Monitored the outstanding loan portfolio

STUDIES, RESEARCHES AND PUBLICATIONS

- Research "*The role of communication in overcoming employees' resistance to change in Mergers and Acquisitions*", Nijmegen, the Netherlands (05/2008—06/2009);
- International research project "*The influence of the entrance of Poland to the European Union on Marketing, Human Resource Management and Knowledge Management in Western companies (ING Bank, Philips, DHV Zadelhoff, Cap-Gemini, Randstad, DAF-trucks) in Poland*", Warsaw, Poland (09/2006—02/2007);
- "*Network approach to the entrepreneurship of migrant entrepreneurs of Moroccan and Turkish descent*", Nijmegen, the Netherlands (09/2006—11/2006).