



ANARA BAIJUMANOVA

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SUMMARY OF QUALIFICATIONS

I have gained substantial experience over the past 20 years in the following areas:

- business development to SMEs, including women business, cooperatives, and Financial Institutions (FIs), VAC development in tourism, light industry, mineral water;
- conducting a study of the tourism market, light industry, financial market;
- providing advisory services to FIs in credit analysis, financial analysis, capacity development and results monitoring ;
- providing research in different area according to the TOR;
- providing advisory services to cooperatives in creation cooperatives, financial analysis, capacity development and internal work improvement;
- project management including general management, design of advisory services work, team coordination, reporting, budget and financial management;
- providing advisory services to SMEs in strategy development, business planning, marketing strategy;
- experienced in workouts and problem deal situations;
- I have 8+ years of working in banking sector and 9 years of experience in working with GIZ plus other international institutions: KFW, ADB, Soros foundation, UNDP, Raiffaisen Found, IFC, WB;
- I worked 3 years as an executive Board member in Bai Tushum Bank.

PROFESSIONAL EXPERIENCE

«Spot On Consulting» Company, expert

Consulting activity

June 2014 till present

- Market research in tourism sector, light industry, mineral water, financial market, migration
- Project coordination, projects results monitoring
- Development Cooperative activity
- Marketing and PR
- Strategic and Business planning
- Economic and business development consulting
- Strengthening Value added chains in certain areas
- Development of finance access for VAC

**Kyrgyzstan Cooperative Union
Consultant**

2016

- Consulting to cooperatives: creation cooperatives, financial analysis, capacity development and internal work improvement;
- Project management including general management, design of advisory services work, team coordination, reporting, budget and financial management;
- Monitoring of economic development tendencies and changes in the market in terms of innovative;

CJSC Bank «Bai-Tushum»

From 2011 till 05. 2014

Head of Business Development Department, Board Member

- Design and manage the communications;
- Monitoring of economic development tendencies and changes in the market in terms of innovative financial services, market research
- Development and realization of Bank marketing strategy
- Development and implementation of innovative products, as well as modification of existing products
- Supervision development and implementation of projects and activities in close coordination with partners, including grant projects
- Bank products promotion in partnership with business partners and interested sides such as associations, unions: meetings, group discussion, common development of products and promotion campaigns
- Expansion of sales regional network via development and promotion motivation program for clients
- Regional network management: opening new branches, promotion of new branches, support and meeting with regional management, discussion of achievements and work constrains, common development of activities in order to improvement situation
- Communication system management: internal and external. Organization of official opening of new Bank branches, Open Days; effective share with information flows among branches and Head office Conduct researches to identify the client's needs.
- Coordination of activities on ensuring promo materials and exterior products: internal publication, brochures, posters, web site management
- PR activity: Annual reports, Press releases

**Deutsche Gesellschaft für Technische
Zusammenarbeit (GTZ) GMBH,
Programme on Sustainable Economic Development**

From 2003 till 2010

Program Manager

- Identified investment opportunities in Kyrgyzstan private sector and conducted financial, technical and legal due diligence on potential investee companies;
- Originated, negotiated and documented equity investments in coordination with Country Manager, prepared investment offering reports for submission to team leader;
- Management, supervision and implementation of program plans and activities in close coordination with counter partners in following areas:
 - Strengthening Value added chains in selected areas
 - Investment promotion
 - Local economic development in the pilot regions

- Development of finance access for VAC
- Management of preparation and implementation of the consultation process with Kyrgyz Republic Ministry of Economy and Ministry of agricultural
- Elaboration of program policy and development the strategic approach
- Management of program activities and efforts in the Osh and Naryn pilot regions
- Participation in identifying needs for external support and advice, management of selection of international experts in different areas
- Assist in defining terms of reference, selection, and supervision of contracted third parties in carrying out program's activities, including performance evaluation
- Conceptualizes, prepares and implements workshops, seminars, and other events on subjects that are related to the program's field of activities
- Monitoring project progress, reviews reports and documents concerning the progress of collaborative programs, determines **bottlenecks and** recommend alternative courses of management action to the Program Director
- Monitor of operational budget against funds availability for the different program components

Financial Company on support and development of credit unions 1999 till 2003

Chief of the supervision department of FCCU

- Management of off-site supervision
- The financial analysis of activity of credit unions for the period, with development of the offers on optimization of internal activity and supervising of credit risks
- Conducting overall control on making the normative requirements NBKR and FCCU by the credit unions.
- Installation "Microbanker" program in credit unions
- Audit of activity of credit unions, including financial ratios
- Accounting documents checking
- The financial analysis of credit
- Development recommendations on optimization of internal activity and supervising of credit risks, internal control in CU
- Trainings for credit unions: " Realization of internal activity audit of credit unions by the audit commission of credit union", " Accounting Procedures", " Book keeping organization in credit unions ", " The Financial analysis. Budgeting"

Joint-stock company "The Settlement & Savings Company" From 1998 till 1999
Saving department specialist

- Reviewed, analyzed and monitored financial and operating performance;
- Executed disbursement and waiver requests of the clients;
- Development and introduction of methodical and normative base on attraction savings in branches of joint-stock company "SSC"

Chui University, training activity From 1996-1997

- Economy, marketing

Improvement of professional skill:

- November 2013, Bishkek, “Business Process Management (BPM) and Business Process Management Notation as Tool for Development Business Process Architecture Modeling”, Ostuma Consulting
- August 2012, Bishkek, Microfinance centre, TOT “Plan your future”, (financial education)
- October 2003-2010, GTZ, Bishkek
 - Results-based management and monitoring
 - Value Chain Development: Approaches and activities
 - Project management tools
 - TOT “Government procurements”
 - “Change Management Training “
 - “Cooperative Business Development Training”

- September 2002, Database Fundamentals, Bishkek, BTC
- November - December 2001
Training on installation and implementation of “The software "Microbanker", Bangkok, Thailand
- December 25 - 27, 1999
The training on “Book keeping in Bank” at the Bank Educational Center with assistance of NBKR Project IBTCI Tashkent, Uzbekistan
- September 21-25, 1998
Training on «Stocking. Operations with securities”
At the regional Bank Educational Centre with assistance of European Union Commission, European Bank of Reconstruction and Development and Banks Association of Turkey Specialized courses. Bishkek, Kyrgyzstan
- May 20-30, 1998
Specialized courses: «Modern Banking”
Almaty Bank Training Centre with assistance of European Union Commission, Almaty, Kazakhstan

The operational experience

- Assessment of the financial sector market and identifying gaps between demand and supply of financial services and products in Alai and Chon-Alai districts of Osh oblast (further the project region) in order to improve financial inclusion and identifying potential area of interventions in tourism, handicrafts, honey farming;
- Tourism sector development strategy in Naryn in the frame of general development strategy

- Coordination Client Protection Certification process of the Bank. Certification was conducted by the international rating company MicroFinanza Rating
- Coordination of partner projects with International organizations such as:
EU - “Energy Efficiency Financing program”; KFW – “Mortgage development in Rural area”; IFC / Triple Jump-“Small and medium enterprises financing project”, “Improvement of living condition program”; ADB- strengthening of women entrepreneurship Financing; ACDIVOCA - development of women entrepreneurship”
- The implementation of advanced livestock management and warning systems of animal diseases in meat VAC
- Coordination of development activity in mineral water VAC
- Coordination of activity in knitwear VAC
- Introduction of international quality systems (in meat processing, knitting) ISO 17000, 22000.
- Preparatory work for participation of Kyrgyzstan in Green Week Fair in Berlin
- Development and promotion of radio film “How to create the cooperative”

- Development new financial product for cooperative groups in partnership with two pilot financial institutions/
- Promotion of the first Cooperatives and cooperative Association in Kyrgyz Republic
- ADB and GIZ common Project on independent audit of the credit unions. Independent audit included audit of registration documents and the reporting, a credit portfolio, including adequacy RPPU, audit of management of the credit unions, legal questions, and also recommendations on improvement of internal activity of the credit unions. As result of the Project was audited of 25 credit unions, general duration of audit - 2,5 months.
- Evaluation of micro credit agencies activity. Evaluation had include self-financing analysis: operational, organizational, profitability, management.
- Participation in MIS (Microbanker) adaptation and installation process.