

Dildora Ibragimova, PhD

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WORK EXPERIENCE

Private Consulting Services

Consultant in Financial Risk Management area

*Uzbekistan
August 2016 -present*

- Providing tailored courses in the area of Financial Risk Management (Credit Risk Underwriting, Credit Risk Monitoring, Portfolio Management, Funding Risk Management)
- Counterparties to date: Ipak Yuli Bank, Agrobank, Kapital bank, Orient Finance Bank

Joint Stock Innovation Commercial Bank “Ipak Yuli”

Head of Risk Management department

*Uzbekistan
September 2020 - present*

- Communicating risk policies and processes, providing hands-on development of risk models involving credit, market and operational risk, assuring controls are operating effectively, and providing to bank's high level management research and analytical support

Head of Credit Risk unit, Risk management department

September 2019 – September 2020

- Assessing and reporting credit risk and portfolio credit risk of the bank
- Developing and validating credit risk models
- Participating and writing risk management conclusion reports for loan committees

Leading specialist in Credit Risk unit, Risk management department

April 2019 -September 2019

- Performing risk based independent reviews to identify current or potential problems
- Preparing feasibility studies for various projects

Westminster International University partner of the University of Westminster (UK)

Senior Lecturer

*Uzbekistan
September 2018-present*

- Lecturing Financial Securities and Investment and Risk Management subjects
- Conducting Executive Courses for industry professionals

Course Leader/ Senior Lecturer

August 2016-November 2017

- Leading and coordinating the biggest faculty - Economics/Economics with Finance (about 1200 students)
- Working with Head of Subject Areas and Module leaders to ensure the delivery, assessment and student experience is maintained to standard
- Undertaking the requirements for QA re Annual Monitoring and review
- Lecturing Financial Securities and Investment and Risk Management subjects

Executive Course Curriculum Review Group Member

- Designing and lecturing Professional and Executive Courses to business, government and local NGO sectors
- Prioritizing the challenges of the sector and design the training program to fit the needs of the counterparty organization
- Conducting trainings and advice the counterparties on need basis. Counterparties to date: Navoi Mining Metallurgical Company through Corporate Governance Centre, Central Bank of the Republic of Uzbekistan: new course is being developed on Risk Management for bankers

Vesalius College in Brussels in affiliation with VUB

Guest/Visiting lecturer

*Belgium,
Jan 2015-July 2016*

- Marketing Management and Financial Management lecturers to undergraduate students

Risk Dynamics consulting company acquired by McKinsey & Company

Senior Consultant

*Belgium
May-Dec 2015*

- Successfully accomplished a project with one of the major clients (US based): implementing various analyses, providing project deliverables, liaising with clients
- Consulting on credit risk modeling (validation of PD/LGD/EAD models), and model risk assessment methods

- Advising private and institutions investors on best investment solutions together with the team

Westminster International University partner of the **University of Westminster** (UK) Uzbekistan
Course Leader/Senior Lecturer March 2004-Sep 2010

- Leading Business Faculty, the largest in terms of the number of students (300) and staff (25)
- Ensuring the Curriculum development within the Degree Deliverables and the expected Graduate Outcomes
- Fulfilling the Quality Assurance requirement of the UW/WIUT, reports and outcomes for and of the process
- Conducting field research for **TEMPUS** project on “Capacity Building for Independent Learning in Higher Education in Uzbekistan”

The Japan International Cooperation Agency (JICA) Uzbekistan
Consultant July - October 2009

- Analyzing empirical data and writing review for Banking, Oil and Gas industries (part of the Uzbekistan Country Profile, Business Prospective, 2009

Orient Capital Investment Consulting Company Uzbekistan
Senior Research Analyst June 2008-Sep 2009

- Developing a country risk premium calculation method for frontier and less developed emerging equity markets for analyzing banks equities for international investors
- Performing industries and sectors analytical reports customer due diligence for international investors

USAID funded microcredit project implemented by **ACDI/VOCA** NPO (USA) Uzbekistan
Assistant of Director/Financial Officer Jan-Sep 2002

- Organizing and assisting director in negotiating with government officials and local government representatives on project issues (commencing the project, regulatory and fiscal project issues)
- Reviewing and overseeing project budgets, forecasts, and financial reports
- Preparing strategic development plan: branches opening, introducing new products
- Preparing investment proposals for donors
- Analyzing KPIs of management group

EDUCATION

University of Santiago de Compostela Spain
 ● PhD in Business Management (2010-2014). Grade: *Summa Cum Laude* (with distinction)

- Working memory: Early Warning Systems of fragility for European banks and modeling banks risk-taking behavior

Leeds University Business School United Kingdom

- MA in Economics and Finance (2003). Graduated with *Merit*
- Full tuition from UMID foundation (President of Uzbekistan award to support talented youth)

Tashkent State Technical University Uzbekistan

- Bachelor of Business Administration, Finance (2001). GPA: 3.75

The Global Association of Risk Professionals (GARP) USA/International

- Financial Risk Manager Certificate, completed successfully 1st stage

National Association of Accountants and Auditors of Uzbekistan Uzbekistan

National accounting standards based on International Accounting Standards

- Certificate of Achievement in Management Accounting Course (2008) Exam Score 86%
- Certificate of Achievement in Financial Accounting Course (2009) Exam Score 93%

OTHERS

- Technical skills: Stata, Eviews, SAS, Matlab, Excel (advanced), Bankscope
- Languages: Uzbek (native), English (fluent), Russian (fluent), Spanish (intermediate), French (lower intermediate)