

Personal Data

Family Name:	BILDER
First Name:	Federico
Nationality:	German and Argentinean
Date of birth:	03.01.1973
Civil status:	Single

Contact Details

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Education and Academic Titles

Date	Institution	Degree
09/2000 – 10/2001	London School of Economics and Political Science, U.K.	MSc Management and Public Policy (Merit) Dissertation: "The management of inter-firm networks"
03/1998 – 03/2000	Free University Berlin, Germany	BA in Economics
03/1992 – 12/1996	Universidad de Buenos Aires, Argentina	Licentiate in Political Science (Merit)

Additional Training

Date	Subject	Topic	Institution
08/2006	Project Management	Project Cycle Management, ECOFIN	GFA Consulting Group GmbH, Hamburg, Germany
01/2006	Training techniques	C ³ Training of trainers	GFA Consulting Group GmbH, Hamburg, Germany
04/2005	Marketing	Marketing of retail banking products	Frankfurt School of Finance & Management, Germany
06/1995	Management	Management and control of public policies	FLACSO (Latin American Faculty for Social Science), Buenos Aires, Argentina

Languages

Language	Reading	Speaking	Writing
Spanish	Mother tongue		
English	5	5	5
German	5	5	5
Portuguese	5	5	4
Italian	5	5	4
French	4	2	1

(Mark 5 to 1 for competence, 5 = excellent, 4 = good, 3 = fair, etc.)

Other skills

MS-Office, MS Visio, MS Project, Mind Mapping, SPSS

Countries of work experience

Country	Date: from (month / year) to (month / year)
Dominican Republic	11/2010 – on going
Afghanistan	05/2007- on going
France	02/2010 to 02/2010
Germany	09/2004 to 03/2007, 09/1997 to 07/2000
Angola	02/2007 to 02/2007
Indonesia	11/2006 to 11/2006
Nicaragua	06/2006 to 07/2006
Uganda	02/2006 to 02/2006
Mozambique	06/2003 to 03/2004
Mexico	01/2002 to 09/2002
Argentina	07/1996- 07/1997

Key Qualifications

- Strategy, governance and organizational strengthening of financial institutions
- Development and tailoring of financial products
- Review and redesign of banking processes, operations, and methodologies
- SME and micro lending: credit analysis, portfolio management and loan recovery
- Financial sector studies
- Design and managing of credit guarantee funds
- Development of business plans for SMEs / BDS training
- Human resource management, curriculum development, training and coaching
- Preparation of technical and financial proposals
- Planning, monitoring, managing and backstopping of projects

Employment Record

Date:	11/2010 – on going
Location:	Dominican Republic
Company:	Inter American Development Bank / Frankfurt School of Finance and Management (Bankakademie HbF) / ADOPEM
Position:	Team Leader
Description:	<p>Institutional strengthening of ADOPEM and establishment of the SME Credit Unit. My duties includes:</p> <ul style="list-style-type: none"> • Developing the strategy and products for the SME segment • Strengthening the operative and managerial capacity of the unit (including training, on-the-job training and one-on-one coaching of the SME Credit Department's staff) • Designing and implementing processes and procedures (including credit policies, bonus systems, and Excel based appraisal forms). • Establishing the requirements for adjusting and fine –tuning the MIS system for the newly created unit • Designing a financial model to estimate the financial viability of the unit and its products • Identifying the human resources needs, creating job profiles, and selecting staff unit
Date:	05/2007 – on going
Location:	Afghanistan
Company:	KfW Banking Group / DEG / USAID
Position:	Deputy Manager
Description:	<ul style="list-style-type: none"> • Developing and/or fine-tuning, systems and procedures of a Credit Guarantee Fund / APEX Institution (Afghan Credit Support Program - ACSP). • Review and redesign of credit assessment processes and methodology of partner banks (including credit policies, procedures, bonus systems, and Excel based appraisal forms). • Developmen, tailoring & marketing of lending products. • Interim SME Manager of one partner bank (Afghan International Bank) • Carrying out the credit guarantee appraisals on behalf of ACSP and participation in credit committees as a voting member. • Development of State of User Requirements (SOUR) for the acquisition of an MIS system. • Design of loan tracking systems and improving of monitoring procedures. • Training, on-the-job training and one-on-one coaching of loan officers, team leaders, and SME managers of the partner banks and credit analysts of ACSP.

Date:	08/2010 – 09/2010
Location:	Afghanistan
Company:	KfW Banking Group / Frankfurt School of Finance and Management (Bankakademie HbF)
Position:	Team leader
Description:	<p>In close coordination and with the support of my team of consultants, I was responsible for carrying out a (M)SME Feasibility Study, which addressed the following objectives:</p> <ul style="list-style-type: none"> • to analyze the MSME sector and to assess its demand for loans and other financial services; • to analyze the Afghan financial sector and to identify the impediments to the provision of loans and other financial services to MSMEs; • to analyze existing and planned public and donor programmes with regards to MSME promotion with a special focus on access to finance programmes; • to propose and assess options for the outline of a Financial Cooperation Programme, including the design of the attached advisory services and possible linkages with various forms of assistance provided by other donors to the MSME sector; and • to propose and assess potential partner financial institutions for the proposed Programme.
Date:	02/2010 – 02/2010
Location:	France
Company:	Horus Development Finance / Advans S.A.
Position:	Consultant
Description:	<p>Reviewing and improving the SME credit approach of Advans's network of banks and designing a training roadmap and main training materials for its SME Departments. More specifically, I:</p> <ul style="list-style-type: none"> • Performed a diagnosis and gave recommendations for changes in credit policies, processes and procedures, forms, salary bonus systems, and SME Departments' structures. • Designed an adequate and efficient training roadmap for Advans's banks SME Departments (including elements such as classroom trainings, trainings on the job, coaching, ToTs and their logical sequence). • Prepared a practice oriented package of SME training modules based on case studies, role plays, and loan request, loan appraisal, and monitoring simulations.

Date:	05/2009 – 05/2009
Location:	Afghanistan
Company:	GTZ
Position:	Consultant
Description:	<p>Supporting the preparation of a comprehensive financial sector study in Northern Afghanistan, to identify bottlenecks that impede access to finance, and to set out recommendations for an improvement of the accessibility of finance for investment. My work focused on:</p> <ul style="list-style-type: none"> • Appraising the demand and conditions required for credit services by micro and SMEs. • Assessing the credit products offered by local banks. • Evaluating the mismatch between demand and supply identifying the most urgent steps necessary to close the gap. <p>I presented and discussed the results of the study with bankers and business people and subsequently I facilitated the creation of a 'bank forum' aimed at facilitating the dialogue and to build trust among the parties in order to come up with practical and immediate solutions to the bottlenecks impeding access to finance identified in the study.</p>
Date:	08/2008 – 08/2008
Location:	Afghanistan
Company:	GTZ / GFA Consulting Group GmbH
Position:	Consultant
Description:	<p>Planning and implementation of an <i>International Training for Trainers on Business Planning for SMEs</i> for business advisors. This seminar covered the following topics: adult learning approaches, participative learning methods, experiential training and visualization techniques, preparation and implementation of training sessions, entrepreneurial competencies, selecting business ideas, market and marketing, production, organization and management, technical and financial viability, and SWOT analysis.</p>
Date:	11/2007 – 11/2007
Location:	Afghanistan
Company:	GTZ / GFA Consulting Group GmbH
Position:	Consultant
Description:	<p>Planning and implementation of a <i>SME Advising Training Seminar</i> for entrepreneurs, consultants, and government officials. This seminar covered the following topics: entrepreneurial competencies, income generation, value chains, selecting business ideas, market and marketing, production, organization and management, technical and financial viability, and SWOT analysis.</p>
Date:	04/2007 - 05/2007
Location:	Afghanistan
Company:	USAID / DAI
Position:	Consultant
Description:	<p>Planning and implementation of two <i>Credit Appraisal and Monitoring Training Seminars</i> for credit managers, loan officers and branch managers. These seminars covered all relevant aspects necessary to appraise an investment project including entrepreneurial competencies, marketing, and technical and financial viability. In addition, they focused on important aspects in the context of lending activities, such as internal credit policies and procedures and credit monitoring.</p>

Date:	03/2007 – 03/2007
Location	Germany
Company	InWEnt / University of Lüneburg
Position	Consultant
Description:	Planning and implementation of a <i>Seminar on Microfinance</i> for students of the Master in Sustainable Management offered by the University of Lüneburg and InWEnt. This seminar covered all relevant aspects of microfinance, including its history, today's best practices, credit technology, funding approaches, and microfinance and sustainability.
Date:	02/2007 – 02/2007
Location	Angola
Company	EU / GFA Consulting Group GmbH
Position	Consultant
Description:	<ul style="list-style-type: none"> • Planning and implementation of a <i>Business Start-up and Planning Training Seminar</i> for entrepreneurs, consultants, and university professors. This seminar covered all relevant aspects of business planning, including entrepreneurial competencies, selecting business ideas, SWOT analysis, market and marketing, production, organization and management, and technical and financial viability. • Advice to the EU Commission on how to further develop the training scheme for reaching their target groups at the municipality's level.
Date:	11/2006 – 12/2006
Location:	Indonesia
Company:	GTZ / Icon Institute GmbH & Co. KG
Position:	Consultant
Description:	<ul style="list-style-type: none"> • Planning and implementation of a <i>Credit Appraisal and Monitoring Training Seminar</i>. • On-the-job training for credit managers, loan officers and branch managers. • Development and introduction of new credit appraisal forms and credit policies in three microfinance institutions.
Date:	06/2006 - 07/2006
Location:	Nicaragua
Company:	IFC / InWent / GFA Consulting Group GmbH
Position:	Consultant
Description:	Planning and implementation of a <i>Credit Appraisal and Monitoring Training Seminar</i> for credit managers, loan officers and branch managers.
Date:	02/2006 – 02/2006
Location:	Uganda
Company:	IFC / GTZ / GFA Consulting Group GmbH
Position:	Trainer
Description:	<i>Credit Appraisal and Monitoring Training Seminar</i> at Uganda Institute of Bankers (UIB) - Training of trainers for credit managers of Ugandan Banks and trainers of the UIB.

Date:	06/2005 - 01/2007
Location	Germany
Company	GFA Consulting Group GmbH / Financial System Development Department
Position	Consultant
Description:	<ul style="list-style-type: none"> • Acquisition of projects. • Preparation of technical and financial proposals for financial sector development projects for major bilateral and international donors (IFC, World Bank, EU, EBRD, IADB, ADB, KfW, GTZ, etc.). • Backstopping of projects/ Project Management. • Short-term missions abroad as a financial systems development consultant.

Date:	09/2004 – 05/2005
Location:	Germany
Company:	Invest in Germany (former Industrial Investment Council GmbH)
Position:	Consultant
Description:	<p>Consulting firm focused on the development of Eastern Germany.</p> <ul style="list-style-type: none"> • Identification and pursue of investors and candidate companies. • Development and management of a transaction database that matches companies and investors (Private equity firms). • Training the personnel in the use of the transaction database.

Date:	07/2003 – 03/2004
Location:	Mozambique
Company:	IPC GmbH (Internationale Projekt Consult GmbH)
Position:	Branch Manager
Description:	<ul style="list-style-type: none"> • Successfully restructuring and revamping a branch of Novobanco (“pro Credito”), which suffered a major mismanagement crisis. • Micro and SME Credit analysis and Portfolio Management. • Developmen, tailoring & marketing of lending and saving products. • Preparation of cash supplies for the branch, delivery and accounts reconciliation. • Various training courses for the branch’s staff on saving products, credit technology, financial analysis and risk assessment.

Date:	01/2003 – 06/2003
Location:	Mozambique
Company:	IPC GmbH (Internationale Projekt Consult GmbH)
Position:	SME Credit Department Manager
Description:	<ul style="list-style-type: none"> • Set up of the SME Credit Department of Novobanco (“pro Credito”). • Development of SME manuals and implementation of policies and procedures. • SME Credit analysis. • SME Portfolio Risk Management. • SME Products development & marketing. • Various training courses for SME loan officers on credit technology, financial analysis and risk assessment.

Date:	10/2002 – 12/2002
Location:	Bolivia
Company:	IPC GmbH (Internationale Projekt Consult GmbH)
Position:	Trainee
Description:	Development of Excel-based SME credit appraisal forms
Date:	01/2002 - 09/2002
Location:	Mexico
Company:	Strategic Information Services Ltd
Position:	Strategy consultant
Description:	<p>Consultancy for a tourism project.</p> <ul style="list-style-type: none"> • Production of an economic report on Isla Mujeres. • Evaluation of economic implication of contracts. • Design of instruments to measure the impact of marketing campaigns. • Consolidation of an SME inter-firm network.
Date:	10/1998 - 07/2000
Location:	Germany
Company:	Commerzbank AG
Position:	Account Officer
Description:	<p>International Counter - Department focused on Private and Corporate Banking for foreign clients. My duties included:</p> <ul style="list-style-type: none"> • Financial services advisory (Funds, Equities, Pensions). • Current account management. • Relocation assistance (firms and individuals). • Loan negotiations.
Date:	09/1997- 09/1998
Location:	Germany
Company:	Transparency International
Position:	Program Officer Assistant
Description:	<p>International organization aimed at fighting corruption. My duties included:</p> <ul style="list-style-type: none"> • Establishment and consolidation of a network of national branches in Latin America. • Identification of reliable partners in Portuguese speaking countries in Africa. • Development and follow-up on the budgeting system. • Design of anti-corruption instruments.
Date:	07/1996- 07/1997
Location:	Argentina
Company:	University of Buenos Aires
Position:	Teaching Assistant
Description:	<p>Government Reform and Government Economics Seminars. My duties included:</p> <ul style="list-style-type: none"> • Academic research. • Compiled bibliographies. • Lectures.