

VERGINIYA PETROVA

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EDUCATION

MSc Development Studies, London School of Economics, UK 2009-2010 (expected)

Subjects studied include Development Economic Policy, Global Political Economy of Development and Environment and Development

BSc Banking and finance, University of National and World Economy, Bulgaria 1999-2003

Subjects studied include Banking, Finance, Accounting, Statistics, Microeconomics, Macroeconomics, Marketing and Management

WORK EXPERIENCE

Operations manager, ProCredit Bank S.A.R.L., Mozambique 2005-2008

- Supervised thirty employees across four multicultural teams. Responsible for Credit, Banking Service, Payments and Card departments
- Coordinated the performance and achievements of bank branches. Reached more than 100% growth in deposit and credit portfolios
- Developed bank's expertise in risk analysis, credit portfolio management, banking service operations
- Increased staff capabilities in designing, implementing and managing new bank products
- Created and delivered training to bank's Regional Academy

Relationship officer, ProCredit Bank Ltd., Bulgaria 2003-2005

- Managed USD 6MM loan portfolio consisting of 140 loans and 100 clients
- Analyzed financial statements and recommended loan applications for approval. Experience in micro and SME business lending
- Developed customer relations and sold bank products

Researcher, Shri Mahila SEWA Sahakari Bank Ltd., India June-Sept 2003

- Led marketing research and designed a new bank product
- Evaluated and proposed improvements in credit procedures and products
- Consulted trainer's team on financial literacy program

Operations manager, AIESEC, Bulgaria 2002-2003

- Supervised achievements of 30 people in 6 local branches of the organization
- Created and implemented a sales strategy, which increased the results by 70%

IT and LANGUAGE SKILLS

Fluent English, Native Bulgarian, Advance Portuguese, Basic Spanish and Russian
Good Microsoft Word, Excel, Power Point skills