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Dear Sirs,

TA Consult is one of the leading consulting companies in Eastern Europe and CIS providing advisory services to banks and non-bank financial institutions. Our core business is consulting in institutional development and lending technologies for financial institutions of countries with economies in transition.

Along with a wide experience of implementing successful projects supported by EBRD, KfW, UNDP, EIF, USAID etc., TA Consult has a significant number of direct contracts with banks and MFIs. We are proud to have among our clients such commercial and state banks as SDM-Bank (Moscow Russia), Energomashbank (St. Petersburg, Russia), the Bank Vozrozhdenie (Novorossiysk, Volgograd, Russia), BPS-Sberbank (Minsk, Belarus), BelVEB (Minsk, Belarus), Belgazprombank (Minsk, Belarus), MTBank (Minsk, Belarus), Belrosbank (Minsk, Belarus), RRB-Bank (Minsk, Belarus) BTA Bank, (Minsk, Belarus) and Belarusian Bank for Small Business (Minsk, Belarus). In addition, TA Consult cooperates with a number of international consulting and investment companies, including IPC, DAI Europe, Intesa Sanpaolo, MFC, Chemonics etc.

We would like to offer to your attention a series of specialized training sessions for bank staff of all levels aimed at developing and improving their professional competences in the following areas:

- MSME Lending Technology and MSME Financial Analysis
- Credit Risk Management
- Policies and Procedures
- Strategy Development and Business Planning
- Effective Sales Techniques: Credit and Financial Products
- Effective Delinquency Management
- MSME Portfolio Audit
- Credit Scoring
- Marketing and Product Development
- Team Building

All our trainers are highly qualified practitioners with extensive background and experience in banking and consulting.

Standard training agendas offered by TA Consult were successfully tested in various international projects and will be adjusted to the specific needs and requirements of your bank.

Yours sincerely,
Managing Director

TA Consult Ltd.

Olga Tkacheva
<table>
<thead>
<tr>
<th>SESSION TITLE AND TRAINERS</th>
<th>PROFILE</th>
<th>No. OF HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MSME Lending Technology and Fundamentals of MSME Financial Analysis (basic level)</strong></td>
<td>Basic training on fundamentals of MSME lending technology and financial analysis. The training covers in details specifics of MSME credit cycle, tools for financial analysis of MSME borrowers, approaches to loan collateral, credit monitoring and delinquency management as well as managing fraud risks in MSME lending. The training includes a large number of practical examples and case studies aimed at reinforcement of the knowledge gained.</td>
<td>8</td>
</tr>
<tr>
<td><strong>MSME Lending Technology and Financial Analysis (advanced level)</strong></td>
<td>This in-depth training on financial analysis will allow senior loan officers to expand their understanding of financial and economic assessment of customers and to develop new skills to effectively assess borrowers' creditworthiness. The training will teach the participants to perform economic and financial analysis of borrowers, to forecast their financial situation and offer to them the appropriate funding schemes.</td>
<td>12</td>
</tr>
<tr>
<td><strong>Strategy Development and Business Planning</strong></td>
<td>This training is dedicated to strategic business planning as a key element of institutional development in a dynamic competitive environment. The training will teach the participants to analyze, formulate and develop key components of strategy and business plans.</td>
<td>8</td>
</tr>
<tr>
<td><strong>Strategy Development and Business Planning + Practical Module</strong></td>
<td>The training on Strategy Development and Business Planning can be complemented with the practical module Bank Current Strategy Assessment and Correction, in which participants will be able to obtain practical skills in analysis of the external and internal environment of the institution and get acquainted with the principles and approaches of developing a business plan.</td>
<td>20</td>
</tr>
<tr>
<td><strong>Policies and Procedures</strong></td>
<td>Training on policies and procedures will allow the methodologists and managers engaged in risk management as well as the auditors and senior credit experts to formulate and design business processes, policies and procedures in line with business goals and objectives of their organization. The training will teach the participants the approaches applied in design of the key business processes, the content and structure of policies and procedures aimed at ensuring adequate control.</td>
<td>12</td>
</tr>
<tr>
<td><strong>Policies and Procedures + Practical Module</strong></td>
<td>The training Policies and Procedures can be complemented by extended practical module aimed at development of practical skills in design of business processes.</td>
<td>16</td>
</tr>
</tbody>
</table>

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<tr>
<td><strong>Credit Risk Management</strong></td>
<td>This training is aimed at giving to participants a systemic idea of credit risk analysis and management. In addition to extensive theoretical material on all aspects of credit risk management this three-day session includes reinforcement of practical skills by means of case studies review, problem solving and group discussions.</td>
<td>24</td>
</tr>
<tr>
<td><strong>Effective Sales Techniques: Credit and Financial Products</strong></td>
<td>The session on Effective Sales Techniques: Credit and Financial Products is designed for bank employees interacting with customers: customer service managers, loan officers, heads of sales and lending. This training will help the participants to get a systemic picture of the bank sales as of a model of professional conduct based on methodical and consistent technology of building relationships with customers. In addition to standard modules such as principles of customer service, establishing a contact, making presentations, handling customers' objections, identifying the needs and overcoming stressful situations, this training includes specialized modules on specific positioning and promotion of banking products.</td>
<td>18</td>
</tr>
<tr>
<td><strong>Effective Delinquency Management</strong></td>
<td>Training is dedicated to building an effective system of delinquency management at all stages, from the procedures of early arrears detection to the enforced debt recovery through court. In the course of the training the most successful case studies and the most common mistakes in dealing with arrears will be analyzed.</td>
<td>12</td>
</tr>
<tr>
<td><strong>MSME Portfolio Audit</strong></td>
<td>Specialized training for the employees of internal control, audit and risk management units. Training is primarily oriented on formation and development of control skills as a part of MSME lending process.</td>
<td>24</td>
</tr>
<tr>
<td><strong>Credit Scoring</strong></td>
<td>Training on credit scoring is designed to form the participants' skills in development and implementation of scorecards and the principles of working with them. On request of participants during the practical parts along with the training data the client's own data can be used, which is often most relevant and interesting for participants.</td>
<td>24</td>
</tr>
<tr>
<td><strong>Marketing and Product Development</strong></td>
<td>The training is designed for managers and employees of banks working in the following areas: marketing, customer service and public relations as well as for other professionals (e.g. loan officers) dealing with customers. This training will help the participants to form a systemic picture of the role of marketing in achieving goals and objectives of the institution, to improve the participants' skills in decision-making related to marketing, to familiarize the participants with the principles of branding and best practices in marketing and PR.</td>
<td>24</td>
</tr>
<tr>
<td><strong>Team Building</strong></td>
<td>Cohesive and effective team is critical for success of any enterprise. Team building training can be provided either separately or as an optional module added to any of the above trainings.</td>
<td>8</td>
</tr>
</tbody>
</table>
MSME LENDING TECHNOLOGY AND FUNDAMENTALS OF MSME FINANCIAL ANALYSIS (BASIC LEVEL)

Objectives:
- to emphasize specifics of lending technology in dealing with MSME borrowers
- to review credit cycle and specifics of attracting and communication with MSME clients
- to train to use basic tools for financial analysis of MSME borrowers
- to review approaches to loan collateral, loan monitoring and delinquency management
- to inform about the risk of fraud in MSME lending
- to reinforce the knowledge gained by studying practical examples and solving problems

Main principles of financial support to MSMEs
- target group
- credit products
- credit technology

Credit Cycle in MSME financing
- specifics of communication psychology and attracting clients
- effective interaction “loan officer-client”
- site visit: its necessity and specific features
- specifics of client’s social analysis

Practical Part
- role plays, working in groups (active sales, communication with clients)
- testing of credit experts

Financial Analysis and its main instruments
- making a “momentary” Balance Sheet
- P&L Statement
- Cash Flow Statement
- interrelation of main financial statements
- cross-checking, how it is performed and used
- ratio analysis: ratios used for financial analysis and for taking decisions on lending

Loan Collateral
- types of collateral
- collateral assessment

Practical Part
- financial analysis: problem solution
- role plays (analysis of businesses)

Credit Committee, its structure and functions

Loans Monitoring
- principles, types and means of monitoring
- stages of loan monitoring

Delinquency Management

Fraud Prevention

Interaction of Middle and Back Offices in servicing clients and portfolio management

Practical Part
- conducting a trial credit committee meeting based on practical cases

Additional Practical Module (4 hours)
- practical tasks in financial analysis (analysis of business)
- case study on repayment capacity criteria development
- discussing and analyzing practical examples

MSME LENDING TECHNOLOGY AND FINANCIAL ANALYSIS (ADVANCED LEVEL)

Objectives:
- to create a systemic picture of borrowers’ financial analysis, of the structure of assets and liabilities and operation cycles as well as to train LOs in the analysis of cash flows in order to ensure loan repayment
- to introduce methods for checking the quality of information presented in financial statements
- to introduce participants to the methods of assessing businesses and companies of clients and making conclusions about their sustainability and development prospects based on their financial records
- to train participants to analyze the impact of key economic factors on creditworthiness of customers (groups of customers)
- to introduce the participants to different types of loans and ways to combine them
- to train the participants to use various options for structuring the loan as a tool to reduce the risks associated with specifics of a particular borrower
- to train in practice financial analysis in the form of a working discussion

Introduction into the subject and objectives of training session
- Main financial documents and ratios used in credit analysis
- Financial documents and assessment of the quality of information presented in financial statements

Practical Part
- discussion of principles and approaches to development of a performance benchmark system to monitor the borrower’s financial situation
- business analysis and company assessment
- assessment of economic sectors and development of criteria for assessing repayment capacity in different sectors
- various types of loans and their combinations

Practical Part
- discussion of different combinations of types of loans identifying the most suitable solution for specific clients/groups of clients
- various loan structures

Module objective
- Reinforcement of the knowledge and gaining practical skills in financial analysis through exercises
Objectives:

- to create a systemic picture of principles and approaches applied to the design of business processes in accordance with organizational goals
- to specify elements of policies and procedures which are necessary to effectively support business processes
- to give an idea of risk control methods for the risks inherent with some business processes
- to introduce participants to the principles of making changes into the existing policies and procedures
- to give an idea of interrelation between policies and procedures and the employees’ behaviour and motivation
- to reinforce the knowledge gained by solving problems and analyzing practical examples and case studies

Day 1 (8 hours)

Introduction: objectives of the training session
Describing business processes, policies and procedures
Content and structure of policies and procedures
Versions of underwriting, approval, loan disbursement and monitoring processes and associated policies and procedures

Practical Part
- discussion of policies, procedures and processes of attracting clients, repayment capacity assessment, loan approval and disbursement

Day 2 (4 hours)

Versions of policies and procedures for delinquency management
Risk control methods
Analysis of examples of risk control methods
Staff motivation policies and procedures

Practical Part
- discussion of policies and procedures that may improve front and back-office performance

Additional Practical Module (4 hours)

- practical exercises on description and analysis of current business processes in bank departments
- practical exercises on modeling and changing business-processes, benchmarking, managing change cycle
- analysis of current delinquency management procedures and risk management procedures, staff motivation, identification of problem zones and eliminating them

Module objective

- Reinforcement of the knowledge and gaining practical skills in designing business processes through exercises
- Introduction into process reengineering

Objectives:

- to create a systemic picture of analysis, design and implementation of a strategy and to give an idea about data collection process and approaches used for the analysis of internal and external environment
- to provide knowledge on the use of modeling and other analytical tools in strategy development
- to consider different strategies to increase the company’s value
- to build understanding of business plan and its key components development principles as a part of a strategy
- to form understanding of a business plan implementation monitoring system and a corresponding benchmarking system

Day 1 (8 hours)

- Planning process. Data collection and analytical tools
- Assessment of internal and external environment of a company
- Economic and credit cycles
- Principles and approaches to strategy formulation
- Creation of regulatory documents – policies and procedures
- Modeling and increasing company’s value, new and innovation strategies
- Monitoring and measuring of results
- Business plan value and role, required data
- Business plan key components and critical assumptions
- Business plan implementation monitoring system

Practical Part
- analyzing and discussing examples from the participants’ life experience
STRATEGY DEVELOPMENT AND BUSINESS PLANNING
+ PRACTICAL MODULE:
BANK CURRENT STRATEGY ASSESSMENT AND CORRECTION

**Objectives:**
- To create a systemic picture of strategy analysis, design, and implementation
- To give an idea about data collection process and approaches used for analysis of internal and external environment
- To provide knowledge on the use of modeling and other analytical tools in strategy development
- To consider different strategies to increase company’s value
- To build up skills for business plan and its key components development as a part of the strategy
- To form understanding of a business plan implementation monitoring system and a corresponding benchmarking system
- To reinforce the knowledge gained by reviewing case studies and practical examples
- To assess the organization’s current strategy and correct it if needed

**Day 1 (8 hours)**
- Planning process, data collection and analytical tools
- Assessment of internal and external environment of a company
- Economic and credit cycles
- Principles and approaches to strategy formulation
- Creation of regulatory documents – policies and procedures
- Modeling and increasing company’s value, new and innovation strategies
- Monitoring and measuring results
- Business Plan value and role, required data
- Business plan key components and critical assumptions
- Business plan implementation monitoring system

**Day 2 (8 hours)**
Practical Part (based on the bank’s/department’s operation)
- Analysis of the current business strategy of the bank, assessment of external environment (PEST analysis, quantitative analysis) and internal environment (SWOT analysis)
- Market positioning and segmentation
- Decomposition of the bank’s (selected units) activities by separate processes
- Description and modeling (notation) of processes in selected units
- Compliance of organizational structure to strategic and business plan

**Day 3 (4 hours)**
Practical Part
Business plan development principals:
- Required data: collection and analysis tools (case study)
- Business plan components and their content
- Managing amendments

**Objectives:**
- To create a systematic picture of credit risk management and analysis process
- To introduce participants to identification of credit risk through financial analysis
- To train students in different ways of building the credit process
- To introduce the participants to the concepts of credit and economic cycles
- To build up skills in development of regulatory documents
- To provide participants with knowledge of various versions of loan approval and monitoring
- To provide participants with an idea of credit rating and scoring system
- To provide an idea of an independent credit audit
- To build understanding of dealing with problem loans and loan portfolios
- To introduce to the concept of credit risk control and planning system
- To reinforce the knowledge by studying practical cases and analyzing examples

**Day 1 (8 hours)**
- Introduction: objectives of the training
- Analysis of financial documents, going beyond the analysis of financial documents

**Day 2 (8 hours)**
Practical Part
- Practical exercises in financial analysis
- Types of loans for business development, their features and related risks
- Building up a credit process step by step

**Day 3 (8 hours)**
Practical Part
- Practical tasks and case studies on risks planning and control

**CREDIT RISK MANAGEMENT**

**Objectives:**
- Economic and credit cycles, using them in portfolio planning and their impact on the risk size
- Logical model of risk management process
- Creation of regulatory documents (policies and procedures). Transformation of expectations and acceptable credit risk levels into the regulatory base
- Loan approval systems

**Practical Part**
- Practical analysis of policies and procedures
- Identification of problem zones in a loan approval system

**Practical Part**
- Working in groups: case study on credit process description
EFFECTIVE SALES TECHNIQUES: CREDIT AND FINANCIAL PRODUCTS

Duration: 20 hours
Optimal group size: 20 persons max.
Target audience: Executives and managers of the bank, responsible for sales of credit and financial services to individuals, corporate clients and SMEs

Objectives:
- To create a systemic picture of active sales as of a model of professional conduct;
- To teach employees to position themselves professionally in the process of building relationships with clients;
- To train to overcome own diffidence and remove internal negative emotions during and after the sale;
- To provide participants with knowledge and to exercise methods for establishing a contact with a client and ways to maintain the contact at every stage of the sale process;
- To train the participants to identify the needs of the client using questioning techniques and active listening;
- To form an idea of the structure of an effective presentation and presentation techniques;
- To demonstrate ways of providing evidence and arguments in favour of the transaction.

Practical Part
- role plays, group work

Day 1 (8 hours)

Introduction: structure and objectives of the session
Ideology of active sales and its key link – the manager interacting with the customer
Primary searching and classifying the customers
“Seven-steps” sales model
Cold calls and overcoming the gatekeeper

Day 2 (8 hours)

Establishing a contact
Verbal and non-verbal communication components in dealing with a customer
The formula for seller’s success – assessment of customer’s needs
Typologies of customers

Practical Part
- role plays, group work

Day 3 (4 hours)

Organization and delivering a presentation
Working with customers’ objections
Closing a deal
Specifics of working with loyal customers

Practical Part
- role plays, group work

EFFECTIVE DELINQUENCY MANAGEMENT

Duration: 12 hours
Optimal group size: 20 persons max.
Target audience: Heads of credit departments, loan officers and experts engaged in delinquency management

Objectives:
- To introduce the participants to early identification of potential delinquency;
- To create a complete and clear picture of how to effectively work with distressed portfolio;
- To analyze the most common mistakes in working with arrears and ways to eliminate them;
- To provide the participants with effective collections tools (legal, economic and psychological) on various stages;
- To reinforce the knowledge gained by working with practical tasks and reviewing practical examples.

Day 1 (8 hours)

Monitoring as a tool to prevent delinquency
- Monitoring objectives
- A loan officer’s goal in the course of monitoring
- Monitoring methods and tools
- Types of monitoring: scheduled and emergency
- A loan officer’s actions during the scheduled and the emergency monitoring

Delinquency management
- Definition, classification and possible criteria for debt being classified as delinquent
- Causes of delinquency
- Impact of delinquency on a credit organization, its employees, customers and investors
- Delayed payments from customer’s perspective, changing customer’s attitude to delayed payments
- Costs associated with delinquency

Day 2 (4 hours)

- Fighting delinquency – types of problem borrowers and actions needed depending on this classification
- Loan extension and restructuring
- Debt collection through court

Practical Part
- role plays, practical tasks, case studies, group discussions
Objectives:

**MSME PORTFOLIO AUDIT**

- To analyze the types of controls as part of the credit process in regard to MSME borrowers
- To give an idea of approaches to make MSME loans sample for the audit
- To introduce participants to investigations of fraudulent practices within MSME lending
- To give an idea of the major mistakes made in MSME borrowers financial analysis

**Day 1 (8 hours)**

**Internal control system as part of the lending process**
- Analysis of business processes as a part of the lending process
- Identification of checkpoints

**Practical Part**
- **analysis of business processes**
  - Fraud: problem cases (based on the results of MSME portfolio monitoring in the countries of CEE and CIS)
    - Customers’ fraud
    - Warning signals of possible fraud
    - Fraud prevention

**Day 2 (8 hours)**

**Audit of MSME loan portfolio**
- Purpose of audit
- Testing of controls
- Assessment of financial analysis quality as a method of assessing loan officers’ performance
- Analysis of loan security
- Analysis of loan portfolio monitoring procedures

**Selection of loans for MSME loan portfolio audit**
- Evaluation of the quality of borrower’s business (MSME target group)

**Practical Part**
- borrower’s business analysis

**CREDIT SCORING**

- Duration: 24 hours
- Optimal group size: 20 persons max.
- Target audience: executives responsible for development of main scoring instruments and the expert and statistical scorecards

**Objectives:**

- To familiarize participants with the basics of design and implementation of the expert and statistical scorecards using Microsoft Excel or any other software application, available in the financial institution
- To teach participants the principles of working with scoring tools
- To reinforce the knowledge gained through practical construction of statistical models

**Day 1 (8 hours)**

- Key concepts in credit scoring
- Uses of scoring models
- Steps in building scorecards
- Comparison of modeling methods
- Discussion of group’s experience with credit scoring
- Model management
- Model documentation

**Day 2 (8 hours)**

**Practical Part**
- development of expert scorecard for specific product or segment of interest to the client

**Day 3 (4 hours)**

**Practical Part**
- development of statistical scorecard for specific product or segment of interest to the client
MARKETING AND PRODUCT DEVELOPMENT

Objectives:

Provide participants with:
- greater understanding of the role of marketing in achieving the organization’s overall goals, including integration of marketing into the business plan
- improved marketing decision-making skills through techniques of market research and analysis, market segmentation and determining target client needs in a competitive context
- knowledge of the principles of branding and best practices in marketing and public relations
- understanding the process of new product development
- a framework for developing marketing strategy, plans and budget
- enhanced skills in marketing communications

1 DAY 1 (8 HOURS)

- Key elements of the marketing function
- SWOT analysis
- Marketing strategy and planning
- Segmentation and targeting

2 DAY 2 (8 HOURS)

- Knowledge gaps/information needs
- Competitive analysis
- Market research techniques
- How to conduct focus groups

Practical part

- focus group exercise
- review of focus group exercise
- homework assignment “Branding”

3 DAY 3 (8 HOURS)

- Branding: from mission to positioning
- Promotion alternatives
- New product development process
- Conclusions; evaluation of training

Practical Part

- review of branding homework
- promotion exercise
- new product development exercise

TA CONSULT TRAINERS

Seit Devdariani

A training consultant with fifteen years of experience in consulting and banking. MBA-program teacher in several business schools in CIS. Consulting specialization – risk management, financial analysis and strategic planning. Consulting experience with the following financial institutions: Belarusian Bank for Small Business (Belarus), TBC Kredit (Azerbaijan), Bank Transylvania (Romania), Banka Koper (Slovenia), AzerdemirioBank (Azerbaijan), AzeriGazBank (Azerbaijan), Rabita (Azerbaijan), InecoBank (Armenia), Development Bank of Armenia (Armenia), Ceska Spojitelna Bank (Czech Republic), TBC Bank (Georgia), Bank of Georgia (Georgia), TbilcomBank (Georgia), Constanta Bank (Georgia), Bank of Punjab (Pakistan), National Bank of Pakistan (Pakistan), Standard Chartered Bank (Pakistan). Currently a consultant and a trainer for EBRD MSME lending development project Belarus Microlending Programme and for EU MFIs support project JASMINE. Experience of conduct specialized trainings for financial institutions in Belarus, Bulgaria, Great Britain, Romania, Czech Republic, Georgia, Pakistan, Tajikistan, Armenia and Azerbaijan.

Anna Avrusevich

An experienced trainer and a consultant specializing in MSME lending. Since 2008 she has been a consultant for EBRD Belarus Microlending Programme working with such banks as Belgazprombank, MTBank, Belarusian Bank for Small Business, Bank BelVEB, etc. She is a coach for MFIs support EU JASMINE Project and has experience in conducting specialized trainings for financial institutions in Belarus, Bulgaria, Romania, Hungary and Slovakia.

Elena Kudryavtseva

A trainer and a consultant with a decade of experience in banking and consulting. She is a consultant and a trainer for EBRD Belarus Microlending Programme and for EU MFIs support project JASMINE. She has consulting experience with several branches of Russian banks (Bank Vozrozhdenie and Energomashbank). She has experience of conducting specialized trainings in MSME lending development for financial institutions in Belarus, Russia, Romania, Italy, Spain, Bulgaria and France.

Andrei Bova

A training consultant with twelve years of experience in banking and consulting. Consulting specialization – organization and management of sales of banking products and MSME lending. He is a consultant and a trainer for the EBRD Belarus Microlending Programme. He has management experience in several commercial banks: Belgazprombank, Bank VTB (Belarus), Belrosbank. As a consultant, he was involved in EBRD projects with BTA Bank, MTBank and BPS-Sberbank. He has experience of conducting specialized training for financial institutions in Belarus and Russia.

Marina Chubrik

An experienced consultant working in consultancy since 2004. Since 2006 she is the auditor for EBRD Belarus Microlending Programme being directly responsible for the program portfolio management.
Natalya Balakhnina
An auditor with vast experience, Head of the Directorate of Audit and Risk Assessment at Uralsib financial company. She has extensive experience in auditing financial institutions’ lending activity, training audit experts, analyzing and developing the regulatory documentation on SME lending.

Dean Caire
An international consultant with fifteen years of consulting experience, the author of several scientific articles on credit scoring. His main specialization is risk assessment and management technologies. Has extensive experience as a consultant in scoring and risk management in the following financial institutions: Latvijas Unibanka (Latvia), SIDBI Bank (India), Bank of Nanjing (China), Piraeus Bank, Allianz, DSK, Societe General, UBB (Bulgaria ), SB Corp., Rural Bank of St. Thomas (Philippines), Bai Tushum (Kyrgyzstan), Agroinvest Bank, Arvand, Eskhata Bank, Humo (Tajikistan), OTP Bank (Slovakia), SEB Unibanka, Rietumu Banka (Latvia). He also participated in EBRD and USAID projects.

Vladimir Bozukov
An experienced trainer and consultant, expert in risk management and credit scoring. More than ten years of professional consulting experience in the financial institutions in Bulgaria, Macedonia and Moldova.

Irina Matchavariani
A practitioner and a consultant, Professor of Caucasian Academic Center (Georgia), the author of numerous scientific articles on marketing, marketing strategy, research and customer behavior. Member of the European Association for the Study of Public Opinion and Market Conditions. She has extensive practical experience in marketing strategy development, loan products creation and evaluation, public opinion research, etc.

Baiba Liepins
International consultant specializing in marketing for banks. She has over ten years of consulting experience in the following financial institutions: RRB Bank (Belarus), PRIMOM (Hungary), Express Finance (Romania), KHAN Bank (Mongolia), Bank Andara (Indonesia), NDB Bank (Russia), Bank Leumi (Romania), Raiffeisen Bank (Croatia), Metals Banka (Serbia), MHB Bank (Vietnam) and Ivestbanka (Macedonia). She also participated in EBRD, EU and USAID projects.
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