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**RUSLAN BUGENBAYEV**

**SUMMARY:**

* Over 11 years of diversified banking, lending, leasing and financial experience in a fast paced environment.
* Deep knowledge and professional experience in financial statement analysis of companies, processing accounting data and business forecasting.
* Computer and typing skills, Microsoft Office Package (Word, Excel, PowerPoint), Adobe Photoshop, Lotus, SPSS, Colvir, Open Way, and EViews software.
* Able to meet high sales quotas and strict deadlines. Positive and professional attitude, high work ethic.
* Excellent organizational and communication skills, attention to details, ability to analyze and find appropriate solutions.
* Multilingual: Kazakh, Russian and English.

**Core competencies include:**

* Business Analysis
* Data Analysis
* Financial Statement Analysis
* Forecasting
* PESTLE
* Problem Solving
* SPSS and EViews
* Quantitative and Qualitative Research
* SWOT Analysis
* Budgeting and Monitoring
* Financial management
* Return on Investment
* Deep knowledge of Banking Products
* Growth of Loan Portfolio
* Customer Satisfaction
* Risk Management
* Qualitative customer service
* B2B Marketing
* Market research
* Trade negotiations
* Collaboration with stakeholders

**CERTIFICATIONS AND ACHIEVEMENTS**

* EViews 9 (Workshop on Panel Data analysis) April, 2016
* SPSS(Statistical Package for the Social Sciences) Workshop, Certificate of Completion October, 2015
* Certificate of Training: “The Features of Lending to Enterprises”,

 KazCreditConsult Training Center February, 2012

* Certificate of Training: “Standards of Quality Customer Service”, JSC ATF Bank May, 2010
* Article published: “Problems of Small Business’s Development in Kazakhstan” 2003

**EDUCATION**

**Staffordshire University, UK**

*Master of Business Administration (Euro-Asia Business)* 2015 - 2016

**Kazakh Humanitarian and Law University, *Astana, Kazakhstan***

*Bachelor Degree in Law and Legal Studies,* *Jurisprudence* 2004 - 2006

**Aktobe University named after S.Baishev, *Aktobe, Kazakhstan***

*Bachelor Degree in Finance and Credit, Banking (Graduated with Honor)* 2000 - 2004

**EXPERIENCE**

**Nur Leasing, Leasing Company, Sub – Division of JSC Nurbank 2012 - 2015**

*Almaty, Kazakhstan*

**Regional Representative of Leasing Company:**

* Maintained and expanded potential customer base in West Kazakhstan Region from 800 until 1400 (+75%).
* Improved the methods of potential customers’ selection, provided initial search, organized product media presentations for corporate clients and supervised the leasing operations.
* Identified customer’s needs, recommended appropriate variant to lease the assets, assisted in marketing activities. Continuously increased an amount of applications for leasing and provided monthly, quarterly and annual reports to the Head Office.
* Conducted financial statement analysis of potential companies, processed accounting data, consolidated financial statements of the group of companies and prepared leasing proposals for Leasing Committee.
* Engaged trade negotiations, prepared lease/purchase agreements, an examination of supporting documentations for reduction of legal risks.
* Collaborated with construction equipment and heavy machinery suppliers, coordinated and arranged international transportation of assets from world famous corporations such as JCB, XCMG, Komatsu, KAMAZ trucks, MAZ, SAKAI, Liebherr, John Deere and etc.
* Active liaison with lending sector, risk management, operational and law departments of **“NUR BANK” Financial Group**.
* Developed and managed the Agents’ sectors of the Regional Representative office for achieving sales target and brand promotion of leasing company

ATF Bank, former member of UniCredit Group (Bank Austria-Creditanstalt AG) 2007 - 2012

*Aktobe, Kazakhstan*

**Expert-Consultant of Small and Medium-sized Enterprises (SME):**

* Increased business loan portfolio by 20%, recommended approaches to increase the client portfolio, reduced the share of problem loans by restructuring the debt until 5% level.
* Provided cross-selling of banking products for Small and Medium-sized Enterprises.
* Assisted in “Business map – 2020”, a state program for the support and development of SME.
* Provided financial statement analysis of SME’s customers: analysis of creditworthiness, forecasting, consolidation of financial statements, effective management, preparing credit proposals and monitoring for Credit Committee.
* Utilized product and service knowledge to provide a better solution and satisfy customer’s requirements and needs and oriented for a long-term relationship and high results.

JSC ATF Bank, Aktobe, Kazakhstan 2007 - 2010

Chief Consumer Loans Specialist

*Award “The Best Consumer Loan Sales Officer of 2009”, JSC ATF Bank*

JSC Temirbank, Aktobe, Kazakhstan 2006 - 2007

Consumer Loans Officer

BTA Ipoteka, Mortgage Company, Sub – Division of JSC BTA Bank 2004 - 2005

Credit Officer

*Letter of Gratitude for Successful Service and Development Contribution to BTA Ipoteka*

NefteGaz-DEM, JSC Pension Fund Headquarters, Aktobe, Kazakhstan 2004

**Specialist of payment and transfers (Operational sector)**