



Syrbu Roman

Male, 38 years, born on 17 January 1982

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Reside in: Moscow

Citizenship: Russia, work permit at: Russia

Ready to relocate, ready for business trips

Desired position and salary

Credit Risk Manager / Head of underwriting

Banks, Investments, Finance

- Risks: Credit
- Leasing
- Risks: Leasing

Employment: full time

Work schedule: full day

Desired travel time to work: any

Work experience — 17 years 2 months

March 2018 — till
now
1 year 11 months

Syngenta

Moscow, www.syngenta.com.ua

Trade Finance Credit Manager

Syngenta is Global international company represents 2 Business Units across (Crop Protection and Seeds)

- Basic credit management processes driver: credit terms granting, exposure and payment terms monitoring, collection of Distributors net.

- Key performance indicators (CIS)- DSO, overdue percentage, control level of A/R of each distributor, level of stock.
- Credit limits approver, structuring of the deals (collateral, down payment, additional guaranties);
- Credit risk mitigation – trade finance tools (bank promissory notes, collaterals, farmer's promissory notes, corporate and personal guaranties, factoring start up project).
- Debt collection – chasing customers, negotiations, debt communications, legal actions.
- Member of Credit committee.
- Cross-functional communications and business process regulations.
- Reporting (Exposure status, Collection forecast, Receivables and BDDP forecasts during budgeting period, ageing, BDDP, collections, portfolio risk updates)
- Customers and partners visits and negotiations with owners, CEO and CFO regarding new business, collections, guaranties and etc.
- Contract handling.
- Coaching.

August 2009 —
February 2018
8 years 7 months

Scania Finance Russia

Moscow, www.scania.com/ru/ru/home/products-and-services/finance-and-insurance.html

Credit Risk Manager

Subordinates employees - 5

Financial leasing, operational leasing, hire-purchase, factoring od dealers,

Coordination of deals: restructuring, termination, repossession and remarketing processes;

Financial analysis of Lessee and Surety;

Structuring and approval of the deals within local Credit Committee (CC);

Preparing of the credit applications for big deals to the upper level of the CC;
Reporting and analysis of credit portfolio;
Building risk map of portfolio;
Coordination buy-backs agreements;
Arrears administration;
Business trips to the customers;
Interaction with Headquarters;
Coordination of syndication deals;
Preparation and protection Board materials;
Credit Policy: Saving and control the policy principles, Timely updating of the policy;
Control over EU / US sanctions

Achievements:

Over the past 7 years, the company's portfolio demonstrates the strong performance of key ratios: low level overdue, provisions and high penetration of new financing;
Repossessed and sold big volume of the vehicles (incl. cross-border financing) across Russia and different types of vehicles;
Ability to work in the economic crisis (experience 2008-2009 and 2014-);
The creation of scoring product – Fast Track. Scania Russia is the first company to implement this product and now other Scania companies from Brasil, Asia, Spain, South Africa use a similar scoring;
Reorganization of Credit Risk department, optimization and automation of internal processes (via SRS and incl. CRM);
Creation and introduction of new approaches in the analysis of the credit portfolio through GCRM;
Member of various specialized conferences, including as a speaker.

June 2008 —
February 2009
9 months

«Ukrainian Leasing Company» (BNP PARIBAS Group)

Kyiv, bnpparibas.ua/en/corporates-institutions/financial-operating-leases/

Risk manager

Subordinates employees - 2

- Perform evaluation of requests for financial leasing of the Corporate clients, structuring of leasing transactions, recommend approval of limits under secure structures;
- Work with accounts receivable (repossession, remarking, rescheduling);
- Produce comprehensive corporate analysis under various leasing transactions;
- Perform industry and market researches;
- Prepare presentations to Credit Committee;
- Ensure that risk management standards, policies and practices are adhered to by business generating units;
- Establishing business-specific risk management practices for measurement, reporting, monitoring, limiting and analysis of risks in corporate lending;
- Monitoring business activities and financial performance of existing borrowers;
- Ensuring the safety of the Company and the prediction of risk for accounts receivable customers;
- Optimize internal document management in credit risk department (Credit Policy, Limit applications, List of documents for the financing);
- Negotiations with Lessees and Vendors.

April 2008 — June
2008
3 months

Commercial Bank «Alfa-Bank»

Kyiv, alfabank.ua

Expert (Team leader of risk management of trade, food industry and agribusiness)

Subordinates employees - 4

- Consulting services for clients/borrowers on the subject of crediting;
- Perform evaluation of requests for finance of the Corporate clients, structuring of credit transactions, recommend approval of limits under secure structures;
- Presentation of projects to Credit Committee;
- Perform industry and market researches;

- Ensure that risk management standards, policies and practices are adhered to by business generating units;
- Optimize internal document management in credit risk department.

December 2006 —
February 2008
1 year 3 months

«RaiffeisenBank» («Raiffeisen Leasing»)

Moscow, www.raiffeisen.ru/en/about/speccompanies/leasing/

Credit expert

- Perform evaluation of requests for financial leasing of the Corporate clients, structuring of leasing transactions, recommend approval of limits under secure structures;
- Produce comprehensive corporate analysis under various leasing transactions;
- Perform industry and market researches;
- Prepare presentations to Credit Committee;
- Ensure that risk management standards, policies and practices are adhered to by business generating units;
- Establishing business-specific risk management practices for measurement, reporting, monitoring, limiting and analysis of risks in corporate lending;
- Monitoring business activities and financial performance of existing borrowers.

April 2006 —
November 2006
8 months

Leasing company «Leasing-Profi» (RosDorBank Group)

Moscow, www.leasing-profi.ru

Deputy of General Director of Economy and Finance

Subordinates employees - 2

- Fundraising for new leasing deals;
- Cooperation with insurance companies;
- Analysis of financing and economical activities of potential Lessee;
- Control and revision of compliance current loans and repayment structure;
- Cash flow management, administration of payable and receivable debts;
- Prepare the analytical report and data for Company's monthly report.

October 2003 —
April 2006
2 years 7 months

Commercial Bank «RosDorBank» (RosDorBank Group)

Moscow, rdb.ru

Leading economist of Credit department

- Conducting negotiations with clients/borrowers;
- Consulting services for clients/borrowers on the subject of crediting;
- Credit analysis, including: Analysis of documentation provided by clients/borrowers/guarantors; Business solvency analysis;
- Preparation of credit analysis conclusions on the basis of provided accounting;
- Presentation of projects to Credit Committee;
- Paper work in connection with crediting;
- Pledge evaluation, pledge registration (commodity, vehicles, real estate, fixed assets);
- Foreign trade agreements analysis (including agreements under TASIS EC Programme);
- Registration of pledge provided under Bank Guarantee.

April 2003 — August
2003
5 months

Commercial Bank «Russian Development Bank»

Moscow, www.open.ru/

Economist of Credit department

- Analysis of financing activities of potential borrowers and guarantors: conducting negotiations; financial analysis; solvency evaluation of a borrower; preparation of credit analysis conclusions, presentation of conclusions to Credit Committee.
- Legal entities crediting under a credit line: crediting under a credit line; overdraft crediting; pledge paper work.
- Issuance of bank guarantees: Credit monitoring; Borrowers financial activities monitoring.

May 2002 — April
2003
1 year

Commercial Bank «EXPOBANK»

Moscow, www.bankm2m.com/ru/

Economist of Credit department

- Business financial analysis (borrowers and guarantors)
- Preparation of credit analysis conclusions, presentation of conclusions to Credit Committee;
- Credit paper work (credit agreements, pledge agreements, warranties, order on accounting transactions);

- Credit monitoring;
- Loan classification with regard to risk groups;

Additionally:

Working out of a business plan: «Crediting of natural persons by means of credit cards»;

Participation in implementing of a salary project (schemes elaboration, working on instructions and other documentation);

Participation in working out of normative documents on crediting of natural persons by means of credit cards.

Education

Candidate of Sciences

2006

The State University of Management – Postgraduate study

Academic degree - Candidate of Economical Science, Thesis work - Financial methods of restoring to health an industrial enterprise

2003

The State University of Management, Institute of Financial Management

Specialization - Credit and Finance

Professional development, courses

2015

Building and motivation of effective team (MBTI)

PM TEAM, Certificate is available

2015

Scania Marketing Academy in Sweden

Scania Commercial Training, Diploma is available

2007

Professional development, seminar: «Tax optimization»

Business school, Certificate is available

2004

Professional development, seminar: «New methods of analysis of a borrower's financing and economical activities»

Yulenta, Certificate is available

2000

English language knowledge

BKC-International House, Intermediate level

Key skills

Languages

Russian — Native

English — C2 — Proficiency

Further information

Recommendations

Alfa-Bank Ukraine

Igor Budnyk (Head of Credit Department)

Ukrainian Leasing Company

Nikolay Trazanov (General Director)

Raiffeisen Leasing

Ekterina Furzikova (Financial Manager)

Scania Leasing

Simone Montagna (Managing Director)

About me

Analytical mind, sociable, purposeful, managerial abilities, stress resistance, oriented on team working, negotiation skills, forming own judgments.

14 years experience of work whereof 4 years in banks and 10 years in leasing companies, respectively.

Work experience in others countries via global financial players and industry leader as SCANIA, Raiffeisen, BNP Paribas.

Good know various markets and key players too (transport sector, construction, agriculture, retailer, etc.)

Computer skills – advanced user: MS Word, MS Excel, Access, Mac OS X, SAP CRM / ERP, Diasoft 5 NT, Bankir, Bank-Client, GroupWise, Lotus.