

CURRICULUM VITAE

Proposed role in the project: Senior Expert

1. **Family name:** ISAJ
2. **First names:** BRUNILDA
3. **Date of birth:** 13/02/1977
4. **Passport Holder** Albanian
5. **Education:** MBA

Institution		Degree(s) or Diploma(s) obtained:	
UNIVERSITY OF NEW YORK TIRANA, Tirana, Albania and INSTITUTE UNIVERSITAIRE KURT BOSCH, Sien, Switzerland		Master of Business Administration (dual degree)	
UNIVERSITY OF TIRANA, Faculty of Foreign Languages, English Major		Bachelor	
Language skills: Indicate competence on scale of 1 to 5 (1- excellent; 5- basic)	Reading	Speaking	Writing
Albanian	Native		
English	1	1	1
Italian	5	5	5

6. **Membership of professional bodies:** Retail Banking Academy International (London, UK)

Albanian Network for Financial Education, Microfinance Centre

7. **Other skills:** Banking, Finance, Retail Banking, SME Banking, microfinance, Business Development, Risk Management, financial product development and marketing, PR and communication

8. **Present position:** Secretary General, Albanian Microfinance Association

9. **Years within the firm:** 3 (three)

10. **Key qualifications:**

- Certified Retail Banker, licenced. Years in banking 18, strong leadership skills and outstanding results
- Train the Trainer, certified. Performed trainings throughout the banking career, excellent feedback
- Sales Process Management Trainer, sound experience of the process

- Banking and Finance Management Consultant, years in consulting 3
- Microfinance expert, years in microfinance 1, in-depth knowledge of the sector

11. Specific research experience in the region:

Country	Study / Publication	Date
Albania	Financial Education and its correlation with the financial status of individuals	October 2019
Albania	COVID-19 impact on Albanian microfinance institutions	July 2020
Albania	Individuals behaviour and expectations for the post pandemic period	June 2021
Albania	Business behaviour and expectations for the post pandemic period	June 2021
Albania	Social impact of microfinance institutions activity in Albania (ongoing)	Exp. March 2022

* (int) = intermittently

12. Professional experience

Date	Location	Company	Position	Description
08/2019 – present	Albania	Albanian Microfinance Association	Secretary General	<ul style="list-style-type: none"> ▪ Represents the Association towards government, regulators, third parties ▪ Lobbying and advocacy on behalf of the sector ▪ Organization of events and activities to promote microfinance locally and internationally ▪ Prepares and delivers communication materials on behalf of the Association ▪ Carries out the administrative management, calls and moderates regular board meetings
04/2018 – present	Albania		Independent financial and management consultant	<ul style="list-style-type: none"> ▪ Acts as a financial consultant to Albanian Microfinance Association in terms of policy advocacy, legislative and regulatory proposals, etc. ▪ Acts as a consultant for organizing and moderating events on behalf of MFC, working group meetings, preparation of co-branded newsletters

Date	Location	Company	Position	Description
				<ul style="list-style-type: none"> Acting as a management consultant to MFI-s to assist them to access funding, through the negotiations with Banks and other investors, by also supporting their proposals in terms of content, substance and form
10/2009 – 10/2017	Albania	Alpha Bank Albania	Head of Retail Banking and Member of Management Board	<ul style="list-style-type: none"> Leading the retail banking segment in terms of volumes and profitability Assuring customer excellence, product development tailored to customer needs, sales force effectiveness, channel management, loyalty programs, marketing and communication Asset Liability management for the segment Part of all committees in executive level (Retail Credit Committee, Wholesale Credit Committee, Arrears Committee, Risk Management Committee, Procurement Committee, etc.)
05/2008 – 10/2009	Albania	Credins Bank	Head of Development Department	<ul style="list-style-type: none"> Product development Direct and institutional sales management Marketing and PR management
04/2005 – 05/2008	Albania	Raiffeisen Bank Albania	<p>SME Business Development Department Manager</p> <p>Regional Manager</p>	<p>SME Business Development Department</p> <ul style="list-style-type: none"> Leading business development for SME, managing sales throughout business centres, participating in credit committees, monitoring business pipeline and assuring target achievement <p>Regional Manager</p> <ul style="list-style-type: none"> Leading a cluster of branches network, managing sales and operations, supervising branch activity and following up business objectives in the region under management.
01/1999 – 04/2005	Albania	Emporiki Bank Albania	Loan Officer	<ul style="list-style-type: none"> Establishing and maintaining business relations with customers, preparing loan

Date	Location	Company	Position	Description
				proposals, loan disbursement documentation, following repayments.

13. Conference and seminar presentations (most recent)

- Microfinance and Peace – feminine plural, organized by Banca Etica, January 2022, Speaker
- MFC Annual Conference – Social Finance Vibe, Pandemic Reboot, moderator of Balkan and Eastern Europe roundtable, September 2021
- Microfinance and Payments – Workshop organized by AMA, December 2021, moderator
- Innovative products in microfinance, insurance in Agriculture, organized by AMA, October 2021, moderator

14. Selected Publications:

- Article, “Once more on financial education”, Bankieri Magazine, April 2020
- Article, “Banking Ethics and its role in establishing sound customer relations”, Bankieri Magazine, September 2016
- Article, “Non-performing loans and banking system’s approach towards handling them, August 2010, Monitor Magazine