

ALEXANDER A. POGHOSSIAN

Alexander Poghossian is a qualified economist with extensive research and project management experience in the areas of development consulting, credit and SME development. He worked as Senior Credit Analyst within the World Bank's Enterprise Development Project, where his tasks included visiting potential borrowers (over 140 privately set-up and privatized companies), reviewing and advising on preparing business plans of potential borrowers, and recommending the World Bank loan applications for final approval. He also was a member of Credit Committee of Eurasia Foundation's Small Business Lending Program. Mr. Poghossian has developed and conducted a series of practical training workshops and seminars for commercial bank and microcredit loan officers and managers in the areas of credit risk management, export promotion, project impact assessment etc. In 2000, he interned with several commercial banks' credit departments in Boston, MA.

Since 1999, Mr. Poghossian is the Principal Consultant and the Managing Director of Alpha Plus Consulting – a US-Armenian joint venture established in 1999 to provide economic, business, and financial consulting services. He was principal consultant and/or lead researcher for more than 30 scientific and applied assignments carried out for various international organizations, such as World Bank, UNDP, Ecluf International, Oxfam GB, USDA, EU/TACIS, UMCOR, ECOFYS, DAI/USAID and others. Mr. Poghossian holds a degree of Ph.D. in Economics for successfully writing and defending the thesis titled "Maintaining Economic Growth in Transition: the Case of Armenia". He is author and co-author of a number of publications in banking, SME sector and general economic development. Mr. Poghossian is a member of the Board of the American Chamber of Commerce in Armenia.

He led a series of conferences, workshops and round tables on SME development and exports promotion issues organized and/or sponsored by National Center for SME Development, Pro-SME/GTZ, DAI-ASME/USAID, and others. He has been the lead trainer in a number of trainings for the SME managers.

Regarding specifically the SME development and export promotion sector, Mr. Poghossian has been the Lead Consultant and/or Project Director in the implementation of the following assignments:

- *Private enterprise survey (over 40 companies, World Bank, 1997);*
- *Financial Schemes Feasibility Study on Retail Consumption of Solar Water Heaters (Ecofys, Netherlands, 2000);*
- *Study of First Movers in the Armenian private sector (UNDP/World Bank, 2000);*
- *Study of Armenian Software Industry (World Bank, 2000);*
- *Market survey of glass containers (DAI/USAID, 2001);*
- *Analysis of cost competitiveness in selected exporting industries, (World Bank, 2002);*
- *Export diagnostic study (World Bank, 2002);*
- *Impact Assessment of the German-Armenian Fund (KfW/Horus, 2003);*
- *Animal hides and skins market: Sub-sector analysis (DAI/USAID, 2001)*
- *Primary inputs for the mining industry strategic development master plan (ROTOBO – Japan Association for Russia and CEE countries) and others*
- *Raw milk and dairy products: Sub-sector analysis (DAI/USAID, 2003)*

Besides, he maintains excellent contacts with the most active exporting enterprises' management either as survey respondents, clients of the consulting firm or trainees.

DATE OF BIRTH 7 August 1974

CONTACTS Office: 21 Baghramyan Ave, Suite 8, Yerevan, 375019, Armenia.
Phone: 374 1 588920; Fax: 374 1 546004; Cellular: 374 9 407565
E-mail: alex@interline.am

NATIONALITY Armenian

EDUCATION Ph.D. in Economics from State Institute of Economic Research, Armenia.
Thesis: "Maintaining Economic Growth in Transition: the Case of Armenia".
Certified by the Higher Qualification Commission in May 2000.
Diploma in International Economics from Yerevan State University. Five-year degree (from September 1991 to July 1996).

RELEVANT TRAINING

Nov/00- Dec/00 *Commercial Bank Lending*. Business internship in Boston, MA (USA). Banks interned with: Fleet Bank, Citizens Bank, and Cambridgeport Bank. Areas of most interest were: commercial loan approval policies, appraisal procedures, credit scoring, and loan monitoring practices. Attended "Small Business and Banks" workshop at US Small Business Administration. Also interned with National Service of Credit Protection (NSCP), Rockland, MA. USA

May/97 *"Banking and Enterprises"*, Certificate.
Syllabus included: banking transactions, lending policy, risk evaluation and collateralization, euromarkets, etc.
Instructors: experts from Banque Française du Commerce Extérieur.
Location: Chamber of Commerce, Centre de Management d'Arménie, Yerevan.

May/93 *"Introduction to Western Business Practice"*, Certificate.
Syllabus included: principles of western accounting, banking, marketing, investment management. *Instructor:* Dr. Anig Hogg, Kingston Business School, Kingston University, UK. *Location:* Department of Economics, Yerevan State University.

PUBLICATIONS

- A. Poghossian, V. Stepanyan "Development of Banking and Its Impact on Real Sector in Armenia", Yerevan, "David", 1999
- A. Poghossian, V. Stepanyan, A. Karapetyan, A. Mkrtchian "Armenia: Growth Prospects of the Financial Sector", Yerevan, "David", 1999

LANGUAGES

	<i>Speaking</i>	<i>Writing</i>	<i>Reading</i>
<i>English</i>	Excellent	Excellent	Excellent
<i>Armenian</i>	Excellent	Excellent	Excellent
<i>Russian</i>	Excellent	Excellent	Excellent
<i>French</i>	Fair	Good	Good

**RELATED WORK
EXPERIENCE**

- Mar/00- Present *Managing Director*, "Alpha Plus Consulting" US-Armenian joint venture. Member of American Chamber of Commerce (AmCham Armenia). *About the Company*: Alpha Plus Consulting LLC JV was established to provide high quality management and financial consulting to private firms, corporations and International Financial Institutions (IFIs). *Scope of work*: overall management, principal consultant.
- Aug/00- Mar/02 *Member of Credit Committee*, Eurasia Foundation Small Business Lending Program - Armagro Bank. *Scope of work*: One of four and the only independent member of committee. Reviewing over 20 loan applications in various sectors (loan amounts vary from \$20,000 to \$100,000) submitted to the Eurasia Foundation and Armagro Bank.
- Mar/98- Apr/00 *Senior Credit Analyst*, Banking Advisory Center, Enterprise Development Project, the World Bank. *Scope of work*: visiting potential borrowers (over 140 privately set-up and privatized companies), reviewing and advising on preparing business plans of potential borrowers, recommending the World Bank loan applications for final approval, assisting commercial banks to develop adequate medium term credit procedures. Delivered a series of seminars and workshops for banks' loan departments' staff in financial modeling, credit risk management, principles of lending.
- Jun/97- Nov/97 *Project Manager*, Enterprise Development Project (World Bank). *Project Description*: USD 16.75 million IDA Credit to the Republic of Armenia, on-lending the funds through commercial banks to private companies; loans of up to 7 years, funds for matchmaking and exports development, technical assistance for banking and capital markets sector etc. *Scope of work*: overall management, reporting to the World Bank and GoA, development of the Operations Manual for the line of credit, drafting the model Subsidiary Loan Agreement between the GoA and intermediary banks, project database keeping.
- Jan/93- Apr/97 *Business Adviser*, Ani-Kont jsc. *Scope of work*: advising the management of the company in finding new markets for various types of electronic devices, introducing marketing strategy, developing a gradual scheme to convert the company's accounts into IAS.

COMPUTER SKILLS:

Excellent skills in working with text documents, spreadsheets, databases, and presentations.

REFERENCES:

- Gary Kilmer *Chief of Party*. USAID/DAI Agricultural marketing support to Armenian SMEs project. Phone: 374 1 539295. gary_kilmer@dai.com
- Beniamin Yeghiazarian *Professor, Head of Scientific Board*, State Institute of Economic Research. Phone: (374) 1 245112
- Olga Ghazaryan *Regional Programme Manager*, Centre for Middle East, Eastern Europe and CIS countries; Oxfam GB, UK oghazaryan@oxfam.org.uk