

# MALKHAZ DZADZUA

[www.linkedin.com/in/malkhazdzadua](http://www.linkedin.com/in/malkhazdzadua)

## EXECUTIVE SUMMARY

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25+ years of professional experience in Financial Management, Business Administration and Strategic Leadership, including 15 years as a CEO of leading Microfinance Institution in Georgia. Member of the Board of Directors in various local and international organizations. Guest speaker at the business forums and conferences. Doctor of Economics (**PhD**); Master of Leadership in Development Finance (**MA**); International Certified Expert in Microfinance; Risk Management; Climate Finance; Strategy & Innovation.

## PROFESSIONAL EXPERIENCE

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- 2019-pres. **Supervisory Board Member**  
FMO (Dutch Entrepreneurial Development Bank) nominee non-executive director at the Supervisory Board of IMON International. [www.fmo.nl](http://www.fmo.nl) / [www.imon.tj](http://www.imon.tj)
- 2004-2019 **Chief Executive Officer, founder**  
Microfinance Institution "Crystal". [www.crystal.ge](http://www.crystal.ge)
- 1999-2004 **SME Program Director**  
CHCA. [www.chca.org.ge](http://www.chca.org.ge)
- 1995-1999 **Consultant (1995), Credit Officer (1997), Branch Manager (1998).**  
CHCA. [www.chca.org.ge](http://www.chca.org.ge)

## ADDITIONAL WORK EXPERIENCE

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- 2018-pres. Member of the Board of Directors - Social Performance Task Force (USA). [www.sptf.info](http://www.sptf.info)
- 2018-2019 Member of the HR Action Group - European Microfinance Platform (Luxembourg). [www.e-mfp.eu](http://www.e-mfp.eu)
- 2016-2019 Board Member - United Nations Global Compact Network (Georgia). [www.unglobalcompact.org](http://www.unglobalcompact.org)
- 2016-2019 Investment Committee Member - Center for Social Entrepreneurship (Georgia). [www.yesstartup.ge](http://www.yesstartup.ge)
- 2016-2019 Investment Committee Member - Young Entrepreneurs School (Georgia). [www.yesstartup.ge](http://www.yesstartup.ge)
- 2013-2019 Chairman of the Social & Ethics Committee - Georgian Microfinance Association. [www.miso.ge](http://www.miso.ge)
- 2012-2014 Steering Committee Member - EBRD's Microfinance CEO Forum (London, UK). [www.ebrd.com](http://www.ebrd.com)
- 2005-2007 Chairman of the Board - Association of Georgian Microfinance Organizations. [www.agmo.ge](http://www.agmo.ge)
- 1999-2001 Regional Coordinator of the Young Leaders Program - USAID, AED (USA; Georgia). [www.usaid.gov](http://www.usaid.gov)

## EDUCATION

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- 2016-2020 **Doctor of Economics (PhD)**  
Kutaisi University. Kutaisi, Georgia. [www.unik.edu.ge](http://www.unik.edu.ge)
- 2017-2019 **Master (MA) of Leadership in Development Finance**  
Frankfurt School of Finance & Management. [www.frankfurt-school.de](http://www.frankfurt-school.de)
- 1994-1999 **Master's Degree in Economics & Management (Diploma with honours)**  
Georgian State Subtropical University. Kutaisi, Georgia.

## FOREIGN LANGUAGES

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English (fluent), Russian (fluent), French (basic)

## PROFESSIONAL CERTIFICATIONS

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- 2013-2019 **International Certified Expert** in Microfinance (2013); Risk Management (2014); Climate & RE Finance (2017); Micro-Insurance (2018); Strategy & Innovation (2018).  
Frankfurt School of Finance & Management. Frankfurt, Germany. [www.frankfurt-school.de](http://www.frankfurt-school.de)

## **EXECUTIVE EDUCATION AND TRAINING PROGRAMS**

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Hague, Netherlands	Corporate Governance (FMO)	2019
Frankfurt, Germany	Extended Leadership Winter Academy (Frankfurt School FSFM)	2018
London, UK	Strategic Management (UK Microfinance Association)	2017
Stockholm, Sweden	Strategic Business Management (SIDA, SIPU International)	2016
Cambridge, MA, USA	Strategic Leadership in Inclusive Finance (Harvard Business School)	2015
Vienna, Austria	Managing today's dynamic organizations (Joint Vienna Institute, EBRD)	2013
Tbilisi, Georgia	Strategic Planning and Peer-to-Peer Exchange Program (BFC)	2012
Frankfurt, Germany	Commercial Micro-Banking Summer Academy (Frankfurt School FSFM)	2011
Warsaw, Poland	Risk Management (IFC, MFC)	2010

## **MOOC CERTIFICATIONS**

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HEC Paris	Building Leadership Skills	2018
University of Geneva	Portfolio and Risk Management	2017
Stanford University	Organizational Analysis	2016
Erasmus University	Innovation Management	2016
London Business School	Managing the Company of the Future	2016
Duke University	Behavioral Finance	2016
IE Business School	Critical Perspectives on Management	2016
Yale University	Financial Markets	2015
University of Michigan	Principles of Valuation, Time Value of Money	2015

## **SPEAKER AT THE FORUMS/CONFERENCES**

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Webinar	Impact of Ukraine crisis on financial markets (BFC, MFC, Triple Jump)	2022
Webinar	Financial inclusion trends (European Microfinance Platform)	2021
Tbilisi, Georgia	Business Reports to Media. CSR Forum by The Financial	2018
Luxembourg, Lu	European Microfinance Week	2017
Paris, France	Convergences World Forum	2016
Warsaw, Poland	European Microfinance Network (EMN) Annual Conference	2016
Milan, Italy	Financial Inclusion Conference by the Fondazione Giordano Dell'Amore	2015
Prague, Czech Rep.	International forum on Global Outlook & Prospects of Microfinance	2015
Lyon, France	ITEM-6 Institutional and Technological Environments in Microfinance	2015
Paris, France	ITEM-4 Institutional and Technological Environments in Microfinance	2013
Frankfurt, Germany	UMM (University Meets Microfinance) at Frankfurt School FSFM	2011
Prague, Czech Rep.	MFC Annual Conference: Frauds - Detection, Workout, Prevention	2011