

PERSONAL INFORMATION

Neda Muzho



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🌐 State personal website(s)- n.a

Sex Female || Nationality Bulgarian

JOB APPLIED FOR
POSITION

WORK EXPERIENCE

17.05.2021 – To present

Head of public companies, issuers and special purpose investment companies

Financial Supervision Commission

"Budapeshta 16" Str. Sofia, Bulgaria, <http://www.fsc.bg/>tel :+ 359 2 94 04 999**Main activities**

- Exercise of prudential supervision and verification of the financial status of public companies, issuers of securities and companies with a special investment purpose (SPICs) and compliance with the Bulgarian and European legislation;
 - A key role in the process of preparation and implementation of financial innovations and sustainable finance delegated acts as cornerstones of EU regulations on financial markets, aimed at improving EU competitiveness by creating a single market for investment services and activities and ensuring a high degree of professional harmonization;
- Project manager of #Invest safely and iFSC mobile app;

Business or sector – Governmental sector

2022 – To present

Assistant professor, Ph.D. at University for National and World Economy

Teaching courses in Economic Policy Microeconomics, Macroeconomics and Scientific ethics (both in Bulgarian and English language).

Business or sector – Academic Activity

23.06.2016 – 16.05.2021

Chief expert – Investment Supervision

Financial Supervision Commission

"Budapeshta 16" Str. Sofia, Bulgaria, <http://www.fsc.bg/>tel :+ 359 2 94 04 999**Main activities**

- Verifying the financial status of the investment intermediaries and the compliance with the Bulgarian law.
- Participation at on-site and off-site full scope inspections of investment intermediaries.
- Main role in the process of preparation and implementation of MiFid and MiFIR II as the cornerstones of the EU's regulations of financial markets seeking to improve the competitiveness of the EU by creating a single market for investment services and activities and to ensure a high degree of harmonized protection for investors in financial instruments.

28.04.2014 – 22.06.2016

Business or sector – Governmental Financial Supervision

Senior expert – Insurance supervision

Financial Supervision Commission

“Budapeshta 16” Str. Sofia, Bulgaria, <http://www.fsc.bg/>

tel :+ 359 2 94 04 999

Main activities

- Verifying the financial status of the insurers in the Bulgarian insurance market, and the reliability of information that they provide at the FSC.
- Examining the conformity with the law of insurance companies, insurance brokers and insurance agents.
- Main role in the process of preparation and implementation of Solvency II (incl.Omnibus) guidelines, related with Directive 138 / 2009/ EC of 25 November 2009.
- Main role in representing the Financial Supervision Commission at the European College Meetings, organized on a yearly and quarterly basis by the main supervision authorities in Europe. With the participation of EIOPA (European Insurance and Occupational Pensions Authority), College Meeting tend to expand and strengthen the financial surveillance over the European insurance conglomerates based on Solvency II Directive, implemented by almost all member states of the EU.

Business or sector – Governmental Financial Supervision

01.08.2011 – 25.04.2014

Credit Expert – Corporate banking at Bulgarian American Credit Bank.
Division “ Transactional finance”

Bulgarian American Credit Bank

(“Slavyanska 2” Str. Sofia, Bulgaria,

https://www.bacb.bg/page/default.aspx?xml_id=/bg-BG/

tel : +359 2 9658 358)

Main activities

- Researching and analyzing financial data related to specific companies
- Executing in-depth credit and risk analysis for assigned corporate clients.
- Writing reports regarding corporate clients and their credit service history.
- Coordinating and consolidating of annual business plans.
- Providing analytical perspectives to important strategic decisions based on the development trends of the various economic sectors.
- Preparing monthly reports and weekly analysis for portfolio borrowers and their credit history to the credit committee of the Bank.
- Writing executive summaries, loan approvals and credit reports for new borrowers who apply for credits above € 5 million.
- Actively participating in loan restructuring process while in the legacy department for already disbursed credits to small and medium enterprises with different industry profile (project financing, construction, electronics distribution, etc)

Business or sector Banking Sector

01.06.2009-31.07.2011 Coordinator at the Centre for Sustainable Development, University for National and World Economy, Sofia, Bulgaria
University for National and World Economy
(8-th of December" Str, No.2, 1700 Sofia, <http://www.unwe.bg/en/>, Tel.+359 2 8195 438)

Main activities

- Gathering statistical data and systematizing secondary research results concerning different dimensions of the sustainable development.
- Supporting the organization of round tables, discussions, national and international conferences.
- Communicating with other departments, faculties, national and foreign universities and research institutions

Business or sector : Academic Activity

EDUCATION AND TRAINING

2016 – 2022 **Ph.D Student in Political Economy, (Macro and Microeconomic)**
Joint programme between Vrije Brussel University and University for National and World Economy, "8-th December"Str. Studentski Grad, Sofia, 1700, <http://www.unwe.bg/en/>

The main fields of education include: "Macro and Micro economics"; "Monetary Policy"; "Econometrics"; "Sustainable Development"; "Comparison of eco-fiscal policies"; "Comparison analysis of financial systems"; "Economic and Ecological Dimensions of the Sustainable Growth".

2012-2014 **Master of science in economics „European Business and Finance“ – Nottingham Trent University, United Kingdom**
Nottingham Trent University , Burton Str, Nottingham NG1 4BU, United Kingdom, <http://www.ntu.ac.uk/>

„Modern theory and practice in the field of strategic management "; "Finance and accounting for European business strategy"; "Human resource management in international organizations"; "Information management and systems strategy", "International and European business law"; "Financial risk management"; "International accounting"; "International finance"; "International marketing", "Understanding global and European business environment", etc.

Degreed with commendation.

2008 - 2012 **Bachelor Degree " International Economic Relations",**
University for National and World Economy, "8-th December"Str. Studentski Grad, Sofia, 1700, <http://www.unwe.bg/en/>

"Foundations of the Economic Theory", "Macroeconomics", "Microeconomics", "Principles of Finance", "Corporate Finance, Stock Markets", "International Finance", "Mathematics", "Computer Science", "International Business Operations", "Insurance in International Business", "Mergers and acquisitions" etc.

Degreed with commendation.

Certified after successful participation in training of Pricewaterhouse Coopers in the Financial Supervision Commission, entitled "Introduction and application of international accounting standards"

PERSONAL SKILLS

Mother tongue(s) Albanian

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
Bulgarian language	C2	C2	C2	C2	C2
English	C1	C1	C1	C1	C1
Italian	B1	B1	B1	B1	B1
Spanish	A1	A1	A1	A1	A1

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
Common European Framework of Reference for Languages

Communication skills

- Ability to work effectively as a team member and to deadlines and under time pressure.
- Credit and risk analysis skills.
- Ability to interpret financial information concerning the banking and the insurance sector.
- Very good understanding of the regional (South Eastern Europe) and EU socio-economic and political environment.
- Excellent communicating skills in few languages: native Albanian, fluent Bulgarian, excellent English and basic Italian and Spanish.

Organisational / managerial skills

Professionalism in organizing academic and business events and creation of favourable conditions for team working and achievement of good synergy effect. Emphasise on speed and efficiency on the completion of tasks.

Job-related skills / Creativity

- Ability to express and defend my own perspectives on critical issues and/or on challenging problems.
- Ability to adapt and modify if necessary well-known concepts and approaches to the particular environment or situation.
- I see every problem as a new opportunity for finding adequate solutions and for an upgrade of the traditional knowledge and experience.

Computer skills

- Microsoft office and spread sheet packages, Excel, Power Point, Word, Access, Internet, banking software. etc.

ADDITIONAL INFORMATION

Publications
Presentations
Projects
Conferences
Seminars

- "1)"Environmental Fiscal Policy For Sustainable and Efficient Renewable Energy" / Yearbook of UNWE (2020), Publishing House - ISSN (print): 1312-5486; ISSN (online) 2534-8949 : <https://www.ceeol.com/search/article-detail?id=931938> /
- 2). "Key success factors for realizing the competitive advantage of renewable energy business models" / Proceedings of the 15th International Conference of ASECU / Sustainable Development Goals:2030, Challenges for South and Eastern European Countries and the Black Sea Region.
- 3) "Въздействие на екологосъобразното производство върху конкурентоспособността" / Доклад от научна конференция "Бизнесът в XXI-век" - UNWE Publishing Company,
- 4) Participation as part of team in University Project НИД НИ. 19-2018 / 2018 on the topic: "Economic policy for sustainable development - Bulgaria 2030". The completion of the project was in 2021.
- „5)Impact of the environmental friendly production on the competitiveness - case study in Bulgaria” presented before conference at UNWE, Bulgaria held in Sofia on 26-th May.

The paper was published recently in the Conference proceedings (UNWE Publishing Company, 2017).

6) 'Crediting for green energy – case study of Bulgarian American Credit Bank', International Journal of Arts and Science. USA, 2012.

Participant in the following national and international scientific conferences:
27.05 – 31.05.2012

Third High – level Conference for Sustainable Development organized by International journal of arts and science – Harvard University, Massachusetts, Boston
08.05 - 10.05.2010.

The International Conference for Sustainable Development at Columbia's University, USA, / 17-th Annual International Conference for Global Growth and Sustainable Development, 17- th Annual International Sustainable Development Research Conference, New York 2010.

20.10 - 28.10 2007r.

Participation at The United Nation's Conference for Young Researchers In Albania / Albanian Model United Nations