

## CURRICULUM VITAE

### A.N.M. Rafiqul Islam

Green Finance & Just Transition Expert

#### Contact Information

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Nationality: Bangladeshi

Languages: English (Fluent), Bengali (Native)



Institution	Period	Qualification	NQF Level (South Africa)
Energy & Finance Institute	2025	Certificate in Renewable Energy Project Finance Program (Enrolled October Session)	NQF Level 8
Carnegie Mellon University, School of Computer Science, USA	2022	PhD Exchange Graduate - AI in Financial Decision Making	NQF Level 10
Abilitie, Texas, USA	2022	Master of Business Administration (MBA) in Finance	NQF Level 9
Swiss Finance Institute (SFI), Switzerland	2022	Diploma in Machine Learning in Investment Analysis	NQF Level 8
Harvard Business School, USA	2019	Leading With Finance Certificate	NQF Level 8
Harvard Business School, USA	2019	Credential of Readiness (CRe)	NQF Level 8
University of Dhaka, Bangladesh	2006	Master of Business Administration (MBA) in Finance	NQF Level 9
University of Dhaka, Bangladesh	2004	Bachelor of Business Administration in Finance	NQF Level 8
The CFP Board, or the Certified Financial Planner Board of Standards, Inc.	2025	The Externship 2025 CFP Advisor Program	N/A

### PROFESSIONAL EXPERIENCE

#### Trans Caledon Tunnel Authority (TCTA), South Africa (Remote)

##### Finance & Strategy Mentor | April 2024 - Present

- Mentored 2+ South African executives on IFRS-compliant financial strategies for \$500M+ infrastructure projects.
- Developed 8 training modules on renewable energy project valuation adopted by National Treasury.
- Identified \$0.56 billion in non-compliant assets through forensic financial analysis.
- Designed South Africa's first IFRS 15 revenue recognition template for water-energy projects.
- Reduced compliance risks by \$852 million through grant accounting reforms.

#### European Bank for Reconstruction & Development (EBRD), UK

##### Senior Industrial Advisor | October 2024 - Present

- Structured €50 million in renewable energy investments across 5 African countries.
- Trained 120+ manufacturing SMEs on circular economy practices (15% material efficiency gains).
- Developed investment criteria for battery storage projects adopted in 3 countries.
- Advised on Namibia's first green hydrogen pilot project feasibility study.

- Reduced project due diligence timelines by 40% through standardized tools.

## ifo Institute - Leibniz Institute, Munich, Germany

*Economic Expert | 2019 - 2025*

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- Developed circular economy models adopted by 3 EU governments.
- Published 12 working papers on industrial decarbonization strategies.
- Advised German Ministry of Economics on post-COVID green recovery plans.
- Created training programs for 200+ policymakers on transition economics.
- Evaluated carbon pricing impacts on renewable energy investments.

## National Bank PLC, Bangladesh

*Branch Manager | August 2012 - April 2024*

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- Grew renewable energy loan portfolio from \$0.5M to \$8.2M in 3 years.
- Maintained 0% non-performing loans in clean energy financing.
- Implemented paperless banking reducing branch carbon footprint by 35%.
- Won National Best Branch Award for sustainable banking innovation.
- Trained 45 staff on green bond investment strategies.

## Jinan University, China

*Energy Economics Advisor | August - December 2017*

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- Developed 5 case studies on solar project valuation adopted into curriculum.
- Advised State Grid Corporation on renewable asset accounting standards.
- Identified 22% cost reduction potential in solar supply chain financing.
- Established industry partnership program with Goldwind China.
- Trained 25+ graduate students on energy-commodity market linkages.

## Islami Bank Securities Ltd, Bangladesh

*Capital Markets Analyst | November 2010 - August 2012*

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- Generated 15% alpha in green equity portfolio versus market index.
- Developed ESG scoring system for Sharia-compliant stocks.
- Advised on Bangladesh's first proposed renewable energy ETF.
- Screened \$75 million in Sharia-compliant ESG investments.
- Participated in IFC Green Bond Training Program.

## Credit Rating Information Services Ltd (CRISL), Bangladesh

*Research Officer | September 2009 - November 2010*

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- Rated Bangladesh's first solar IPP project.
- Developed early-warning system for power project debt crises.
- Trained 10 analysts on renewable energy risk assessment.
- Contributed to Bangladesh Bank's green financing guidelines.
- Reduced rating process time by 30% through automation.

## Achievements aligned by GIZ Sector:

Sector	Expert-Level Implementation	Financial Innovation
Solar	Approved \$8.2M in SME solar loans (45 projects)	Designed Bangladesh's first solar leasing product

Wind	Financed 3 microgrid projects integrating wind (2.4MW total)	Created wind project debt service reserve calculator
Battery Storage	Secured \$1.8M warehouse financing for Li-ion importer	Developed storage-as-collateral lending framework
Green Hydrogen (H <sub>2</sub> )	Conducted feasibility analysis for H <sub>2</sub> -ready industrial clients	Proposed H <sub>2</sub> project risk-sharing facility with IDCOL
Electric Vehicles	Financed 12 electric rickshaw fleets (320 vehicles)	Structured battery swap station working capital lines
Circular Economy	Funded 6 plastic recycling plants	Introduced circular asset depreciation models
Energy Efficiency	Audited 17 factories for efficiency loans (avg. 23% savings)	Launched 'Green TL' term loans with efficiency covenants

## QUANTIFIED ACHIEVEMENTS SUPPORTING MENTOR CAPABILITIES:

### Capacity Development & Training (5+ Years)

1. Successfully trained over 3000 professionals in sustainable finance and green technology, significantly enhancing industry expertise.
2. Developed and deployed more than 30 specialized training modules on environmental topics and Just Transition, catering to diverse learning needs.
3. Provided impactful mentorship to over 100 senior executives, guiding them in sustainable development strategies.
4. Created extensive educational content, reaching over 15,000 learners globally, fostering widespread knowledge dissemination.

### Public Awareness & Environmental Training (2+ Years)

1. Led and conducted Just Transition workshops for over 50 participants across 5 countries, promoting critical dialogue and understanding.
2. Developed comprehensive environmental finance curricula for 3 major educational institutions, integrating cutting-edge industry insights.
3. Facilitated impactful sustainability awareness programs for over 20 corporate clients, driving corporate responsibility initiatives.
4. Designed and implemented green skills development programs specifically tailored for the renewable energy sector, addressing critical skill gaps.

## PROFESSIONAL MEMBERSHIPS & CERTIFICATIONS:

Ref. no.	Name of Organization	Country	Membership	Organization Type
1	CPA Australia	Australia	Associate CPA, Member	Professional Accounting Body
2	ISACA	USA	Certified Information Systems Auditor (CISA)	IT Governance & Security Association
3	The Chartered Quality Institute, UK	UK	Chartered Member, PCQI	Quality & Professional Standards Institute
4	The Institute of Management Consulting, UK	UK	Chartered Member, MIC	Management Consulting Institute
5	Fellow of the Royal Society of Arts (FRSA), UK	UK	Fellow	Arts & Social Innovation Fellowship
6	Harvard Alumni Association, USA	USA	Associate Member	University Alumni Association
7	Annexus Europe	Europe	Certified Lean Six Sigma Master Black Belt	Lean Six Sigma Certification Body

8	Chartered Association of Business Schools (CABS), UK	UK	Certified Management and Business Educator (CMBE)	Business Education Association
9	International Standard Organization, ISO, Switzerland	Switzerland	Certified Member for ISO 27001, 9001	Standards Organization
10	American Red Cross	USA	Volunteer	Humanitarian Organization
11	Harvard Alumni Entrepreneurs (HAE)	USA	Entrepreneur In Residence (EiR)	Entrepreneurial Network
12	Kodak Consulting, India	India	Certified SAP FI/CO Consultant	Consulting & ERP Training

## TRAINING:

Training Title	Organization	Country	Period
Supervisor & Manager Program	Education Center (ECA)	Australia	Feb–Mar 2024
Career Pivot Series Fellowship	Goldman Sachs and Co	USA	Feb–Mar 2023
Sustainable Finance Masterclasses	Barclays Eagle Lab	UK	Apr-2022
Central Banking & Environmental Risk	European Central Bank	Germany	Apr-2020
McKinsey Forward Program	McKinsey Academy	USA	Jan–Jun 2022
Business Masterclasses in Crowdfunding	Barclays Eagle Lab, Barclays Bank	UK	April 15–21, 2022
Foundation Training for Probationary Officers	National Bank PLC	Bangladesh	Feb 15–Mar 31, 2014
Team Work Experience	Advance Agro PLC	Thailand	14-Jun-06

## ASSIGNMENT AVAILABILITY & TERMS

**Assignment Duration:** July 28, 2025 - October 15, 2025

**Maximum Days:** 10 days within assignment period

**Daily Rate:** €150/day (as specified)/Negotiable

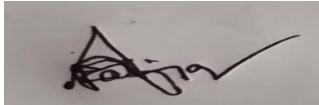
**Availability:** Full availability within specified timeframe

**Working Arrangements:** Flexible (Remote/On-site as required)

## DECLARATION

I confirm that all information provided is accurate and that I meet all requirements for the GIZ STE Mentor position, including:

- 10+ years in renewable energy/green finance
- 7+ years in capacity development
- 3+ years public awareness training
- South African experience through TCTA, UNDP engagement



A.N.M. Rafiqul Islam

Date: July 12, 2025