



საქართველოს ეროვნული ბანკი
National Bank of Georgia



SUSTAINABLE
BANKING and
FINANCE NETWORK

Integrated ESG
Driving Sustainable Investment



Schweizerische Eidgenossenschaft
Confédération suisse
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Swiss Confederation
Federal Department of Economic Affairs,
Education and Research EAER
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Sustainable Finance Forum

Organized by the National Bank of Georgia, Sustainable Banking and Finance Network, and International Finance Corporation, a member of the World Bank Group, in partnership with the Swiss State Secretariat for Economic Affairs SECO

Wednesday, March 6, 2024 – 09:00 – 17:00 CET

Paragraph Freedom Square, Tbilisi, Georgia

SPEAKERS' PROFILES

Opening Remarks



Ekaterine Mikabadze, Board Member, Deputy Governor of the National Bank of Georgia

Ekaterine Mikabadze has been the Deputy-Governor of the National Bank of Georgia (NBG) since November 2023 and a member of the NBG Board since July 2021. Her primary responsibilities are Monetary Policy design and implementation, Macroeconomic Research, Financial and External Sector Statistics, Capital Market Supervision. She commenced her career with the NBG in 2009 as the Chief Economist of the Macroeconomic and Statistics Department. In 2016, she held the position of Acting Head of the Macroeconomic Analysis and Fiscal Policy Planning Department at the Ministry of Finance of Georgia. From 2018 to 2021, she served as a Deputy Minister and then as the First Deputy Minister of Economy and Sustainable Development of Georgia.

Ms. Mikabadze graduated with a BA degree in Information Science and Management Systems from the Technical University of Georgia in 1995. She earned her Master's Degree in Economics from Tokyo International University, Japan, in 2008. Since 2011, she has been a lecturer at the School of Business Management and Economics, University of Georgia, Tbilisi, Georgia.



Ivana Fernandes Duarte, IFC Regional Manager for the South Caucasus

Ivana, a Slovak Republic national, joined the IFC in June 2021 after more than 20 years of experience in international finance in various positions at the EBRD (in London and Baku) and in Citigroup (London). During her career Ivana has been focusing in particular on the areas of private infrastructure development and financing as well as across the sectors country management. Prior to development finance she worked in investment banking with expertise in project finance and emerging markets. Ivana started her career in the Office of the Prime Minister of Slovakia.

In the current role, Ivana is focusing on further enhancing IFC business delivery in Caucasus with special emphasis on sustainable growth and climate change, digitalization and capital markets development, as well as developing the IFC Upstream activities in the region.

Ivana holds an MBA degree from IESE Business School in Barcelona, Spain and a Master's degree in Economics from the University of Economics in Slovakia. Ivana has been a CFA Charter holder since 2008. She is fluent in several languages, including Spanish, Slovak and Czech, as well as conversational Russian, Portuguese and French.



Beka Tagauri, Head of Program, Economic Development, Swiss Cooperation Office for the South Caucasus, Embassy of Switzerland in Georgia

He holds a Ph. D. degree in Social Psychology and MBA in International Management. He is experienced in planning, implementing and evaluating development projects. Main focus of his work is on Market Systems Development (MSD) approach, Results Based Management and the DCED standard on results measurement. He is also supervising projects in agriculture value chain development, access to finance, agriculture policy support, modernization of vocational education and training, local economic development, reintegration of migrants.

Speaker



Salome Tvalodze, Head of Sustainable Finance Division, Financial Stability Department, National Bank of Georgia

Salome Tvalodze is the head of the Sustainable Finance Division and a member of the Financial Stability Committee at the National Bank of Georgia (NBG). She joined the NBG in 2011 and held various positions, including the head Macro-financial Modeling and Analysis Division and a chief economist at the Macroeconomic Research Division. Salome has been leading the development of the NBG's Sustainable Finance Framework since 2017. Some of the key projects that were developed and implemented with her leadership and active involvement include: Sustainable Finance Roadmap for Georgia; ESG Disclosure and Reporting Principles; incorporation of ESG considerations into Corporate Governance Code for Commercial Banks; Sustainable Finance Taxonomy and regulation for Georgia, ESG Guidelines, Climate-related Risk Radar for Georgian Economic Sectors; Sustainable Finance Status Report. Ms. Tvalodze is the NBG's representative at the NGFS and SBFN. At SBFN, she is a Co-chair of the Data & Disclosure Working Group and a member of the Sustainable Finance Instruments Working Group. She also represents SBFN at the GRI Banking Sector Standard Technical Committee.

Salome obtained an MS in economics from the University of Illinois at Urbana-Champaign and an MA in economics from the International School of Economics, ISET. Salome is a Sustainability and Climate Risk (SCR) Certificate holder from the GARP. Ms. Tvalodze is a Ph.D. candidate working on incorporating ESG considerations into the macro-financial analysis. She has many years of teaching experience and, currently, is a visiting lecturer at Tbilisi State University.

Panel 1: Navigating the Risk Landscape in Sustainable Finance: Managing ESG, Climate, and Nature-Related Risks



Dr. Tobias Peylo, Expert, German Sparkassenstiftung for International Cooperation (DSIK); Professor at Kempten University of Applied Sciences

Dr. Tobias Peylo is Professor of Business Administration and Finance. His research and teaching focuses on green finance, sustainability management and risk management.

At the same time, in cooperation with German Sparkassenstiftung for international cooperation, he designs tools in the context of green finance and implements them in international projects together with banks and central banks.

After studying finance and banking, he completed his MBA in sustainability management at the University of Lüneburg, where he also completed his doctorate. Dr. Peylo initially worked in several management consultancies with a focus on risk management and regulation. He then worked at Finanz Informatik as an in-house and management consultant specializing in bank management and corporate planning. As a consultant at the Savings Banks Association of Baden-Württemberg, he dedicated ten years to strategy development and the anchoring and implementation of the topic of sustainability in the savings banks.

He is the author of various scientific publications on topics in the areas of risk management, corporate planning and sustainable finance and is also a lecturer in sustainable finance at the University of Lüneburg.

Andreas Berkhoff, Senior Loan Officer, European Investment Bank

Andreas is currently working in the Financial Inclusion Division - Enlargement and EU Neighbourhood at EIB Global, the branch of the European Investment Bank (EIB) covering operations outside the EU. He is leading operations supporting access to finance for MSMEs and MidCaps, with an additional focus on green finance, social inclusion, and



growth and innovation finance. Andreas is currently working on several initiatives to promote green investments in the EU Neighbourhood, particularly in Georgia and Jordan. These initiatives involve a combination of loans, guarantees and advisory services, in partnership with the European Commission and other stakeholders.



Between 2017 - 2019, Andreas worked as Senior Mandate Officer originating and structuring mandates in close collaboration with the EIB's mandators, notably the EU and its Member States. He headed the Taskforce for the development of the Economic Resilience Initiative, the EIB's flagship to promote critical infrastructure and private sector development in EU Enlargement and Neighbourhood regions. Previously, Andreas worked on the setting up the European Fund for Strategic Investments (EFSI) inside the EU, and as a Policy Advisor in the Non-EU Coordination Division of the EIB, where he was in charge of the management of external mandates and coordination of the operational strategy.

Prior to that, Andreas worked for over 10 years for the German KfW Development Bank in the competence center for climate action and energy and in the financial engineering team. He started his career as consultant for the German GIZ in the area of microfinance.



Darejan Kapanadze, Senior Environmental Specialist, World Bank

Darejan Kapanadze is a Senior Environmental Specialist based in Georgia Country Office of the South Caucasus Country Unit. Over her 25 years with the Bank, she managed projects aimed at the development of protected areas, forestry, integrated coastal management, adaptation to the climate change, and worked in many other sectors for guiding the Bank's clients in the application of environmental safeguard policies/standards to the investment operations. Darejan co-managed analysis of gaps between the Bank's Environmental and Social Framework and Georgia's regulatory system that examined national legal framework as well as institutional capacity and needs of its improvement. She was engaged in similar studies for Azerbaijan and Armenia.

	<p>At present, Darejan is involved in the delivery of technical assistance in the fields of green growth, climate finance, landscapes restoration, and Black Sea pollution management. She serves as a safeguards/standards coordinator and the climate change focal point for the South Caucasus Country Management Unit.</p> <p>Darejan Kapanadze holds master's degree in environmental policy and regulation from Columbia University, NYC, and PhD in biology from Tbilisi State University.</p>
	<p>Tatiana Miroshnichenko, ESG senior manager Climate Change and Sustainability Services, Ernst & Young Advisory LLP</p> <p>Tatiana received MBA degree from the Higher Commercial School under the Ministry of Economic Development and Trade of Russia (2001) and a second degree in International Business Management from I.E.M.I. - European Institute of International Management (2003). Tatiana has extensive working experience in the field of decarbonization, ESG-aspects implementation for financial sector companies in the Central Asia region. Tatiana and has more than 16 years of experience in consultancy with BIG4 names, key areas of speciality are - finance sector, IT, metals & mining.</p> <p>Currently, Tatiana heads the practice in the field of climate change and sustainability services in Uzbekistan with the international consulting company EY.</p>
<p>Panel 2: Shaping Sustainable Finance Markets and Products: The Crucial Role of Taxonomy and Regulatory Frameworks</p>	
	<p>David Abesadze, Head of Capital Market Supervision Department, NBG</p> <p>Mr. David is an accomplished professional with extensive experience in the Market Supervision Department at the National Bank of Georgia. He holds a PhD degree in Corporate and Securities Law from Tbilisi State University and a Master's degree in Law in Business from Burecius Law School. Mr. David's expertise in corporate and securities law, combined with his practical experience in market supervision, has made him a valuable asset in the financial sector.</p>



Konstantine Kintsurashvili, Regional Lead for Climate Strategy and Delivery, EBRD

Konstantine Kintsurashvili is the Climate Strategy and Regional Delivery Lead at the European Bank for Reconstruction and Development (EBRD). He is responsible for supporting climate related business and policy delivery in the Bank's East Europe and the Caucasus region of operations. He joined the EBRD in 2015 as a regional economist based in Kyiv Resident Office. Before moving into his current role he also worked as a principal financial sector economist with a regional coverage of Central Asia, Caucasus and Turkey from the EBRD's Istanbul Resident Office.

Between 2006 and 2013, Konstantine worked at various positions at the Ministry of Finance of Georgia, including as a Deputy Minister of Finance in charge of public debt management and international funding. In 2015 he graduated from the Harvard University's Kennedy School of Government with Master in Public Administration in International Development (MPAID).



Ivane Lekvtadze, Investment Manager, Finance in Motion

Ivane Lekvtadze is an experienced investment specialist with a demonstrated history of working in the financial services industry including impact investment, commercial banking, banking supervision, macroeconomic and research. He is skilled in negotiations, analytics, macroeconomics, risk management, corporate finance, statistics, data analysis and research.

Currently, Ivane serves as Senior Investment Officer and the Head of local representative office Tbilisi at Finance-in-Motion in charge of sustainable investment and technical assistance activities in Georgia and Azerbaijan, managing the outstanding investment portfolio of around EUR 300 million of 12 partner institutions. Prior to that, Ivane held various positions at the National Bank of Georgia in the directions of banking supervision and macroeconomics and statistics.

Ivane holds Master's Degree in Economics from the International School of Economics at Tbilisi State University (ISET).



Aigul Kussaliyeva, Director of Sustainable Development, AIFC Authority

Aigul is a professional with over than 14 years of success in strategy, statistics, and finance. Prior to her recent appointment as Director of Sustainable Development at AIFC Authority she has spent 7 years in various positions with AIFC (Director of Green Finance Intelligence, Managing Director, Deputy CEO of AIFC Green Finance Centre) working on the concept of green financial system of Kazakhstan. Previously, she worked on the national accounts at the Statistics Agency of Kazakhstan.

Aigul and her team was behind the development of national green taxonomy of Kazakhstan and relevant legislation on the subsidy scheme for green projects. She was also involved in development of model taxonomy of green projects of Eurasian Economic Union, which was adopted in Dec 2022. As a step to implement the green finance policies in banking sector of Kazakhstan Aigul was a part of the team which successfully developed and submitted the II Readiness proposal of Kazakhstan to GCF. She is leading the secretariat of the GIP regional chapter in Central Asia since 2021 focused on promotion of green investment principles among the stakeholders in wider region.

Aigul has several published papers and articles on economic growth, statistics, and trade policy topics. She graduated from KDI School of Public Policy and Management in Seoul, Korea with degree in public policy. In 2020 she completed the Business Management Certificate program in Finance from UC San Diego Extension. Aigul is recipient of POSCO Asia Fellowship and Bolashak International Scholarships. She speaks Kazakh, English and Russian.

Oles Karchemskyi, Deputy Director - Head of the Unit, Department for Supervision of Corporate Governance and Corporate Finance, National Securities and Stock Market Commission (NSSMC)

NSSMC is a state collegial body, which purpose is to create, through its regulatory and supervisory functions, the conditions for the proper and efficient functioning of the securities market, to protect the rights of investors and manh more.



Mr. Oles graduated from the Kyiv National Economic University named after Vadym Hetman and then from National Academy of Public Administration of the President of Ukraine, Lviv Regional Institute of Public Administration.

Mr. Oles is involved and included in different working groups regarding ESG and Sustainable finance questions. His position on ESG question is: "Nowadays nobody can work effectively not taking ESG concerns into account. So everyone should take a seat, have a deep breath and try to implement ESG policies into work".



Irakli Gabriadze, Deputy CEO, Enterprise Georgia

Before being appointed to the position of deputy director at "Enterprise Georgia," he served as the head of the analysis, monitoring, and evaluation department of the agency. His professional background includes roles such as a member of the strategic analysis group at the Ministry of Economy and Sustainable Development of Georgia, a risk manager in a commercial bank, and an adviser in the Parliament of Georgia on economic matters.

He holds a bachelor's degree in Economics from Tbilisi State University, a master's degree from the International School of Economics (ISET), and a PhD from Tbilisi State University in the field of economic development. Additionally, he is a graduate of the International Economic Policy Research Program at the Kiel Institute of World Economics (IfW Kiel).

Engaged in academic activities, he teaches Macroeconomics, Statistics, and Economic Development at various universities. He has authored up to ten scientific works in his field of expertise.



Andriy Zaripov, Project Lead, EU Sustainable Finance Project, Manager, IFC

Andriy is a pioneering Project Lead at the forefront of sustainable finance and climate risk management, dedicated to advancing initiatives that align with the Paris Agreement's objectives. His career has been characterized by the pursuit of innovative financial solutions to confront the pressing challenges of climate change, moving beyond traditional boundaries to foster a comprehensive approach to environmental sustainability.

In his pivotal role, Andriy drives projects across Europe focused on crafting and executing finance mechanisms and policies that bolster sustainability and resilience. This encompasses engaging in green financing, optimizing carbon credit markets, and leveraging digital advancements to elevate the efficiency and impact of climate-centric projects.

Recognized for his innovative approach to navigating the complexities of sustainable finance, Andriy is deeply committed to shaping strategies that address climate risks while seizing the opportunities inherent in the shift towards a low-carbon economy. His goal is to contribute to a future where financial practices are in harmony with our global sustainability and climate ambitions, ensuring a lasting impact on environmental preservation and resilience.

Panel 3: ESG Reporting and Disclosure: Navigating International Standards, Tailoring to Local Context, and Learning from Emerging Countries

Louise Gardiner, Africa Regional Coordinator, SBFN

Louise has been a sustainable finance and disclosure specialist with IFC, part of the World Bank Group, since 2005. She prepared IFC's own Sustainability Report in 2006 and helped prepare IFC's first Integrated Annual Reports in 2007 and 2008. She later managed a partnership with the Global Reporting Initiative to map IFC's Performance Standards to the GRI sustainability reporting framework and contributed to research to assess links between sustainability and financial performance in IFC's own portfolio.



Since 2012, she has been part of the Secretariat of the IFC-facilitated, Sustainable Banking and Finance Network (SBFN), a voluntary knowledge platform for financial sector regulators and banking associations from 62 emerging markets. She is currently Working Groups and Africa Coordinator for SBFN and led development of SBFN's 2021 Global Progress and Country Reports. She also supports IFC advisory work in Africa to develop markets for sustainable finance.



Yaseen Lockhat, Senior Specialist, Sustainable Finance, Banking Association of South Africa

Yaseen Lockhat is a sustainability specialist with a focus on sustainable finance and climate risk. He holds an MSC in Development Planning from the University of the Witwatersand and has been with the Banking Association South Africa for the past five years.

Yaseen provides strategic support to banks with a view of shaping policies and frameworks that mitigate climate-related risks and promote sustainable development. As a member of the Climate Risk Forum, which BASA is the secretariat of, Yaseen has been responsible for most of the organization's work in this Forum and represents BASA on both local and international platforms.

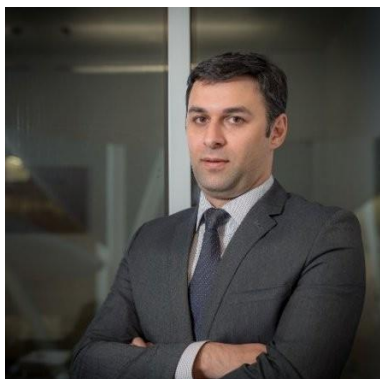
Yaseen has a passion for sustainability and believes in the power of finance to drive positive change and is committed to leveraging his skills and knowledge to advance the sustainable finance agenda.



David Mchedlidze, Head of SARAS

David Mchedlidze is a Head of SARAS, a standard setting, reporting and audit oversight body of Georgia. He has started his journey in SARAS as a head of Reporting Supervision Department back in 2017 and has been elected as a Head of SARAS in September 2022.

Prior to switching to a public sector he was working in banking and microfinance sectors where he obtained significant experience in the fields of financial risk management, financial reporting and analysis. David has graduated Caucasus School of Business in 2007, and is a CFA charter-holder and a member of CFA institute since 2022.



David Utiazhvili, Head of Financial Stability Department, NBG

Mr. David is head of Financial Stability Department at the National Bank of Georgia (NBG). His team is responsible for monitoring the systemic risks in the financial sector, as well as design and implementation of macroprudential policy.


Mr. David has joined the NBG in 2011 and previously worked on various positions at banking supervision. He is passionate about greening the financial sector and a strong advocate for sustainable finance initiatives at the NBG.

Mr. David has earned MA in economics at Boston University and PhD from Caucasus University.

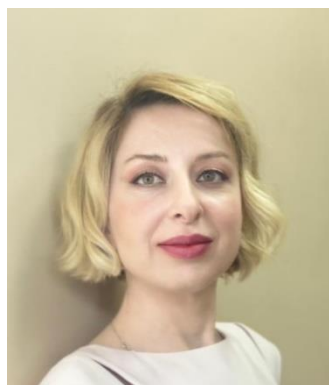


Anano Akhobadze, Investor Relations and Funding Associate, Georgia Capital

Ms. Anano is currently employed as an Investor Relations and Funding Associate at Georgia Capital, a UK-listed investment holding company. Prior to joining Georgia Capital, her professional experience encompassed roles at one of the big-four firms, EY LLC, where she gained valuable insights through involvement in audit and assurance engagements.

	<p>Ms. Anano has a Bachelor Degree in Business Administration obtained from Caucasus University.</p>
	<p>Caroline Bright, Regional ESG Advisory Lead, IFC</p> <p>Caroline oversees all ESG advisory work that IFC delivers in the region, providing quality assurance and alignment with IFC’s ESG Standards: the Environmental and Social Performance Standards and Corporate Governance methodology. Caroline is responsible for rolling out IFC’s integrated ESG advisory program, which is supported by SECO, the government of Switzerland. This focuses on building local capacity to promote better sustainability practices in financial institutions and the firms they work with in the region.</p> <p>Caroline has over 20 years of experience working with firms and financial institutions in emerging markets. Prior to IFC, Caroline worked with a variety of businesses and financial institutions in transition economies, with a focus on strategic development, small business banking, and improving the risk management of banks and microfinance institutions in Eastern Europe and the former Soviet Union. Caroline has a BA from the University of London and an MBA from Henley Management College where she specialized in corporate responsibility, project management and corporate governance. She is a British national, fluent Russian speaker, and is now based in Belgrade, Serbia.</p>

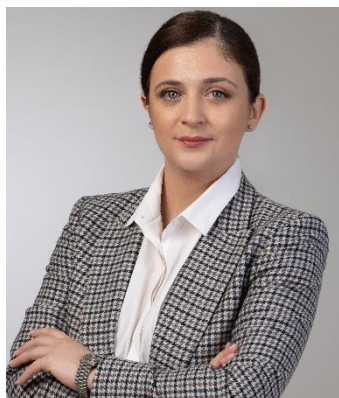
Panel 4: Looking from the private sector perspective: from policies and regulations to implementation – challenges and success stories



Maka Bochorishvili, ESG Coordinator, TBC Bank

Maka Bochorishvili has over 15 years of extensive experience in the banking sector. Since 2021, she has served as the ESG coordinator at TBC Bank, the largest financial institution in Georgia.

Ms. Maka has a strong background in risk management, with over 10 years of experience leading teams in areas such as capital and liquidity management, regulatory reporting, governance, and information security. Her expertise in these areas has contributed significantly to the success of TBC Bank.



Ana Osadze, Head of ESG and Sustainability, Bank of Georgia

Mrs. Osadze has an extensive working experience in private, as well as the public sector. She pursued her second master's degree in Sweden, where she focused on ESG and sustainability in the contemporary financial systems.

Mrs. Osadze joined the Bank of Georgia in 2022 as an ESG Officer. In the role of Head of ESG & Sustainability, she focuses on the banks overall ESG strategy and sustainability practices.



Alexander Jashiashvili, Head of Environmental Management Unit, ProCredit Bank Georgia

Aleksandre Jashiashvili is ProCredit Bank's Head of Environmental Management, responsible for Environmental, Social, Governance, and Sustainable finance. He has held this position since 2021. Mr. Jashiashvili has 18 years of experience with ProCredit Bank Georgia, including 15 years in managerial roles focusing on corporate clients and credit risk.

Aleksandre Jashiashvili holds a Master's Degree in Macroeconomics and Management from Ivane Javakhishvili Tbilisi State University. Furthermore, he graduated from ProCredit Holding Bankers and Management Academies in Furth, Germany.



Maya Kobalia, Head of E&S (Environmental & Social) Department, JSC MFO Crystal

Maya Kobalia, is the Head of the Environmental and Social (E&S) Department in the biggest Georgian financial inclusion organization - internationally funded - MFO Crystal. As the Head of E&S, she serves as the women empowerment champion in and outside the organization.

Under Maya's aspiring leadership Crystal systematically tracks and measures its social impact. Here's the most recent Social Impact Measurement Report, conducted in collaboration with the international – 60_Decibels. In previous years Maya successfully led the cooperation with another internationally acknowledged leader in impact assessment – Cerise+SPTF. Maya supervised the holistic process of the MFR/Microfinanza Rating's social rating process, bringing to Crystal the highest Social Rating in the region: "A-"

All of the above-mentioned gender, sustainability and impact-related commitments of Maya led to creation and upgrading the company's E&S/ESG approaches, systems and sustainability strategy as well as empowerment and growth of the MSME sector in the portfolio. It also attracted more impact and gender-oriented donors and investors, like 25 million GEL Gender Bond from ADB (already stated above) and numerous E&S Awards and Recognitions, locally and internationally.

Here's to name the few:

Maya was recognized in New York as the UN Global Compact Young SDG Pioneer as the first Sustainable Development Goal (SDG) pioneer from Georgia. Moreover, her E&S-focused, visionary and authentic leadership generated and brought: Meliora - the most responsible company of the year Award Grand-Prix from the CSR DG's EU and Konrad Adenauer Stiftung funded program; UN Global Compacts Corporate Sustainability Awards in SDG #5 (Gender Equality), SDG #12 (Responsible Consumption and Production) and most recently – in SDG #10 (Reduced Inequalities), 2023; also the Millenium Foundation and UN Women Georgia Award - Business for Gender Equality 2020 – is in her 'corporate balance'.

	<p>Maya is also the Buzz Women Global Changemaker. and has served as the Component Lead for Buzz Georgia (since 2019). Buzz Women enables underserved women by making knowledge, skills and tools available at their doorsteps towards economic, social, personal and ecological empowerment through various training. From 2012 to-date Buzz Women has reached 500,000 women around the world.</p> <p>Maya studied Masters Studies at the University of Tartu (Estonia) and the Humboldt University of Berlin (Germany). She holds BA degree (with Honors) in International Relations from Ilia State University (Georgia). Her studies and career interests have also taken her to the University of Lodz, Poznan University of Adam Mickiewicz, Krakow Jagiellonian University, to India, Philippines, Zambia, the U.S., etc.</p>
	<p>Manana Khinashvili, Head of Investors Relations Unit, TEGETA Holding</p> <p>Manana Khinashvili, presently holds position of Head of Investor Relations Department at Tegeta Holding, a premier automotive company renowned for its industry leadership and financial prowess. Within the non-financial corporations in Georgia, Tegeta Holding stands proudly as the third-ranked entity in terms of revenue generation. Over the course of her tenure spanning two years at Tegeta, Ms. Manana have led fundraising initiatives and capital market transactions, which have contributed to the growth and diversification of the holding's financial structure.</p> <p>During her tenure Ms. Manana have overseen the execution of seven capital market transactions - bond emissions, each distinguished by its unique characteristics, with some attaining the status of being first and precedent-setting for the region and for future endeavors. These transactions have not only diversified Tegeta Holding's financial structure but have also expanded its investor base to include approximately 500 institutional, individual, international, and local stakeholders.</p> <p>Proud to highlight Tegeta's landmark achievement in the realm of sustainable finance - the issuance of 20mGEL Green Bonds in the year 2023, in collaboration with the Asian Development Bank. Notably, these Green Bonds represent a pioneering effort, being the first bonds</p>

	<p>denominated in local currency and the inaugural Green Bonds issued within the automotive sector across the entire region. This endeavor underscores Tegeta's commitment to environmental sustainability.</p> <p>Prior to embarking on her journey with Tegeta Holding, Ms. Manan accrued invaluable experience across both private and public sectors, assuming various financial roles encompassing Financial Risk Management, Investor Relations, Budgeting, Consulting, and Analysis. Her academic journey starts by acquiring a Bachelor of Business Administration with a concentration in finance, followed by the acquisition of a Master of Business Administration degree specializing in Operations Management.</p>
	<p>Alexander Sokolowsky, CEO & Founder, Prime Concrete LLC</p> <p>Alexander is Prime Concrete's founder and Chief Executive Officer-Georgia's leading contracting and materials manufacturing company, specializing in civil engineering, infrastructure, and marine construction.</p> <p>Alexander has almost 20 years of experience in the construction industry. Previously, he practiced management consulting in different private and international development projects. He gained sound experience in launching and developing start-ups in various sectors, such as industrial production, real estate, and finance. Having a BA in Economics from Georgian Technical University, Alexander graduated GMP from IEDC, Bled School of Management.</p>
	<p>Levan Gogoladze, ESG Project Coordinator, Banking Association of Georgia</p> <p>Levan Gogoladze is the ESG/SF coordinator at the Banking Association of Georgia, specialized in Environmental, Social, Governance and Sustainable finance subjects. Levan has been taking this position since 2022. Prior to his current role, Levan gained 12 years of experience in business consulting and training, focused on risk management, ESG and corporate governance, organizational strategy and development, in a</p>



variety of sectors such as banking and finance, retail, oil, manufacturing, technology, health care and public sector.

Levan holds a Bachelor's degree in industrial and civil engineering from the technical university of Georgia. He also earned a master's degree from Caucasus school of business. Additionally, Levan was awarded a study grant following his master's degree and completed advanced MBA courses at Georgia State university, Mack Robinson's school of business in Atlanta, USA. Furthermore he holds an international ESG diploma from Corporate Governance Institute, UK and Risk management certificate from Global Association of Risk Professionals (GARP).

Closing Remarks



Boris Janjalia, ESG Advisory Team Lead, South Caucasus, IFC; Regional Coordinator for Europe, SBFN

Janjalia has been working with IFC since 2007. At present, Boris is responsible for the activities of IFC's integrated ESG advisory program in the South Caucasus and Kosovo. At different times, Boris also led the program activities in Moldova and Ukraine, and has experience of working in other countries, including Afghanistan, India, Kenya and Sri Lanka. Since 2018, Boris has been acting as SBFN Regional Coordinator in Europe. Before joining IFC, in 2004-2006, Boris worked as Head of the Legal Department at Financial Monitoring Service of the National Bank of Georgia.

Boris has obtained LL.M in International Commercial Law from University of Aberdeen (with commendation) and LL.B from Tbilisi State University. He also holds an International Certificate in Risk Management from the Institute of Risk Management and completed an executive education course on Governance of Family Enterprises at Kellogg School of Management, Northwestern University.