



Youth in Business Programme

Launch Event in Tajikistan

28 November 2024

Speakers

Opening remarks

Holger Wiefel

Head of EBRD in Tajikistan



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Faromuz Rakhmonzoda

Chairperson of the Youth Council of the National Bank of Tajikistan

EBRD's Youth in Business Programme

Melissa Engelhardt

Associate, EBRD Gender & Economic Inclusion

Melissa is a sustainability expert, working as an Associate in the EBRD's Inclusive Finance team, leading programmes focused on increasing access to finance and fostering entrepreneurship. Her work at EBRD includes overseeing the Youth in Business



program and spearheading sustainability-focused projects that integrate green and social objectives.

Melissa holds a Master's degree in Political Economy from LSE and a Bachelor's in International Affairs from the University of St Gallen, and is currently pursuing a part-time Master's in Sustainable Urban Development at the University of Oxford.

Mustafo Jonmamadov

Principal Manager, EBRD SME Finance & Development

Mustafo Jonmamadov is an experienced investment and banking specialist with over 10 years of expertise in the industry. A skilled professional in project and program management, Mustafo also brings a wealth of knowledge in business advisory and mentorship, supporting entrepreneurs and businesses. Beyond work, Mustafo is an active volunteer and a passionate sports enthusiast, embodying a commitment to both professional and personal growth.



Keynote Speech

Parviz Ruziev

Founder of a sushi roll delivery project Nori, Former Chief Digital Officer in Beeline Tajikistan. Owner of Digital Company AsadTech



Master Classes

Artificial Intelligence

Rustam Gulov

IT blogger, expert on AI, included in top 10 bloggers in Tajikistan

With extensive experience in digital communications and media training, Rustam Gulov specializes in promoting critical thinking and responsible media consumption. His work with organizations like Internews, UNICEF, IOM, and IWPR, combined with his background in economics and management, enables him to contribute effectively to initiatives that strengthen community bonds, resolve conflicts, and empower individuals through informed decision-making.



Data is a Compass for Business

Naira Margaryan

ACCA, CMC, CEFE, Managing Partner in VINK Consulting, former Deputy Minister of Economy of the Republic of Armenia. Founder of Innovative Business Development NGO

Naira Margaryan is a leading expert in digital transformation with over two decades of experience empowering SMEs to modernize and thrive in a digital world. As former Deputy Minister of Economy of Armenia (2019-2020), she played a pivotal role in shaping the National SME Digitalization Concept as part of the Digitalization Strategic National Board. Earlier, as Managing Partner at VINK Consulting, she pioneered SME digitalization services in Armenia, driving innovation across sectors like retail, hospitality, manufacturing, farming, and logistics.

Now an internationally sought-after consultant, Naira designs and delivers impactful digital transformation programs across the Caucasus and Central Asia for organizations such as EBRD, USAID, GIZ, and World Bank. A Certified Management Consultant (CMC) and ACCA professional, she combines financial expertise with deep digital insights, equipping



businesses with tools to embrace change and achieve sustainable growth.

Whether driving policy at the national level or mentoring businesses on the ground, Naira's mission remains clear: to modernize operations, foster innovation, and unlock growth for organizations navigating an ever-evolving digital landscape.

Digital Marketing

Sherali Djurabaev

Entrepreneur and Coach

Sherali Djurabaev is a marketing expert with extensive knowledge and rich practical experience. He calls himself a serial entrepreneur and educator.

Sher defines expertise as the combination of knowledge and experience - the most valuable asset of any professional. His competencies cover various aspects of marketing for business and startups, including the use of modern tools, creativity, digital marketing, and artificial intelligence.

As a marketer, Sherali Djurabaev has contributed to the development of many famous brands. He offers consultations, helping companies increase efficiency through a customer-oriented approach, flexibility, creativity, and a focus on creating real values.

As an entrepreneur, he is known for several successful projects in marketing and media: from advertising agencies to a radio station. Currently, Sher is developing several startups in CIS and MENA.

On his website, Sherali Djurabaev runs a blog where he shares knowledge and experience in the fields of marketing, business management, startup launching, and personal efficiency. He also actively participates in training, accelerators, and conferences with the aim of helping entrepreneurs. Moreover, he has developed several courses for marketers, entrepreneurs, and separately for startups such as the new intensive course "Marketing for Business", which will help businesses not only survive but thrive in the new realities of 2024.



Master of Ceremony, Closing Remarks

Neil Ramsden

Team Leader of EBRD Youth in Business programme's Technical Assistance Team, Business & Finance Consulting, SME Banking advisor



Neil has spent the majority of his 25-year banking career working in the SME segment, both as a practitioner and, more recently, as an advisor to banks looking to extend and strengthen their SME banking operations. He began his career in the UK with Barclays as a commercial banker in both branch and Head Office roles and then moved to Russia where he worked for three years to help a number of regional banks establish their lending operations with the small business segment.

He spent nine years with IFC from 2008 as a Global SME Banking specialist where he was responsible for IFC's portfolio of SME Banking advisory projects across Asia and Francophone Africa.

Neil is currently working on a range of assignments in Egypt, Central Asia and the Pacific region.