

Curriculum Vitae
Proposed Role in the Project

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- 1- **Family Name** : CIVAN
2- **First Names** : ZEHRA
3- **Date of Birth** : 09.04.1975
4- **Nationality** : T.C.
5- **Civil Status** : Single
6- **Address** : Barbaros Mah. Bekir Sıtkı Sezgin Sok. Özlem Sitesi A Blok No:8 Koşuyolu-Üsküdar/ İSTANBUL
7- **Phone Number** : 0 530 040 44 19
8- **E-mail** : civanzh@gmail.com
9- **Education** : Doctorate (PhD)

Institution	Date from	Date to	Degree(s) or Diploma(s) obtained
Statistics Department at YILDIZ TECHNICAL UNIVERSITY	2011	2018	Doctorate
Finance at ATILIM UNIVERSITY	2006	2008	Master
Statistics Department at MIDDLE EAST TECHNICAL UNIVERSITY	1992	1998	Bachelor

- 10- **Language Skills** : Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Turkish	Mother tongue		
English	1	1	1

- 11- **Membership of professional bodies**: Turkish Informatics Association
12- **Other Skills** : Fully Computer Literate in MS Office and Teams Application, R+, Python, Zoom, Google tools.
13- **Present Position** : Remote Evaluator at Eureka, Remote Evaluator at International Fund Denmark, Teach Statistics at the Istanbul Gelişim University for 6 months.
14- **Years within the Firm** : N/A
15- **Key Qualifications** :

- Project management, business development, finance management, preparing due diligence report, negotiating financial contracts, evaluate financial reports and make projections on balance and income sheets and cash flows, etc.
- I evaluate and write independent assessment reports about the project proposal on behalf of Horizon 2020, Horizon Europe and Eureka finding programmes.
- For Horizon Europe and Eureka, I write an independent evaluation report for research and innovative projects submitted by SMEs, large companies, research institutions and universities. I have experience in many sectors as the projects I report are from many different industries (health, biochemistry, energy, blockchain, digital finance, smart cities, big data).
- I manage many international privatization projects and develops their project finance structure in the Project Finance and Structured Department at Vakıfbank.
- I have prepared and written a project relating to climate data and climate risk assessment on behalf of Kuşadası Belediyesi and applied to the Climaax call (which is a project funded under the Horizon Europe programme), now waiting its result.
- I have many years of experience in finance and banking such as particularly preparing feasibility reports on project financing, leading the loan and guarantee agreements with creditors, finding international financing support especially for SMEs and medium-sized companies. Now, I use my experience to enable companies to access national and EU Grant and Incentive financing programmes.
- I continue my academic studies on data science and analyses particularly based on financial, climate and health data. I have a very solid background in statistics. With my vast experience in finance and statistics, I follow new technological developments and innovations in the fields of Machine Learning, Artificial Intelligence and Digital Finance.

- 16- **Specific Experiences in the Region:**

Country	Date from	Date to
Türkiye	1994	Present

17- Professional Experience:

Date from	Date to	Location	Company & Reference person	Position	Description
2024	Present	Istanbul	Istanbul Gelişim University	Lecturer in the Software Engineering Department	Teach Probability & Statistics and Statistical Analysis as a lecturer.
2021	Present	Istanbul	The Eureka Association AISBL	Independent Expert as a remote evaluator	Write an independent assessment report as a reviewer for the research and innovation projects submitted by the small and medium enterprises (SMEs), large companies, research organisations and universities under the Eureka grant funding programmes (https://www.eurekanetwork.org).
2018	2023	Istanbul	The Research Executive Agency under the European Commission	Independent Expert as a remote evaluator	I was the duty of an independent reviewer for the EISMEA (The European Innovation Council and SMEs Executive Agency) particularly for the EIC Accelerator calls under the European Commission within the framework of Horizon 2020 and Horizon Europe grant programmes. I wrote an independent assessment report as a remote evaluator based on the criteria of the excellence, impact, and implementation of the project proposal with respect to the assessment of quality and technical aspects of the proposal such as financial due diligence, bankability analysis, subcontractors, budget, and methodology of the research and innovation projects submitted by the SMEs under the European Commission funding programmes (Horizon 2020 and Horizon Europe). So far, I have written evaluation reports on nearly 100 projects for EISMEA. I have experience across many sectors as the projects I report on are from many different industries (healthcare, biochemistry, energy, blockchain, digital finance, smart cities, big data, infrastructure, transport, climate change, etc.).
2017	2023	Istanbul	Kadikoy Regional Directorate, Credit Department, Vakifbank	Manager	To manage a part of facilities related with the branches under the responsibility of the Kadikoy Regional Directorate particularly credit application assessment of clients (SMEs or corporate companies), credit scores and presenting credit evaluation reports to the credit committees.
2012	2017	Istanbul	Corporate Portfolio Manager at Vakifbank	Manager	<p>-Responsible for the sales of Trade Finance and Cash Management products to corporate clients in Turkey.</p> <p>-Provided leadership for a team of corporate customer experts in Istanbul European Side Corporate Branch, which are expected to grow, retain, and attract long term profitable client relationships and become the client's trusted financial partner.</p>
2004	2012	Ankara	Project and Structured Finance Department at Vakifbank	Assistant Manager	<p>-As a representative of Vakifbank, lead the project finance team and was responsible for origination, structure, credit analysis, execution and syndication of long-term non- recourse/semi-recourse loans provided to the infrastructure and public private partnership (PPP) projects.</p> <p>-Conducted due diligence and managed the effort on improving the interface between all parties (client, external legal, technical, tax, insurance, and market consultants).</p>

					<p>-Structured and negotiated the main project contracts and facility agreements, such as shareholder agreement, operation and maintenance agreement, security documents.</p> <p>-Managed the bank's credit approval process including preparing and presenting internal papers to relevant committees.</p> <p>Worked on a variety of projects that dealt with finance, acquisition, landmark infrastructure privatization, energy, and refinancing transactions in Turkey and in Kosovo. Some examples of these transactions: structuring & arranging mandates of IDO (Istanbul Deniz Otobusleri Inc.), Iskenderun Port Privatization Project, UEDAS (Uludag Electric Distribution Company) and CEDAS (Camlibel Electric Distribution Company) Privatization Projects, Kosovo Airport Privatization Project, a gas-fired combined cycle power plant of 865 MW capacity in Gebze, Turkey, Dalaman Airport Project Financing, Sabiha Gökçen International Airport Project Financing and many small and big renewable energy projects.</p>
1994	1999	Ankara	Turkish Airlines	Officer	Officer at Custom Department in Turkish Airlines (THY)

18- Other Relevant Information: