

CV of Theogene Habimana

Contact Information

- Full Name: Theogene Habimana
- Email: habimana.theo1106@gmail.com
- Tel: +358451623411
- [linkedin.com/in/theogene-habimana-91679160](https://www.linkedin.com/in/theogene-habimana-91679160)
- <https://orcid.org/0000-0002-5203-8452>
- Citizenship: Rwandan-Finnish
- Address: Von Daehnin Katu 3 A 6, 00790 Helsinki-Finland

Objective

As a dynamic Financial Economist with a solid foundation in financial economics, mathematics, and statistics, I am committed to leveraging my adaptability and eagerness to learn new skills. I aim to lead and excel in research and analysis, transforming complex economic theories and data into actionable insights. I am dedicated to utilizing my extensive knowledge in financial analysis and economic research to foster innovation and support informed decision-making within academia, international organizations, and towards the betterment of global citizens' welfare.

Education

- Doctoral Student in Finance, Hanken School of Economics, Helsinki, Finland, 2020 – Present
- Transitioning into Finance, Graduate School of Finance, Helsinki, Finland, 2018 – 2020
- Master of Business Administration (MBA), Mount Kenya University, 2012 – 2014
- Bachelor's Degree in Applied Mathematics (Statistical Modelling), National University of Rwanda, 2008 – 2012

Professional Experience

Researcher (PhD Student) and Teaching Assistant, Hanken School of Economics, Helsinki, Finland, August 2018 – Present

- Engaged in Advanced Finance and Economic Research
- Successfully secured funding for research initiatives and collaborated with academic peers.
- Assisting in the development of comprehensive course materials and delivering engaging lectures and presentations

Credit Analyst, Kenya Commercial Bank(KCB Rwanda), Kigali, Rwanda, January 2014 – August 2018

- Analyzing the financial statements of clients to assess their financial health.

- Using credit scoring models and risk assessment tools to evaluate the risk associated with lending to a particular borrower.
- Based on their analysis, I recommend approving or rejecting loan applications.
- Keeping up-to-date with industry trends and economic conditions that could affect lending activities.
- Preparing reports for management that detail the creditworthiness of borrowers, the status of the loan portfolio, and any risks that have been identified

Research & Publications

Working Papers

- "The Effects of Government Debt on Corporate Borrowing in Developing Economies: Evidence From Africa" (Revise and resubmit to Journal of International Business Studies: JIBS)
- "Wartime Financing and Corporate Leverage" (Submitted to Global Journal of Finance)
- "Foreign Aid Flows and Corporate Financing" (Working Paper)
- "Optimizing Risks and Benefits of Chinese Loan" (Working Paper)
- Cybersecurity Risks, AI and Financial Resilience of Multinational Companies: Global Perspective

Conferences & Seminars & Workshops

- 2022 FMA Annual Meeting, on 19 - 22 October 2022 in USA, Atlanta, Georgia: Paper on "The financial crowding in effect of public debt in Africa" (Presenter: My co-author)
- 2023 European Winter Finance Conference organized by Londong Business School, January 22, 2023, France, Megeve,: Paper on "The Effects of Government Debt On Corporate Borrowing In Developing Economies: Evidence From Africa"
- 2023 African Economic Society Annual meeting organized by Economic Research Consortium, June 2023, Kenya, Nairobi, Paper on "The Effects of Government Debt On Corporate Borrowing In Developing Economies: Evidence From Africa"
- 2023, 12th New Zealand Finance Meeting , 7th December 2023, The Auckland Centre for Financial Research and, Auckland University of Technology, Paper on "Foreign Aid Flows and Corporate Debt Financing"
- 2024, Academy of International Business, Annual Meeting: AIB 2024 Seoul, Paper on "Foreign Aid Flows and Corporate Debt Financing".

Conferences Reviewer

- Academy of International Business (AIB)

Awards and Grants

- Foundation for Economic Education Grant (€23,000) - 2022
- Center for Financial Research Grant (€12,000) - 2023
- Finland's Sustainable Investment Forum Doctoral Studies Grant (€8,000) - 2023
- Hanken Support Foundation (€3,845) - 2023

- Hanken Support Foundation (€2,400) - 2024
- Foundation for Economic Education Grant (€23,000) - 2024
- Academy of International Business (AIB) Doctoral Student Stipend (€1000)-2024

Teaching Assistance

- Corporate Finance
- Advanced Times Series and Econometrics
- Mathematics for Economics and Business
- Capital Budgeting and Investment
- Portfolio Management
- Machine Learning for Finance
- Statistics and Economic

Skills

- Professional: Proficient in Finance, Economics, Mathematics, Statistics, Entrepreneurship, Geopolitical Risks and Monetary Policy.
- Languages: Kinyarwanda (Native), English (Fluent), French (Intermediate), Finnish (Intermediate).
- Computing: Advanced proficiency in MS Office applications.
- Statistical Software: Expert in R, Python, STATA, and SPSS, with exceptional skills in R and Python.
- Driving: Licensed for Category A and B vehicles.

Professional Memberships

- FMA International
- The Econometric Society
- American Finance Association
- European Finance Association
- Academy of International Business

Referees

- Professor Gonul Colak, My Doctoral Thesis and Degree Supervisor, Mobile: +358 50 572 8834, Email: gonul.colak@hanken.fi
- Professor Timo Korkeamäki, My Doctoral Thesis Supervisor, Mobile: +358 50 471 3120, Email: dean-biz@aalto.fi
- Professor Lemma W. Senbet, My Academic Mentor, Mobile: +1 (301) 405-2242, Email: lwsenbet@umd.edu, Chair Professor of Finance at the University of Maryland's Robert H. Smith School of Business.
- Professor Verdiana Grace Masanja, My Undergraduate Supervisor, Mobile: +255 768 347 086, Email: verdiana.masanja@nm-aist.ac.tz

Kind regards,
Theogene Habimana