



ARSEN TAGIBEKOV

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• <https://github.com/arsentag> • Berlin, Germany

Summary

Financial Analyst with practical experience in financial modeling, valuation (DCF and Multiples), budgeting, forecasting, and KPI reporting. Skilled in building 3-statement models, scenario analysis, and producing investor-grade financial reports. Strong focus on real estate finance, strategic planning, and data-driven decision support.

Skills

Technical Skills: Microsoft Office, Python, SQL, R, Tableau, draw.io

Finance Skills: Financial Modeling, Data Analysis, Forecasting, Budgeting, Financial Reporting

Languages

Russian Native ●●●●●

English Proficient (C1) ●●●●●

GERMAN Proficient (C1) ●●●●●

Education



University of Applied Sciences Brandenburg

Brandenburg, Germany

Master of Science in Business Administration | GPA: 2.1 / 1.0

09/2022 - 02/2025

- Relevant Coursework:
 - Quantitative Tools - Applied Econometrics
 - Corporate Finance
 - Corporate Valuation and Financial Modelling
 - Strategic Management & Marketing
 - International Financial Reporting Standards (IFRS)
 - International Controlling in Business Combinations and International Reporting
 - Advanced Applied Econometrics
 - International Business-to-Business Marketing
 - Economics of Strategic Behavior
 - Master Thesis: "How AI Learns from Social Media Data To Influence Consumer Behavior"



Lomonosov Moscow State University

Moscow, Russia

Bachelor's degree in Economics | Diploma with Honors | GPA: 4.75 / 5.0

09/2017 - 06/2021

- Relevant Coursework:
 - Mathematical Analysis I & II, Linear Algebra, Game Theory
 - Probability Theory and Mathematical Statistics I & II, Econometrics, Time-Series Analysis
 - Finance and Credit
 - Accounting, Experimental Economics
 - Theory of Industrial Markets, Transition Economic Processes
 - World Economy, Economic Geography
 - Bachelor Thesis: "Predictability of American Companies' Shares Expected Profit"

Project Experience

Fundamental Valuation of Emaar Properties

https://github.com/arsentag/Fundamental_Valuation_Emaar_Properties_DCF_Multiples

2025

- Built a full 3-statement financial forecast and performed Discounted Cash Flow (DCF) and Multiples valuation of Emaar Properties PJSC
- Conducted peer benchmarking, scenario analysis (optimistic, base, worst), and delivered an investor-ready valuation report
- Skills applied: Financial modeling, DCF valuation, Multiples valuation, Peer analysis, Scenario planning, Strategic reporting, Advanced Excel

Project Experience

Corporate Budgeting & Financial Planning - Property Flipping Business (Dubai)

https://github.com/arsentag/Property_Flipping_Budgeting_Financial_Model

2025

- Developed a complete budgeting, forecasting, and cash flow management model for a fictional property flipping startup
- Built revenue and cost models, break-even analysis, CapEx and working capital plans, KPI dashboards (burn rate, runway, ROI), and prepared an investor-grade report
- Skills applied: Corporate budgeting, Financial Planning & Analysis (FP&A), Cash flow forecasting, Break-even modeling, KPI development, Strategic Financial Reporting

Credit Risk Assessment of 5 GCC-Based Public Companies

https://github.com/arsentag/Credit_Risk_Assessment_GCC

2025

- Conducted full credit risk evaluation across Emaar, SABIC, STC, Emirates NBD, and Ooredoo
- Built a financial ratio-based scoring model and qualitative assessment framework to produce internal risk ratings
- Analyzed liquidity, leverage, profitability, efficiency, and macro-sector exposures for each company
- Developed strategic lending recommendations and risk mitigation structures tailored to each corporate entity
- Produced a professional report replicating real-world credit analyst work for investment and lending decisions

Retail Credit Scoring Model - Predicting Loan Defaults

https://github.com/arsentag/Retail_Credit_Scoring_Model

2025

- Built an automated credit scoring model using real consumer lending data to predict Probability of Default
- Applied data cleaning, feature engineering, and class imbalance handling
- Trained and evaluated Logistic Regression and Random Forest models; achieved strong AUC-ROC scores
- Segmented applicants into five risk bands (A-E) enabling data-driven lending decisions
- Delivered full visual report with interpreted charts and business risk strategy recommendations

Private Equity Acquisition Simulation - Dubai Urban Services Co. (DUSC)

https://github.com/arsentag/DUSC_Acquisition_Project

2025

- Built a full private equity acquisition model for an 80% stake in a Dubai-based real estate services firm
- Forecasted 5-year financial performance (Revenue, EBITDA, Net Income) and exit valuation under multiple scenarios
- Calculated base-case IRR of 15.5% and MOIC of 2.05x through dynamic cash flow and exit modeling
- Conducted sensitivity analysis to assess impact of exit multiples on projected returns
- Delivered an investment report, Excel valuation model, and 1-page visual executive summary

UrbanMart Retail Optimization Analysis

https://github.com/arsentag/UrbanMart_Retail_Optimization

2025

- Conducted full-cycle data cleaning, exploratory data analysis (EDA), and KPI assessment on sales, customer, and inventory data using Python, Excel, and Tableau
- Identified profit leaks, loss-making sub-categories, and regional performance disparities across retail operations (~\$2.3M in gross revenue analyzed)
- Built an interactive Tableau dashboard enabling dynamic filtering by region, product, and discount rates for executive decision-making
- Delivered data-driven recommendations to optimize pricing strategies, promote top-seller categories and identify cap discounts
- Prepared a complete Business Report and Analytical Summary for stakeholder presentation

UrbanTel Support Workflow Optimization

https://github.com/arsentag/UrbanTel_Support_Optimization

2025

- Led a business process improvement project for a simulated telecom company to optimize customer support ticket handling, targeting a 40% reduction in resolution time and 50% decrease in escalations
- Conducted stakeholder analysis, mapped AS-IS and TO-BE workflows using draw.io, and prepared a Business Report with functional and non-functional specifications
- Designed KPI framework tracking resolution time, Customer Satisfaction (CSAT), Service-Level Agreement (SLA) compliance, and ticket routing accuracy
- Delivered a comprehensive solution recommendation including smart ticket triage, SLA automation, chatbot handling of tier-1 issues, and dashboard reporting
- Prepared executive-style documentation and presentation showcasing business impact

Certifications

IBM Data Science Professional Certificate — IBM (Coursera). April 2024.

Investment Management with Python and Machine Learning Specialization — EDHEC Business School (Coursera). May 2024.

IBM Data Analyst Specialization — IBM (Coursera). August 2024.

Learn SQL Basics for Data Science Specialization — University of California, Davis (Coursera). September 2024.

Certifications

Practical Time Series Analysis — The State University of New York (Coursera). November 2024.

Data Visualization with Tableau Specialization — University of California, Davis (Coursera). November 2024.

Applied Data Science with R Specialization — IBM (Coursera). November 2024.

Financial Analyst Specialization — 365 Financial Analyst. December 2024.

Microsoft Excel: Advanced Excel Formulas & Functions — Udemy. February 2025.

Financial Analysis - Skills for Success Specialization — University of Illinois Urbana-Champaign (Coursera). March 2025.

Business Analytics Specialization — University of Pennsylvania (Coursera). March 2025.

Bloomberg Market Concept — Bloomberg. April 2025.

Bloomberg Finance Fundamentals — Bloomberg. April 2025.