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**Friday, 25 September 2020**

Dear Sir/Madam,

**Re: Credit Analyst**

In 2019, I completed a PhD in Economics at the University Paris Dauphine in Paris following the completion of a MSc in Economics at the University of Edinburgh. During my time completing my PHD I have taught courses in economics and finance. At dauphine I taught general equilibrium (2<sup>nd</sup> year math students), Economics of uncertainty (3<sup>rd</sup> year math students), Microeconomics (1<sup>st</sup> year economic students), Money and Banking (2<sup>nd</sup> year economics students) and Political Social policy (2<sup>nd</sup> year economics students). These courses have helped me maintain my knowledge base wide while keeping me able to communicate in a lucid and transparent manner.

My research is around the economics firm decision theory. Most relevant to the role of Business Analyst is my breakthrough around discount rates, I have developed a clear method of evaluating future cash flows as a function of the kind of dynamics a firm is faced by. Specifically, when the firms in question grow multiplicatively, these firms should not be discounting with a smooth exponential function but with hyperbolic one. Other research I have pursued is also relevant, for instance about the value added of mergers as a function of the time structure of the respective firms projects. As such, my research situates me in an ideal place for knowing when various financial tools are appropriate and what their limitations might be.

To complement my academic experience, I have attained numerous transferable skills through industry experience; most recently as an Economic Consultant at European Economics in Paris. The role had a heavy emphasis on evaluating the viability of projects using continental Weighted Average costs of capital (WACC) to calculate the net present value, internal rates of returns of projects as well compound annual growth rates of firm's revenues. I also learned how to clearly communicate the economic concepts I have learned throughout my PHD to industry experts to enable proper cross collaboration.

My background in finance does not end there, apart from my MSc in international finance, my dedication to personal development I have completed training London Mathematical Laboratory (Ergodicity Economics), where I learned about leveraged efficiency and the optimal amount of debt to have as an investor. At The Real World Risk Institute (Modeling Options and Stochastic Processes), Nassim Nicholas Taleb went through some fine details about Value at Risk approaches (VaR), Kelly Criterion, and expected shortfall using a fat tailed framework. At the New England Complex Systems Institute (Random Graphs and Evolutionary Modelling using Python) I learned about network theory how it can be implemented on python.

My recent academic achievements have been both challenging and rewarding, yet I still have a desire to face new challenges with greater responsibility that will allow me to demonstrate my full potential. In return I can offer dedication, integrity and a vast amount of personal experience and I feel I have attained many qualities that will complement the role Credit Analyst. Should you be seeking a high-achieving PhD-qualified Economist with international experience who can deliver real benefit to your company's operations, then please contact me on +336 95 66 98 09.

Yours faithfully, Mr Diomides Mavroyiannis