


Mojtaba Mozaffari fard

Leeds, England, United Kingdom

 mojimf@gmail.com

 +447857921165

 [linkedin.com/in/mojtaba-mozaffari-fard-1434b657](https://www.linkedin.com/in/mojtaba-mozaffari-fard-1434b657)

 www.Mozaffarifard.uk

Summary:

A professional business data analyst and engineer with 10+ years of experience in data analytics, business solution development, and problem-solving. Proven experience in developing data-driven solutions and business development as Business Analytics Manager of Shaparak Co, the MENA region's most significant payment scheme owner. Founded intelligent supervision and managed it to monitor and analyse 7.5 million merchants and 65 million payment network daily transactions. Expanded Shaparak's business model by developing the Shaparak Fintech Hub platform with over \$2.5 million in annual transactional income.

Professional experiences:

Business data analyst - Dec 2021 – Present (Leeds-United Kingdom)

House of Lettings– www.houseoflettings.com

- Developed and implemented a data-driven decision model for estimating the property price and rent amount using market data.
- Cleansed transactional data for over 100 clients and 200 properties for over 13 months using SQL and relational database ETL systems.
- Building financial and accounting reports and dashboards.
- Prepared the West Yorkshire property market analytical report.

Digital Transformation Senior Advisor - Apr 2021- Present

DORSA GROUP – www.Dorsa.net - www.linkedin.com/company/dorsaofficial

- Advised Digital Platform business model development.
- Advised business transformation planning.
- Provided customer data processing, AI, IoT and Blockchain solutions.
- Designed and introduced Phygital products, including Div Daal NFT and NFC embedded bags.
- Held knowledge transfer courses (20 hours).

Business Analytics Manager - Dec 2017 - Sep 2021

Shaparak– www.Shaparak.com - www.cbi.ir/page/16092.aspx – www.linkedin.com/company/shaparak/

- Founded and managed a data-driven monitoring department with over ten expert team members.
- Developed and implemented data-driven Intelligent monitoring and supervision models using artificial intelligence, machine learning and statistical methods. Over \$1.5 million in fraud prevention and over \$50k in supervision cost reduction.
- Expanded the company's business model by proposing the Shaparak Fintech Hib model with over 2 million transactions daily (over \$2.5 million yearly income)
- Advanced the business by developing new businesses using emerging technologies (distributed ledger technology – modelled National e-wallet model based on Tangle network and authored "distributed ledger technology and the future of payment services" book)
- Designed and managed the profiling and clustering of payment network entities for over 7.5 million merchants, 12 PSPs, over 100 million transactions and 10s of fintech.

- Designed and implemented a POS device locating system using transactional data with a 57% fraud decline.
- Online transactions URL referrer audition using transactional data and SOC reports. Detected over 1200 suspicious websites. (Web crawler)
- Designed and implemented Merchant Category Code anomaly detection. (Machine learning classification methods)
- Designed, implemented and managed Data analytics and reporting systems (Monitoring and management BI dashboards)
- Chaired the risk management committee secretary and led the ISO 31000 implementation project in the company.



Cofounder and CEO - Sep 2017 - Nov 2017

Lemon digital asset management platform (Startup)– Lemon.Limo

- Designed and developed the platform's business model
- The prototype development stage was completed, and the project received the support of an angel investor for up to \$70000.
- Lemon was a startup idea which was supposed to become a cryptocurrency and digital asset management platform, including a multi-coin electronic wallet and exchange marketplace.
- The project stopped due to regulatory restrictions.



Business Analyst and Project manager - Jan 2017 - Sep 2017

Rahnamaa Management and Technology consulting (dissolved)– en.nicholding.ir

- Analysed, benchmarked, and reported payment and electronic banking industry technology trends (proposed over ten technical reports on e-banking and payment services to stakeholders).
- Administrated, planned, and controlled the central bank's transformation projects, including the fintech regulatory framework. Cooperated in projects including the National credit bureau and Blockchain regulatory.
- Designed and implemented project portfolio network and project monitoring system (project network graph using Gephi application).



Market Analyst and Planning Expert - Dec 2013 - Jan 2017

Saina Gostar Pardisan– <http://www.sainagostar.com> – www.binaloodwf.com/?lang=en

- Developed a new business model by establishing future options trading business line and improved the cash flow turnover of the company.
- Developed energy price estimation model in the wholesale market using game theory and time series models. 0.48% improvement in market revenue by over \$100k increase in monthly income.
- Modified the bidding process and reduced the market penalties by 11.3%, equal to \$15k saved monthly.
- Supervised and reported KPIs and power plants' performance (50 indexes).
- Provided strategic planning and the annual budget of energy production for the power plants.
- Board member of Binalood wind farm, the biggest Green Energy producer in Iran

Other work experiences:



Systems and Methods expert - Mar 2013 - Nov 2013

Sazeh Tormoz– www.sazehormoz.com/en



Technical office supervisor- Sep 2010 - Mar 2013

Tehran, Pardis Freeway investment company– www.pdf.ir/

Honors and professional activities:

- Officially is commended by the Vice Governor, Modern Technologies at Central Bank of Iran for professional actions in payment services – [Dr Mehran Mahramian](#)
- Officially is commended by Iran Financial Center (Education centre of Iran financial market) for knowledge expansion and mentoring activities – www.ifc.ir
- Membered the Development and Investment committee of National Informatics Company, the biggest banking and payment IT investment holding in Iran and evaluated 7 tech investment project proposals – <https://en.nicholding.ir/>
- LECTURED Cryptocurrencies and ICO, Technical analysis and financial markets fundamentals -Iran Financial Center (IFC) en.IFC.ir - <https://bit.ly/3y4xpQ0> (13 courses)
- LECTURED data analytics and artificial intelligence for managers, digital transformation and industry 4 in MBA and DBA courses –Elearning Ever(Sweden-Iran) - <https://www.elearnever.se/apps/> - (15 courses and 300 students)
- LECTURED as a part-time lecturer at Islamic Azad University, computer simulation, optimisation, project management and engineering economy modules – (6 courses for 160 students)
- Founded Lemon. Limo blockchain and distributed ledger technology community (2017) is one of the first Iranian blockchain technology communities- https://t.me/lemon_limo
- Designed, held and spoke in different fintech events, including the Shaparak's data Reverse Pitch event(2020), fintech regulatory challenge competition (2019)
- Mentored and gave a speech at different events, including Iran National Innovation fund's artificial intelligence tech event - <https://bit.ly/3NF6wrV>
- Member of The Operational Research Society – United Kingdom - <https://www.theorsociety.com/> Membership No. 63271
- Reviewer of the special issue "Blockchain and Tokenisation for Industry and Services" - Computers & Industrial Engineering Journal – Impact factor 7.18 <https://bit.ly/3OKTxX6>
- Board member of Iran's biggest wind farm and green energy producer, Binalood wind farm – 2016-2017 <https://binaloodwf.com/?lang=en>

Publications:

- "Distributed ledger technology and the future of payment services" book 2019- ISBN 9786005854114
- "Open banking" book 2019- ISBN 9786226169875
- "Using M.S.Excel in solving engineering economy problems" book 2010-ISBN 9789643774349
- "Designing national electronic wallet system using Tangle protocol" article 2020- 9th National electronic banking and payment systems conference.
- "Energy market analysis" article 2014- Today Economics Journal
- "Finding key factors for a successful knowledge management model in project" article -2012 national conference of project management
- "Using online prediction models in FOREX market" article -2011 presented in the national conference of industrial engineering

Educations:

● University of Leeds:

Master of Business Analytics and Decision Science (Sep 2021 - Nov 2022) - Distinct GPA
Dissertation: Initial Coin Offering early fraud detection using machine learning

● Amirkabir University of Technology:

Master of Science in System Management and productivity (2011 - 2013) - Distinct GPA
Dissertation: Developing knowledge management model for project-based companies.