YURIY GRACHOV

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Top business school MBA holder and forward-thinking hands-on executive creating value by bringing unique combination of extensive managerial experience and robust IT solutions. Has proven to be an excellent leader for digital transformation, strategy development and execution, and scaling growth. Naturally able to attract, train, manage and retain talents.

### Professional Experience

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UkrCreditFinance LLC, Kiev, Ukraine

U***krCreditFinance*** *is a business staffed with 700+ employees, which holds a set of successful FinTech brands (TM CreditKasa, NaVse) that recognized among TOP-5 in Ukrainian microfinance market.*

Chief Operating Officer, Kiev, Ukraine september, 2019 – present

Lead the digital transformation of the whole operational cycle applying state-of-the-art artificial intelligence solutions, advanced business intelligence technologies, and controlled experimentation technics. Responsible for the whole money-generating cycle.

DAILY TASKS:

* Managing the full business cycle i.e. attracting new customers from internet marketing campaigns, increasing retention of existing customer base, securing underwriting process and fraud prevention, maintenance and developing payment channels, providing high standards of customer care and developing new communication channels, strengthening debt collection process
* Monitoring the key portfolio risk metrics and responding accordingly to maintain optimal risk-profit balance
* Managing budget of operational expenses

KEY ACCOMPLISHMENTS:

* secured x2 company growth in 1 year
* achieved a significant positive shift in the net promoter score metric
* successfully deployed remote call center which has worked with no disruption and at high effectiveness
* led operations through several waves of COVID19 crisis with hitting profitability goals
* built 150+ FTE regional operational center
* implemented new expertise and automatized a lot of resource consuming processes (e.g. customer segmentation and retention program, skip-tracing and dynamic debt collection, complex marketing cross-communication channels etc)
* managed successful transition into the state-of-the-art core system
* Personally developed and deployed (or contributed more than 50% in development and deployment) 13 applications and services

Kreditech Holding SSL GmbH

*Kreditech was a FinTech company that operated in microfinance markets in Russia, Poland, Spain, and India. Kreditech employed more than 360 people and managed financial assets of EUR 200 million*

Head of Debt Collection Division, Moscow, Russia march, 2019 – september,2019

* Within extremely short time identified areas to improve the operations, personally developed and deployed the key machine learning based solutions (customer segmentation and workforce capacity models) that resulted in the best in the history of the company risk metrics (the main KPI).
* Developed statistical process control tool to quantify and reduce variability in key processes
* Managed the call center relocation with no disruption in operations
* Built the transparent auction system which more than doubled revenue NPL portfolio sales

Consultant at EdTech Startup, London, UK July, 2017 – march, 2019

* Led marketing research (conjoint analysis, price sensitivity, and segment lifestyle research)
* Developed 3-year strategic business model
* Drafted key processes maps and set requirements for software engineers
* Managed the outsourced software development team

Alfa Bank, Kiev, Ukraine 2005 – 2017

*Alfa Bank is a part of the Eastern European business group trading in financial, retail, telecom, and oil & gas markets. Alfa Bank employs more than 5 thousand people and is one of the largest private financial institutions in Ukraine with more than $4 billion of assets on books*

Head of Debt Collection Division 2016-2017

Deputy Head of Debt Collection Division 2011-2016

Responsibility for $1.4 billion of financial assets and team of 656 subordinates.

* Managed an important profit center with P&L and 2 areas of responsibility; NPL (non-performing loans) investments and supervising efficiency of debt collection activities related to portfolios under management
* Valued the NPL portfolio ($ 1.2 billion) of UniCredit Ukraine, developed, pitched for, and executed the strategic plan of integration between debt collection function of Alfa Bank and UniCredit Ukraine (Alfa Bank acquired UniCredit Ukraine in 2016).
* Led the integration process completed in 4 months (2 month earlier the deadline). Managed a round of redundancies (about 70 people), and avoided lawsuits despite having in place 2 trade unions.
* Identified the need to improve the debt collection system, developed a pioneering “debt settlement” programme and obtained Board approval. This programme became general market practice and assured a ratio of collection effectiveness 30% higher than the Ukrainian average.
* Established the functional requirements for the development and adjustment of the internal debt collection software, that was recognized as the best in class in 2016
* Developed an incentive system for call-center operators resulted in a decrease in personnel outflow from 9% to 5% and allowed to achieve “Second best working place” award in 2016
* Provided customers segmentation model and developed dynamic process flow
* Led OLAP development

Head of Retail Leasing Project Team 2010-2011

* Launched a new leasing pattern in Ukraine

Head of Corporate and Financial Controlling 2009-2010

* Led corporate governance and optimization of the transactions of Alfa Bank group members

Manager in the Legal Department 2006-2009

* Initiated the automatization of the drafting of legal claims (led to increase from 5 to 30 claims per day)
* Launched collaboration with an arbitrage which allowed to significantly reduce legal collection expenses

### Education

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London Business School/Columbia Business School **(**London, UK/New York, USA)2018

**MBA**

International Institute of Business and Law, (Kherson, Ukraine) 2006

MSc in Finance

Ukrainian National Academy of Internal Affairs, (Kiev, Ukraine) 1998

LL.B (Hons) in national law

### Additional Information

Languages: Russian (mother-tongue), English (fluent), Ukrainian (fluent)

Data Science: professional certificate from IBM

Programming Languages and Special Software:

*SQL* (Postgresql, Amazon Redshift, IBM DB2, MySQL) – fully proficient in DDL, DML, DQL

*Python programming language* (certified by University of Michigan and Saint-Petersburg Institute of Bioinformatics) -

fully proficient in many Python libraries including Pandas, NumPy, Scikitlearn. Have deep personal experience in software development for business needs. Follow PEP8.

*PHP 8, Java Script (native including JQuery), HTML 5, CSS 3* – basic knowledge, able (and have such experience) to create and deploy a web application serving business needs

*R programming language* - able to read and write code

*Github, Jupyter lab, Jupyter notebook, Pycharm IDE, Visual Studio Code, XAMPP, R-studio, DBeaver, pgAdmin, IBM Watson Studio, command line and Bash scripting (basic knowledge)*

*Palisade* - “Monte Carlo” simulation and basic statistical analysis

*DAX* – work with any interface of MS Power family (e.g.PowerBI, PowerQuery, PowerPivot)

Interests: motorcyles, reading, software development, candidate in Masters of Sports of Ukraine in clay shooting (in 2011, won National Cup in sporting and Altcom Cup in skeet)

Volunteering: regularly donate to the oncological department of the central Kiev child health clinic “OchMatDyt”

COVID-19 vaccinated