

ANDRIY KORMACHOV

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EU Resident – Polish permanent residence card (UA nationality). Readiness for relocation

With background in System Engineering, Finance and Government Projects,
I leverage 25+ years of experience in Banking, Insurance, Telecom and Public Sector.
B2B operational expertise is split between 15 years in the Ukrainian market and 10 years in the European Union.
Certified Lean Six Sigma Green Belt and PRINCE2 with recognitions from Nokia, Raiffeisen Bank and Portuguese.
Author of the program "MUSA - Make Ukraine Shine Again" - [link](#)

Track Record of Driving Value:

- €1M/year saved & 21% portfolio reduction **post-M&A synthesis** (Nokia).
- 95% billing transparency achieved & €0.3M annual loss eliminated by re-engineering data systems (Nokia).
- -20% cycle time on a process with 32M datapoints, ensuring scalability for 300K components (Nokia).
- turnaround & stabilization achieved for a UAH 1B **corporate problem loan** portfolio (Raiffeisen Bank).
- 2.5x **B2B market share** growth in 3 years via **300-manager** sales network deployment (Insurance).

Awards & Recognitions:

- **Lean Six Sigma Quality Expert (Nokia, 2021):** Certified for leading a post-M&A portfolio rationalization project that resulted in €1M in annual savings.
- **Risk Management Excellence Award (Raiffeisen Bank, 2010 & 2012):** Awarded twice for innovating and implementing a bank-wide automated NPV analysis tool that significantly enhanced financial analysis efficiency and became a standard for settlement scenarios.

Education

Master's in Management of EU Government projects, UNS, Lodz, Poland

09/2023 – 06/2024

Master's in Finance, Taras Shevchenko National University of Kyiv, Ukraine

09/2006 – 05/2008

Systems Engineering, National Technical University, Sevastopol, Ukraine

09/1993 – 05/1998

Languages English, Polish, Ukrainian, Russian (all proficient)

Professional experience

CFE Foundation, Poland www.cfefoundation.net,

11/2025 - now

In 3-4 months:

- **BESS Supply Chain Setup:** Built an end-to-end, cross-border supply chain (China → EU → Ukraine) for industrial BESS from scratch to address the local energy crisis.
- **Vendor Management:** Audited 20+ global BESS manufacturers, negotiated exclusive technical adaptations (on/ off-grid solutions), and secured optimal warranty terms.
- **Financial Structuring:** Secured private B2B loans to enable deferred payments for procurement and architected fully EU-compliant legal framework for customs clearance and cross-border payments.
- **Project Delivery:** Orchestrated the full operational cycle of pilot projects: from pitching end-customers to contracting European engineering teams for on-site commissioning.

Independent Strategic Advisor / Interim Project Lead

04/2024 – 10/2025

Bank Grant, Ukraine - Lead Advisor on ISO 20022 payments

09/2024 – 10/2025

- **Designed the blueprint for the system logic for the integration** of the new core bank accounting system, ensuring compliance with regulatory and technical requirements.
- **Delivered the project blueprint**, successfully concluding the primary mission phase before a strategic shift in the bank's project priorities.

Commission of Innovation, Portuguese Government | ccdr-a.gov.pt

04/2024 – 08/2024

AURORAL - Horizon2020 EU Project <https://auroral.eu/>

Expert Evaluator (Jury member)

- **Conducted strategic due diligence** on grant proposals for large-scale the [Horizon2020 EU-funded](#) IoT ecosystem projects.
- **Architected and applied a rigorous evaluation framework** to assess proposals against technical viability, financial sustainability, and long-term strategic impact.

- **Delivered critical recommendations** that ensured the alignment of multi-million Euro funding with key EU policy objectives.

Nokia, Wroclaw, Poland | www.nokia.com

03/2017 – 03/2024

Promoted through three roles of increasing responsibility, from tactical contract management to strategic program leadership, consistently driving large-scale transformation initiatives.

Program Manager/PMO - Business Process Transformation Manager at Nokia Quality Guild (01/2022 - 03/2024)

- **Orchestrated a strategic portfolio** of Lean initiatives across the organization.
- **Led the consolidation of 15 legacy tools** into a unified, cloud-based system (Salesforce), establishing a single roadmap, budget, and PMO governance, aimed at transforming Customer Service Contract Management.
- **Achieved a -20% reduction in contract preparation time** across 32M data points by enhancing automation, data governance, and process visualisation.
- **Key Technologies:** Salesforce (CRM/CPQ), JIRA, ServiceNow, SAP (P20/S4-HANA), Confluence, Power BI

Project Manager (Business Analyst) at Product Master Data team (06/2018 - 12/2021)

- **Spearheaded a post-M&A portfolio rationalization project**, resolving ownership conflicts and assessing the profitability of a 5,000-product portfolio.
- **Architected and delivered a "Single Source of Truth"** by integrating disparate data systems, enabling data-driven decision-making for 500+ stakeholders.
- **Eliminated 21% of the underperforming portfolio, resulting in €1M in annual cost savings** and the implementation of new Standard Operating Procedures (SOPs).

BPO Contract Performance Manager at Global Business Services (03/2017 - 05/2018)

- **Harmonized and automated fragmented reporting processes** across 50+ Logistics Service Providers (LSPs) post-M&A.
- **Achieved 95% transparency** in billing and logistics data, eliminating €0.3M in annual losses.
- **Delivered a 20% reduction in CO2 emissions** within the transportation network through data-driven process optimization.

Raiffeisen Bank, Kyiv, Ukraine | <http://raiffeisen.ua>

01/2010 – 05/2016

Promoted from a field-level anti-crisis manager to a Senior Risk Officer, ultimately managing a UAH 1B problem loan portfolio and leading a 45-person team.

Portfolio Manager - Senior Risk Officer at Problem Loans Department in Corporate Business (09/2012 - 05/2016)

- **Managed the full lifecycle of a UAH 1B corporate problem loan portfolio**, supervising a team of 45 officers to develop and execute recovery strategies.
- **Represented and defended complex recovery cases** at Credit Committee and Board meetings, interfacing directly with C-Level executives forecasting of loan portfolio Cash Inflows/Outflow for NCO.
- **Ensured Basel II/III compliance** by rigorously managing Risk-Weighted Assets (RWA), Capital Adequacy (CAR), liquidity ratios (LCR) and Net Stable Funding Ratio (NSFR).
- **Led due diligence and price negotiations** for the acquisition of other banks' securitized portfolios.

Traveling Oversight Officer (Anti-crisis manager) at Risk Management Department (01/2010 - 08/2012)

- **Innovated and implemented an automated NPV analysis tool** for settlement scenarios that became a bank-wide standard, significantly enhancing financial analysis efficiency (rewarded by Bank)
- **Conducted in-depth, on-site risk assessments for over 300 corporate borrowers**, developing tailored anti-crisis strategies that formed the basis for portfolio-wide recovery plans.

Insurance

06/1998 – 12/2009

IC "PUSK" Kyiv, Ukraine - Head of R&D team, Vice – President

07/2008 – 12/2009

- Architected a corporate strategy and led its deployment through a restructured national sales network.
- Secured key partnerships and investor relations to fuel company expansion and market penetration.
- Led the executive recruitment and onboarding process, building a high-performance management team.

IC RosGosStrakh-Ukraine, Etalon, Kyiv, Ukraine - Head of VIP and Corporate Department **06/2002 – 06/2008**

- Drove 2.5x corporate market share growth in two years by architecting and deploying a new national B2B sales system.
- Built and scaled a 300-person regional sales force, establishing KPI frameworks, operational guidelines, and performance management systems.
- Spearheaded the R&D and launch of new insurance products (medical, marine risk), securing a key competitive advantage.

IC Justa, Mega-Polis, Sevastopol, Ukraine - Head of R&D Team

06/1998 – 05/2002

- Led the company's first CRM system integration, creating the foundational infrastructure for data-driven sales management. Developed and executed a winning strategy for public procurement tenders, securing the company's dominant position in the government sector. Pioneered the deployment of complex insurance products in the Ukrainian market, adapting international standards (Lloyd's) to local regulatory frameworks.

Certificates

Lean Six Sigma, Quality Expert Belt, Power BI Data Modeling with DAX, Marketing Foundations: Value Proposition Development, PRINCE2, Business Analyst (IIBA, PMI, NASBA), National Security Agreement - Conducting Work Involving the U.S. Government, Business Process Management, Robotic Process Automation, Incoterms, Basel II, Insurance Expertise in Industrial Facilities and Transportation, Insurance Expertise in Ships and Marine Transportation, among others.

Core Competencies

B2B Expansion & Market Entry: Architecting VAD (Value-Added Distribution) channels, deploying national sales networks, and scaling B2B market share.

Cross-Border Supply Chain: End-to-end logistics architecture (APAC → EU → UA), customs clearance, and SLA negotiations in high-risk environments.

Process Optimization: Lean Six Sigma Green Belt-certified efficiency improvements, reducing cycle times and eliminating operational bottlenecks.

Financial Acumen & Risk Management: Restructuring distressed corporate portfolios, financial modelling, P&L accountability, and public funding (EBRD).

Data-Driven Governance: Advanced analytics (Power BI, Tableau, SAP BI), creating "Single Source of Truth" architectures for post-M&A system consolidations..

Financial Acumen: Risk management, financial modelling, budgeting.

Additional information

- **EU Resident - permanent residence card.** Readiness for relocation across EU and some other countries
- B+C European driver licence. Flexibility to work remotely and across time zones.
- **Architected a comprehensive, investment-ready grant proposal** for the EBRD and Italian Government, orchestrating a cross-border consortium of key stakeholders (Ukrainian Agro Council, EU Chamber of Commerce, Polish enterprises). The project blueprint detailed a framework for driving sustainable agricultural innovation, ESG compliance, and energy independence for Ukraine's post-war agro-industrial sector.
- **Established the non-profit foundation** as a strategic vehicle to bridge Ukrainian enterprises with European funding streams and partnership opportunities for rebuilding and innovation.

Publications

- "Financial Buffer: Future-Proofing Financial Systems" (2004),
- "Unlocking Public Procurement Potential" (2009)

Experience brief

Industries: Insurance (10y), Telecom (7y), Banking (7y), Public Sector (0.5y), Self-employment (1y)

Roles: Management (10y, teams 5–300), Executive (1y), Portfolio Manager (6y), PM/PMO (10y/2y)

Business Analysis (15y), BI Developer (6y), Risk-Manager (6y), Anti-crisis manager (3y), Strategy analyst (10y)

DECLARATION

I hereby declare that all the facts and information provided for a cover letter, reference letters, and this document are true. I allow my personal data stated in the above-mentioned applications to be processed for the purpose of recruitment, in accordance with the Personal Data Protection Act.