Veaceslav Luchianenco

Management Consulting
Address: Bd. Moscova 1/2, Chisinau, RM
Phone: +373 69 161-507
E-mail: v.luchianenco@gmail.com
LinkedIn

Personal

Date of birth: 06/04/1980

Citizenship: Moldova

Career Summary

For more than two decades I have been building, transforming and scaling financial businesses across international and multicultural environments.

My experience combines executive leadership, strategic transformation and operational excellence, gained through leading organizations in banking, consumer finance, leasing and FinTech.

I work alongside boards, shareholders and executive teams to design sustainable growth strategies, strengthen governance, improve performance and develop organizations capable of delivering long-term value.

My advisory philosophy is built on aligning strategy, business model, operations, governance and leadership into one coherent business architecture.

Employment

Management Consulting Service Agreement, Eleving Group www.eleving.com (mid-term assignment)

June 2026 – Present

- Advise executive management and shareholders on business strategy, governance and organizational development.
- Support enterprise risk management, internal control frameworks and corporate governance practices.
- Drive operational excellence through business planning, process optimization and organizational effectiveness initiatives.
- Provide financial oversight and strategic guidance on budgeting, performance management and financial governance.

- Advise on regulatory compliance, governance frameworks and engagement with supervisory authorities.
- Support boards and executive committees through strategic reviews, governance discussions and decision-making processes.

Chief Executive Officer, MFI Mogo Finance Moldova (Eleving Group) www.eleving.com

March 2019 – June 2026

- Creating, communicating, and implementing the organization's vision, mission, and overall strategic development direction
- Leading the development and implementation of the overall organization's strategy
- Overseeing the complete operation of an organization in accordance with the direction established in the strategic plans
- Evaluating the success of the organization in reaching its goals
- Representing the organization for civic and professional association responsibilities and activities in the local community, the state, and at the national level.

COO Microfinance Project, MFI Prime Capital

November 2017 – February 2019

- Development and implementation of strategies that increase product awareness, market share and profitability.
- Direct management of middle managers including training and coaching by leading by personal example
- Process and procedure settlement and optimization in compliance with general strategy.
- Budgeting and planning of operations and investments and ensure business continuity.
- Identification of risk points in credit analysis and implementation of risk minimization strategy.
- Unlimited microfinance risk assessment authority.
- Working with senior management, branch managers, employees and clients to promote the microfinance.

Senior Risk Manager, MFI Total Leasing & Finance

February 2017 – November 2017

- Identification of risk points in credit analysis and implementation of risk minimization strategies
- Credit and leasing approval process optimization in compliance with risk strategy.
- Direct management of credit analyst team including training and coaching by leading by personal example
- Unlimited credit risk authority together with senior managers and shareholders.
- Optimization of leasing and loan methodology.

Chief Operating Officer, MFI Credit CMB

June 2016 – October 2016

- Development and implementation of strategies that increase product awareness, market share and profitability.
- Direct management of middle managers including training and coaching by leading by personal example
- Identification and capitalization on new growth opportunities through market analysis, product / brand development expertise, and keen business instincts
- Direct communication with IFI's to ensure necessary funding. Implementation of external funding system via multiple programs supported by the Government of RM.

Head of Environmental Finance, ProCredit Bank Moldova

Nov 2015 – June 2016

- Direct communication with IFI's to ensure the bank with necessary funding taking into account currency structure and price. Implementation and management of external funding system via multiple programs supported by the Government of RM.
- Directly working with senior managers to create the image of the institution regarding Environmental Finance.
- Working directly with all bank staff to ensure the implementation and development of the Environmental System.
- Overall responsibility for the staff of the Environmental Finance Unit and more than 80 business client advisors of the bank.

- Working with senior management, branch managers, employees and clients to promote the environmental finance, identify client's needs; develop the bank products and service offer to cover the core needs competitively.
- Close collaboration with Credit Risk Management Department concerning environmental risk assessment and finding reasonable solution to finance clients' needs.
- Credit approval authority: up to EUR 250,000; member of the bank's credit committee for loans above EUR 250,000.

Head of Business Clients Unit, ProCredit Bank Moldova

Aug 2014 – Nov 2015

- Responsible for developing and implementing the SME business client's strategy and plan of the bank.
- Overall responsibility for the staff of the business unit and more than 40 business client advisors (loan officers) of the bank.
- Responsible for setting the portfolio targets for branches, defining main KPIs, ensuring that targets are monitored and feedback is provided to the branch managers.
- Direct coaching of the branch managers ensuring that their branches meet bank standards in portfolio volume, growth and quality and the customer service quality. Making sure that the branch employees meet the minimum skill standards of the bank.
- Working with senior management, branch managers, employees and clients to identify the core customer profile of the bank, identify the needs, develop the bank products and service offer to serve the core needs competitively.
- Working with other department managers in order to ensure effective processes supporting the branch work.
- Leading the work on improving the current and developing new products required by the market.
- Directly working with the largest customers of the bank, as well as with the key third parties (such as large suppliers) in order to develop cooperation projects for business customers.
- Responsible for building up the eco-friendly "green" loans portfolio of the bank, and reaching the 4% of the portfolio target by mid-2015.
- The principal trainer of the bank for new and current business client advisors in such areas as customer acquisition, credit assessment and customer service.
- Elaboration of client acquisition and disbursement methodology in accordance with new business strategy
- Credit approval authority: up to EUR 250,000; member of the bank's credit committee for loans above EUR 250,000.

Branch Manager, ProCredit Bank, Moldova

Dec 2010 – Aug 2014

As manager of one of the largest branches of the bank with more than 30 employees, over 1,000 clients and more than EUR 50 million in loan portfolio, was principally responsible for the following areas:

- Ensuring sufficient in number and skills staff capacity in the branch to adequately maintain and support the growth of the large clients' portfolio.
- Preparing and achieving the branch business plan, with growth targets exceeding 25% in the last year.
- Active participation and setting personal example in acquisition of new business customers for the branch. Training and coaching of the branch staff in more effective customer acquisition and service techniques.
- Providing regular (quarterly) detailed feedback to employees, systematically identifying and helping to improve their key skill deficiencies.
- Active participation in staff recruitment and training for the bank.
- Ensuring high quality of the loan portfolio and effective portfolio and arrears management.
- Credit approval authority: up to EUR 250,000; member of the bank's credit committee for loans above EUR 250,000.

Head of Retail Department, ProCredit Bank, Moldova

Oct 2008 – Dec 2010

In a newly established bank, principally responsible for building out the private deposit and customer service functions. Among the responsibilities:

- Transforming the 25 microfinance company branches into full-fledged bank branches with account operations, transfers and deposit taking services.
- Led the bank's efforts to hire and train a sufficient number of employees for the account and deposit operations; quickly ensure high quality service to bank's customers.
- Responsible for developing all policies and procedures for the new area; as well as for ensuring IT functionality necessary for operations.
- Responsible for elaborating the bank's account operations, transfer and deposit strategies; developing the marketing and positioning strategies of the bank.
- Supervised the developing of performance indicators for staff; monitoring of staff performance; ensured that branches and the bank as a whole met and exceeded performance targets.
- Responsible for developing and implementing the "know your customer" (AML) procedures in the bank according to both local and EU legislation.
- Project manager for new services, such as card and e-banking operations.

Progressive Leadership Roles, culminating as Branch Manager, ProCredit MFI, Moldova

Aug 2001 – Oct 2008

- Over the course of three years travelled across Moldova, helped the company set up and open branches in cities Edinet, Ocnita and Comrat; worked as branch manager.
- Actively participated in staff hiring and on-the-job training in customer acquisition, credit risk assessment and portfolio management.
- Prepared the branch business plan, defined targets for loan officers, trained and supported employees in achieving the targets.
- Ensured high quality of the loan portfolio, active work with problematic exposures.
- Actively promoted the branch in the local business community. Organized and led business events, established relations and explained the company to the leading representatives of the local business community.
- Credit approval authority: up to EUR 50,000; member of the bank's credit committee for loans above EUR 50,000.

Education

BA in Finance and Accounting, Institutul de Formare Continue, 2009

Higher School of Economics Certification in Corporate Finance
https://www.coursera.org/account/accomplishments/verify/6SE7M353S7CT

BA in Chemical Engineering, Moldavian State University, 2001

Other trainings

Over the years, participated in a number of professional trainings for managers and bankers:

- ProCredit Group Regional Academy (Internal MBA), Macedonia & Germany
- Effective management trainings delivered by Schwarz & Partners, Docheva, SmartBox Active Learning, Image – Sapovalov consulting, etc.

Languages

Russian (Native)

English (Fluent)

Romanian (Fluent)

Ukrainian (Proficient)