

## Contact

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## Top Skills

Credit Risk  
Financial Risk  
Risk Management

## Languages

English (Full Professional)  
Latvian (Native or Bilingual)  
Russian (Professional Working)

## Honors-Awards

Medal of Draudzīgais aicinājums

# Martins Ozolins

Certified Board Member / Fintech professional  
Latvia

## Experience

### Eleving Consumer Finance

Group CEO / Chairman of the Management Board  
October 2020 - February 2024 (3 years 5 months)  
Riga, Latvia

- 8 active markets (4 Europe / 4 Africa)
- 1000+ group employees
- 130M+ EUR annual sales
- 170M+ EUR annual revenue
- 20M+ EUR annual net profit

### Finko

HUB COO/CRO  
May 2018 - September 2020 (2 years 5 months)  
Riga, Latvia

- 3 active markets (2 Europe / 1 Middle East)

With Hub CEO we were responsible for management of 2 European markets as well as launch of new markets in Middle East (1 market was successfully launched / 1 was ready for launch).

My responsibility areas CS/DC, marketing, Risk management, IT development management, new market research and launch.

### Marginalen Group

4 years

Baltic region Business controller  
November 2017 - April 2018 (6 months)  
Riga/Valmiera, Latvia

Baltic region companies

- Consumer lending: SIA Aizdevums.lv (LV), UAB General Financing (LT);
- Debt collection: SIA Gelvora (LV), SIA Sergel (LV), UAB Gelvora (LT), UAB Sergel (LT).

Planning and reporting for Baltic region  
May 2014 - October 2017 (3 years 6 months)  
Riga/Valmiera, Latvia

- Lead of finance development projects. Completed projects include:
  - + IFRS based loan provisioning model;
  - + Cession portfolio evaluation model;
  - + Budgeting model for loan portfolio/provision movement;
  - + Budgeting model for cession portfolio performance;
  - + Financial reporting model according to Basel III requirements.
- Management board support function in regard of finance analysis for business development projects;
- Monthly KPI reporting for all LV companies;
- Intra-Baltic PLA and BS consolidation;
- Tariff recalculation according to the market tendencies;
- Cession portfolio evaluation for purchasing purposes;
- Loan portfolio stress testing.

Graduate of Talent program 2015 (12 participants from Marginalen group - SE, LT, LV).

## GE Money Bank

### Risk department

June 2008 - December 2013 (5 years 7 months)

Riga, Latvia

During my time with GE Money Bank I was in various roles in Risk department starting from Risk analyst up to Head of Enterprise Risk Compliance Division.

### Main achievements:

- Leading company portfolio sale and hand-off process in run-down phase;
- Development and management of internal stress testing & provisioning methodology;
- Member of Asset and Liability & Methodology and Internal Control Committees;
- Implementation of loan collateral management system @ GE Artesia Bank in the Netherlands.

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## Education

### Baltic Institute of Corporate Governance

Board Member Education · (October 2024)

Rigas Ekonomikas Augstskola / Stockholm School of Economics in Riga

Bachelor of Business Administration (B.B.A.) · (2003 - 2006)