



**Deputy Chief Executive Officer  
Head of Internal Services Division**

*Arsen Kuchukyan, MBA, BS/MS*

*Arsen Kuchukyan* is a member of senior management team, particularly the Assets and Liabilities Management Committee and Problem Loan Committee. He is Chairman of top-level Credit Committee. As the Head of Internal Services Division his responsibilities include but not limited to IT, systems, Information Security, general Security, infrastructure, administration. With almost fifteen years of work experience in World Vision Partnership, he is ensuring effective collaboration with the partners around the world and implementation of special projects, as well as leading the Social Performance Monitoring system and integration with World Vision Armenia (WVA).

*Arsen Kuchukyan* joined WVA microfinance project in 1997 as computer engineer and initially was responsible for developing a database for reporting to donors, which was turned to SEF International's first MIS in 1998. In 2003, after SEF was licensed by CBA, in parallel with full re-engineering of the company, a new loan tracking system eMerge was implemented and later in 2005 substituted by AS-Bank software. During his career in SEF Arsen Kuchukyan was promoted from MIS manager to Deputy Director and then – Acting Director, while the organization was looking for a CEO with a banking background, who would insure further robust growth.

*Arsen Kuchukyan's* background is in IT science with BS/MS degree from State Engineering University. During 2009-2011 he completed his MBA in American University of Armenia (full-time evening on-campus classes).

Prior to joining SEF International Arsen had over ten years of management/leadership experience in different companies: e.g. as local manager at Danish "PLS Consult", Head of Information Department at SEMA, Projects' Manager for seven years at Yerevan Computer Research and Development Institute.