

YASİN KALAFATOĞLU

Executive Finance & Risk Strategist

Decision Intelligence Architect — AI Governance — Credit Risk Systems

Open to Relocation – United States

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Professional Summary

Executive-level finance, risk and decision intelligence strategist with multidisciplinary experience across engineering, international trade, aviation, shipbuilding, corporate finance, AI governance and institutional credit risk systems. Founder of AICOS®(R), a governance-first decision intelligence infrastructure designed for high-impact institutional environments, and architect of AXION FinTech AI, a credit risk intelligence engine focused on corporate underwriting, financial simulation and bank-grade decision support.

Core Expertise

- Corporate Credit Risk Modeling and Underwriting Systems
- AI Governance and Decision Intelligence Architecture
- Monte Carlo Simulation and Financial Stress Testing
- International Trade Finance and Logistics Risk
- Capital Allocation, CFO Strategy and Liquidity Management
- Replayable, Audit-Ready and Human-Final Decision Systems

Professional Experience

Founder & Decision Intelligence Architect 2024–Present

AICOS®(R) – AI Cognitive Operating System

- Designed governance-first decision intelligence architecture for institutional environments.
- Built replayable, audit-ready and risk-aware decision infrastructure.
- Developed AI governance frameworks with human-final authority principles.

Founder / Architect

2023–Present

AXION FinTech AI – Credit Risk Intelligence Engine

- Developed proprietary credit risk intelligence systems for corporate lending analysis.
- Built pre-lending simulation, scoring and underwriting logic models.
- Integrated Monte Carlo simulation and financial stress testing frameworks.

Chief Executive Officer

2021–Present

Kale Finans Yatırım A.Ş.

- Led strategic financial planning, investment evaluation and capital allocation.
- Designed governance-based financial decision and risk management frameworks.

Chief Executive Officer / Chief Financial Officer

2015–Present

Avenue Foreign Trade LLC

- Directed international trade, logistics and cross-border finance operations.
- Managed liquidity, operational risk and global supply-chain finance processes.

Regional Management Roles

2008–2015

Turkish Airlines

- Served in senior regional management, including Frankfurt operations.
- Managed aviation operations, logistics coordination and strategic planning.

Project CFO

2002–2007

SPP Shipbuilding Co. Ltd. – South Korea

- Managed project finance, budgeting and industrial project coordination.
- Worked on large-scale shipbuilding and engineering operations.

Finance & Audit Internship

6 Months

Grant Thornton

- Gained experience in financial reporting, audit methodology and corporate analysis.

Education

Istanbul Technical University

1996–2000

Shipbuilding Engineering

University of California, Berkeley

2002–2004

Academic & Professional Development

Research & Publications

- DOI-indexed publications on Zenodo.
- SSRN working papers.
- Research focus: AI governance, decision intelligence, credit risk modeling and institutional decision systems.

Selected Systems

AICOS® Decision Intelligence Infrastructure

- Governance-first institutional intelligence architecture.
- Replayable decision systems and audit-ready AI governance.

AXION FinTech AI

- Credit risk intelligence engine.
- Corporate underwriting and Monte Carlo financial simulation system.

Additional Information

- EB-2 NIW Approved – United States.
- Founder of AICOS®.
- Open to executive, advisory and strategic leadership roles.
- Available for U.S. relocation.

Professional Philosophy

Preserve Trust While Intelligence Scales.