



Transformation in a Digital & Intelligent Era

Synchronous (Live) Essential
Internship Program

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1

Grant Thornton Profile

Our global presence

We are a network of independent assurance, tax and advisory firms, made up of 68,000+ people in over 145 countries. And we are here to make business more personal and build trust wherever you need it, with the quality you expect.

Embedded in the business and wider communities in which they operate, Grant Thornton people adapt to your team, culture, language and business operating and regulatory context, wherever you are in the world.

That means we are everywhere you are, as well as where you want to be. We have got scale, combined with local market understanding.

For more than 100 years, we have helped dynamic organisations realise their strategic ambitions. Whether you are looking to finance growth, manage risk and regulation, optimise your operations or realise stakeholder value, we can help you.



Global index statistics



91%

of the Forbes 100 are clients of Grant Thornton member firms



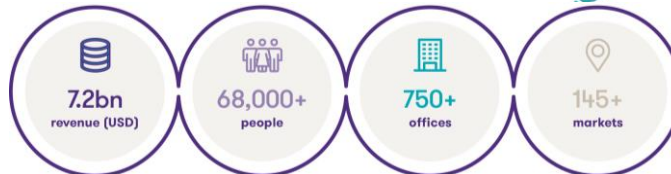
74%

of the Fortune 500 are clients of Grant Thornton member firms.



75%

of the S&P Europe 350 are clients of Grant Thornton member firms.



Our local presence

Grant Thornton Cyprus is one of the leading professional services firm in the country. We offer a full range of **assurance, tax, specialist advisory and outsourcing services** to clients – ranging from public companies and multinationals to private business across a broad spectrum of industries.

We pride ourselves on having partner-led services for all our clients. We combine **excellent technical knowledge** with the intuition, insight and confidence gained from our **extensive sector experience** and a **deep understanding of our clients**.



2
Offices
Nicosia & Limassol



€8.89m
Total
revenue for
2022



170+
People with **62%**
of women across
all levels



17
Partners and
Directors with nearly
40% of women at
partner level



Our services
Assurance
Tax & VAT
Advisory
Digital Risk
Insolvency & Asset Recovery
Distributed Ledger Technologies
Business Consulting
Outsourcing
Quantitative Risk
ESG & Sustainability
Risk & Compliance
Regulatory Compliance & Funds



Award winning culture
Great Place to Work
Sound Industrial Relations 2014
Equality ALLies at Work
Equality Employer
ISO 14001:2015.



“

As a member of a global network, you can expect the resources, skills and experience of a large, international firm, but with the accessibility and attention of a local firm meaning you get the best of both worlds.

What really sets us apart though; is our culture. We invest in listening, building relationships and understanding your concerns to deliver an experience that's more personal, agile and proactive. We work at the pace that matters. Yours.

We don't predict the future. We help you shape it. ”

Stavros Ioannou, CEO Grant Thornton Cyprus

Our local presence

We've never been a typical professional services firm.

We discover what's important to you and make it important to us.

Our culture is built on a genuine interest in our clients – their challenges, growth ambitions and wider commercial context. You get the attention you deserve from senior professionals who ask the right questions, listen and provide real insights and a clear point of view.

The bottom line

- a relationship-led approach with more time and attention from partners and senior advisers
- a deeper understanding of your business for more meaningful advice and recommendations.

Agile and responsive service.

Our size and structure create advantages for you. We adopt a flatter structure, with shorter decision-making chains, and empowered teams. We have all the necessary processes and controls, but they're streamlined and efficient. Our teams are more responsive.

The bottom line

- a faster response when you need quick answers and clarity
- anticipating the answers you'll need, before you ask.

Our commitment to the client experience is to offer a genuine collaborative approach, working alongside your team, in creating and maintaining a strong and trusted relationship as you evolve.

People make all the difference

By utilising experienced individuals, we look to bring insight with proportionate, pragmatic and value-added services.

We have identified an optimum team for this engagement. As you will see from the profiles to follow, the expertise, experience and industry knowledge of each member makes us well placed to deliver excellent value on this engagement.

We put people first, and that is what sets us apart.

Pragmatic solutions to help you improve and grow.

Our teams bring ideas to the table, going beyond the technical issues to recommend ways to make your business better. We balance a desire to do what's best for you in the future with an experienced sense of what's going to help you now.

The bottom line

- helping you think ahead and think more broadly
- proactively identifying opportunities for improvement and growth.

Collaborative teams with a different mindset.

Our people are open, accessible and easy to work with. We work through the issues alongside you, always with an independent perspective and challenging where necessary. Our collaborative style also enables us to assemble teams across service lines, industries and geographies to tailor our capabilities for you.

The bottom line

- teams and solutions built around your needs
- a better working relationship with you and your team.

2

Program Scope

Program Scope

Our Approach

The Program “Transformation in a Digital and Intelligent Era” addresses future business professionals of high academic calibre, who aim towards participating in a demanding online internship program that will help them to prepare themselves to enter in the business world where change is no longer an option for organizations and ongoing transformation are fundamental requirements for success in the 21st century. The program is consisted of five complementary components that aim towards the enhancement of the knowledge, skills and abilities of the participants, so that they can be effectively prepared as young executives for the business world in the era of disruption.



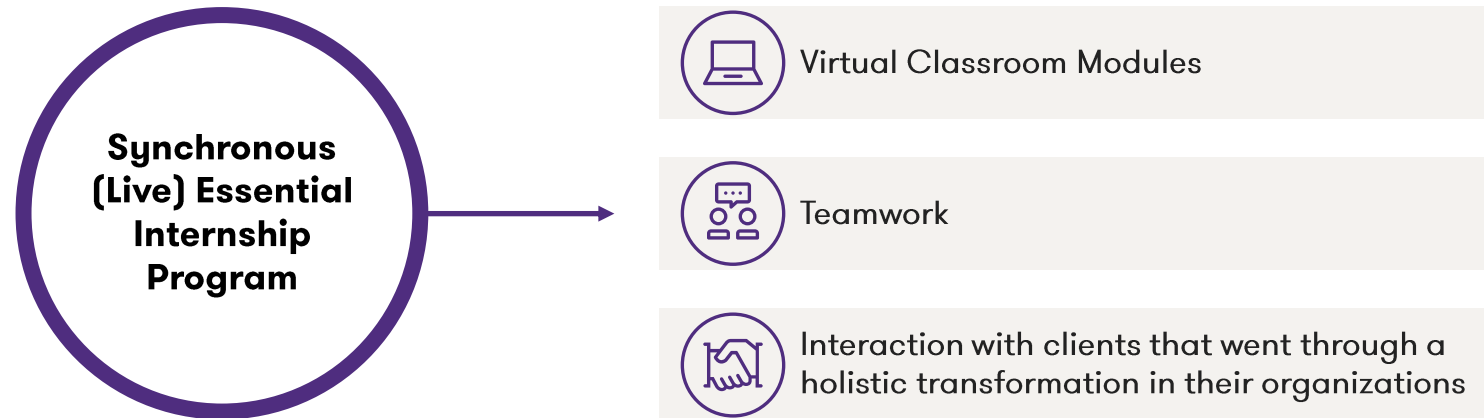
The Program has a duration of **four** internship weeks, which equal to approximately **36 interactive hours**, and it provides the participants with the opportunity to participate and experience how Grant Thornton helps organizations in their transformation journey, what skills are needed in a modern workplace, and how practically a project related to holistic transformation of organizations with complex operations is deployed effectively.



Program Methodology

Our Approach

The “Transformation in a Digital and Intelligent Era” program will be held on an online platform, utilizing a cutting edge Learning Management System (LMS) and communication tools that will provide the necessary framework for a blended program which is consisted of seven aspects, as shown below.



3

Program Outline

An Overview of Grant Thornton's Service Lines

A two-day unit in relation to Grant Thornton's service lines will be delivered in the form of a virtual classroom. In the frames of the unit, high level managers, directors and partners will present the service lines of and discuss their role in the market in an international level. Moreover, services of the Advisory will be presented in depth alongside an exchange of views regarding the future role of consulting services.

Assurance	Advisory	Tax
<ul style="list-style-type: none">• Our audit approach is governed by policies that ensure compliance with the International Standards on Auditing, International Standards on Quality Control and the IFAC Code of Ethics for Professional Accountants.• We use one audit methodology globally, which means we can offer you consistent, high-quality services wherever you are in the world.• Our audit methodology, Horizon, features a partner-led process that focuses our audit efforts on those areas of your financial statements that represent the greatest risk.	<ul style="list-style-type: none">• Dynamic organizations need a broad range of advisory services to support their ambition and growth.• As your business grows, our advisory services are designed to help you achieve your goals. Successful growth often means navigating a complex array of opportunities, challenges and risks.• Our experienced practitioners are available to help you understand, adapt to and overcome the various obstacles that may stand in the way.	<ul style="list-style-type: none">• Ambitious organizations need to consider their tax affairs carefully to gain trust and stay ahead of their competitors.• At Grant Thornton, tax is a key part of our organization, and our award-winning teams can offer you a range of solutions, whatever the size of your business or the challenges you're facing.• Using a combination of reason and instinct, we can work with you to develop a strategy that helps you both understand and manage your tax liability in a transparent and ethical way.
	Business Consulting	Sustainability
	Financial Advisory	Cybersecurity

Grant Thornton's Transformation Services through Case Studies

A two-day unit in relation to how Grant Thornton helps organizations in their transformation journey in the form of blended learning, as the successful completion of a series of self-paced e-learning modules will accompany the attendance of the respective virtual classroom modules. In this two-day module, real case studies from successful transformation projects in relation to Grant Thornton's clients will be presented and analyzed accordingly.

01 Strategy Planning and Design

A comprehensive strategy moves organizations towards a goal or vision, acknowledges the challenges they face, and provide an approach to overcoming them. Our bespoke service starts with inward examination of the business to facilitate the development and delivery of effective strategies to meet the core needs of the organization.

02 Operational and Digital Transformation

We help clients to design and implement target operating model, provide recommendations as to what is appropriate for people, process and technology elements aiming at the optimization of the current state, based on the organization's strategic plan, vision, and goals. This is transformed into an action plan with clear implementation steps.

03 Program and Project Management

Every project and program is different, and our highly experienced team takes a personal approach to understanding our individual clients' needs. We help our clients bring innovation from concept to reality in a safe and measured way. We do this using proven best practice approaches in program, and project management.

04 Leadership, People and Culture

With nowadays constant disruptions, combined with the specific goals & objectives of each organization and the need to stay ahead in the market, it is important for organizations to prepare their people and align efforts towards their strategy. We help clients in key areas including HR Process Re-engineering, People Development & Upskilling, Performance & Reward Management and Culture Development, leading to the design of strategies that create efficiencies and increase productivity.

Case Study 1

Presenting a better brand



Challenge

A global shipping and logistics leader identified that it needed to drive more consistent and authentic messaging across customer-facing communications. The company's consumer website, online pressroom, and central brand resources for advertisements and other external communications demonstrated a range of styles with disconnected customer journeys. Paths to purchase were not integrated, and visual elements created a varied and inconsistent customer experience across various digital platforms.



Solution

Grant Thornton helped the company use customer data and analytics to roadmap and prioritize end-to-end measurement across customer channels, creating a single view of the customer experience. Then, the team prioritized campaigns based on data, channel definitions and customer behavior. With simplified workflows, the company's campaigns across multiple channels resulted in greater efficiency, scalability and agility. Cross-channel personalization and dynamic content resulted in improved operational efficiency, engagement and conversions.

Before: Siloed Channels



Email

- Email-specific planning and journeys
- Siloed creative and production teams



Web

- Web-specific planning and journeys
- Siloed creative and production teams



App

- App-specific planning and journeys
- Siloed creative and production teams

After: Holistic, Customer-centric channels



Email

- Single vision of customer experience / journeys across digital channels
- Multi-channel campaign and capability prioritization and planning
- Creative teams centered around holistic customer journeys across channels
- Shared production resources across channels to drive efficiency and scalability



Web



App

Case Study 2

Finding clearer forecasts



Challenge

A global fintech payment solutions company was experiencing issues with its forecasting process, a monthly bottom-up approach that was becoming obsolete due to competitive growth in the industry, unclear external business drivers and manual processes that introduced unwanted bias.



Solution

Grant Thornton helped the company use machine learning (ML) to improve its forecasting process in a focused way. Rather than investing in a more capital-intensive ML solution, the team built and deployed a prototype. The prototype provided models to forecast revenue, gross margin and EBITDA. As a result, the company reduced the variance in forecasts versus actuals to less than 2%; from a prior variance of 5-10%. The forecasts now take less than two days and allow the company to test multiple scenarios and drivers with more accurate business insights and early warnings about what it needs to address. The transformation took a focused iterative approach.

A forecasting transformation



Grant Thornton

Skills of the Modern Workplace

A two-day unit in relation to skills needed in a modern workplace will be delivered in the form of a virtual classroom, accompanied with team coaching. This workshop is based on the professional development of technical skills applied Grant Thornton according to the nature of different engagement related to the transformation of organizations in different sectors.

1 Data Visualization: How to effectively use Microsoft Excel for Data Visualization

2 Power Point Skills: Power Point Formatting Skills

3 AI Tools: How to Effectively use Artificial Intelligence

4 Effective Planning: Introduction to Effective Planning

5 Time Management: How to Effectively Manage Your Time

6 Stakeholder Engagement: Stakeholder Mapping and Engagement

Performing a Holistic Transformation Project

This two-day unit will be delivered in the form of blended learning, consisted of virtual classrooms, team working, self-study and role play, within a simulation context. The participants will participate in an immersive experience, based on the program that addresses new professional executives. The Unit is composed of integrated and complex case study exercises, group discussions supported by lecture, as well as self-directed learning and activities to be completed in advance of the classroom session. Based on a simulated Consulting client engagement, this highly interactive learning is designed to give participants practical experience addressing real-world challenges and situations supported by coaching and frequent opportunities to strengthen their core consulting skills.

01

Team and client orientation

Introduction to online environment, preparation of client overview discussion & engagement information, delivery of overview presentations, project charter and SWOT analysis, present project charter and SWOT analysis, understanding our clients' business, wrap up reflection.

02

Current State

Data gathering, interviewing and effective client interactions, interviewing, documentation.

03

Analysis of data

Solving complex problems, data analysis and benchmarking, communicating results, begin summarizing current state findings - prepare for presentations.

04

Development of deliverables

Continue summarize and present current state findings, present current state findings, current state assessment, future state roadmap, transforming our clients' business.

05

Finalization of Deliverables

Begin Future State Presentations Defend and present prep-time.

06

Presentation of Deliverables

Defend and present, program close & Evaluations.



Case Study of a Real-World Transformation Project

This two-day unit which will be delivered in the form of virtual classroom where the participants will have the opportunity to interact directly with Grant Thornton clients, in order to discuss the challenges for the delivery of services within specific projects, discuss the up to the point project lessons learned, and discuss solutions for similar future ventures.

The Client Interaction Unit will focus on one project, according to the following process:

01

Self-Study Preparation

The participants will prepare themselves for this unit by studying the project material that will be available in advance and prepare a series of questions and remarks regarding the project.

02

Presentation of the Project

The project management team will present the basic aspects of the project to the participants and answer to the related questions and remarks.

03

The Challenges of the Project

The project management team will present and discuss the challenges for the delivery of the Project.

04

The Confrontation of the Challenges

The participants will participate in a structured discussion with the client regarding the delivery of the project and the confrontation of the challenges.

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Program Logistics

Program Logistics

The “Transformation in a Digital and Intelligent” online internship and training program has a duration of four weeks, starting from the 19th of February 2024 and ending on the 15th of March 2024.



	Week 1 [19/02/24-23/02/24]	Week 2 [26/02/24-01/03/24]	Week 3 [04/03/24-08/03/24]	Week 4 [11/03/24-15/03/24]
Monday [09:30-12:30 CY time]*	Introduction	Grant Thornton’s Transformation Services Through Case Studies (1/2)	Skills of the Modern Workplace (2/2)	Case Study of a Real-World Transformation Project (1/2)
Wednesday [09:30-12:30 CY time]*	An Overview of Grant Thornton’s Service Lines (1/2)	Grant Thornton’s Transformation Services Through Case Studies (2/2)	Performing a Holistic Transformation Project (1/2)	Case Study of a Real-World Transformation Project (2/2)
Friday [09:30-12:30 CY time]*	An Overview of Grant Thornton’s Service Lines (2/2)	Skills of the Modern Workplace (1/2)	Performing a Holistic Transformation Project (2/2)	Program Closing Day

*includes two 10-minute breaks each day.

Indicative Certificate

Indicative Certification of Internship by Grant Thornton

Certificate of Internship

This certificate is presented to

Name Surname

for successfully completing an online four-week training and
internship program at Grant Thornton Cyprus during the
period of xx xxx xxxx until xx xxx xxxx.

Sakis Moyseos
Partner, Business Consulting

Grant Thornton (Cyprus) Ltd
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E mtc@gtcy.com



Indicative Reference Letter

Indicative Reference Letter of Internship by Grant Thornton

XXX 2023

Letter of Recommendation

To whom it may concern,

XX has successfully participated in the Synchronous (Live) Essential Internship Program for "Transformation in a Digital & Intelligent Era", which was organized by Prolestia Limited and delivered by Grant Thornton Limited.

This Program addresses future business professionals of high academic calibre, aiming to help prepare themselves to enter in the business world where change is no longer an option for organizations and ongoing transformation are fundamental requirements for success. The program consisted of five complementary components that aimed towards the enhancement of the knowledge, skills and abilities of the participants, so that they can be effectively prepared as young executives for the business world, in this era of disruption.

The program had a duration of four weeks and approximately 36 interactive training hours from XX until XX, and it was delivered in an online format, using cutting edge technology, which reflected the same high-quality standards and the same added professional value as in a face-to-face format. XX, during XX (his/her) active participation in this demanding internship program, demonstrated the core characteristics of a high academic calibre student, who heads towards a purposeful transition to a future business professional.

More specifically, XX has impressive fast learning abilities; XX (he/she) is very kind and has a pleasant attitude. XX (he/she) has rapport with her peers and grasps complicated processes very quickly. XX (he/she) lightened the burden of XX (his/her) teammates in a setting where pressure was intentionally set as the norm.

Yours sincerely,

Sakis Moysesos

Partner, Business Consulting Leader
Grant Thornton (Cyprus) Limited

5

Appendices

Academic and Professional Qualification of Presenters*



Stavros Ioannou

CEO

stavros.ioannou@cy.gt.com

Summary

He trained in the United Kingdom, where he obtained considerable experience in the field of corporate finance, restructuring and financial advisory services. He is also experienced in equity valuations in connection with transactions, as well as, in cases of disputes, an expert witness.

Sector Experience

- Advisory for loan portfolio sale in relation to a major bank in Cyprus
- Fairness opinion of the consideration offered by Hellenic Bank for the disposal of certain assets/liabilities of Cyprus Cooperative Bank
- Monitoring Trustee of Cyprus Cooperative Bank Ltd
- Asset Quality Review of Alpha Bank Cyprus Ltd (ECB – SSM)
- Data Integrity Validation exercise for NPLs of Hellenic Bank Public Co Ltd

Qualifications & Memberships

Stavros has a BSc (Honours) in Business Finance and Economics from the University of East Anglia. He is a fellow member of the Institute of Chartered Accountants in England and Wales.



Sakis Moyseos

Partner, Business Consulting Service
Leader

sakis.moyseos@cy.gt.com

Summary

Sakis is a professional with more than 25 years of experience in the areas of operational, financial, project and human resource management in large organizations in both the Private and the Public Sector. He has successfully managed the business and digital transformation of numerous organizations from his various roles as a Top Management Executive and a Consultant at EY Cyprus and Grant Thornton Cyprus.

Sector experience

- Government, Retail & Distribution, Healthcare, Financial Services, Hospitality and Education sectors
- Leading projects in the areas of operational, financial, project and human resource management in large organizations in the above sectors

Qualifications and certifications

- BA Accounting and Financial Management, University of Essex

Academic and Professional Qualification of Presenters



Melpo Konnari

Partner, Advisory Services Leader

melpo.konnari@cy.gt.com

Summary

Melpo is a Partner in the Advisory Services Department of Grant Thornton in Cyprus. She has considerable experience in advisory services, especially in Transaction Advisory Services projects such as financial due diligence in connection with acquisitions and fundraising, flotations and public company transactions. She has also considerable experience in financial advisory services and has co-lead a number of financial advisory projects for banks in Cyprus.

Sector Experience

- Co-lead the monitoring of the Asset Protection Scheme on behalf of the Cyprus Asset Management Company
- Co-lead the fairness opinion of the consideration offered by Hellenic Bank for the disposal of certain assets/liabilities of CCB
- Monitoring trustee of the Cyprus Cooperative Bank Ltd
- Review of Cyprus Cooperative Bank Ltd proposed organizational structure for the legacy business using a Target Operating Model

Qualifications & Memberships

Melpo is a member of the Association of Chartered Certified Accountants.



Grant Thornton

* Please note that presenters might be added/amended based on their availability on the given dates of the program and/or specific subjects in the training program



Christos Makedonas

Partner, Digital Risk Services Leader

Christos.Makedonas@cy.gt.com

Summary

Christos is the Managing Director of our subsidiary company Grant Thornton (Cyprus) Cybersecurity Ltd and has 20 years of experience in the industry. He has been involved and lead projects in multiple areas and disciplines such as Cyber Security, Data Privacy and Data Protection, Discovery & Digital Forensics, Third-party Assurance, Internal and External IT Audit, Internal Control Design and Evaluation, Risk, Regulatory & Compliance, Business Continuity Management & Disaster Recovery, Business & Operational and Information Risk Management and Strategy, CAATs, and IT Governance.

Qualifications

Christos has a Banking Operations Diploma, a BSc in Computing Informatics from the University of Plymouth and a MSc in Analysis, Design and Management of Information Systems (Focus in Information Security) from the London School of Economics and Political Science (LSE).

- Certified Information Systems Auditor (CISA)
- ISO 27001 Lead Implementer
- Certified Cyber Forensics Professional (CCFP)
- Certified BrainSpace Analyst
- Certified Ethical Hacker (CEH)
- EC-Council Certified Security Analyst (ECSA)
- Certified Information Privacy Professional (CIPP/E)
- Certified Forensics Investigation Practitioner (CFIP)
- Certified Malware Investigator (CMI)

Academic and Professional Qualification of Presenters



Froso Yiangoulli

Partner, Assurance Services Leader

froso.yiangoulli@cy.gt.com

Summary

Froso is a Partner in our Nicosia office and the Head of Assurance services of Grant Thornton Cyprus. She has 20 years of experience and she is a fellow of the Institute of Chartered Accountants in England and Wales (ICAEW) and of the Institute of Certified Public Accountants in Cyprus (ICPAC). She has a B.Sc. in Economics from the University of Reading.

Froso has extensive experience in auditing of organisations across a variety of industries. Her main experience lies in Professional services, Import and distribution of motor vehicles, Manufacturing and Services industry. She has carried out a vast number of audits listed on the Cyprus stock exchange and London AIM.

She has served on ICPAC's Ethics & Institutions committee in addition to the Audit and Assurance committee. She is an active member of member of the international quality control team for Grant Thornton International Ltd, acting as team leader for quality reviews of other Grant Thornton member firms.



George Karavis

Partner, Tax Services Leader

George.Karavis@cy.gt.com

Summary

George is heading the Tax service department of Grant Thornton (Cyprus) Ltd. Prior to joining Grant Thornton he worked with the tax department of a big four firm where he qualified as an FCCA. He has been dealing with taxation work for over 25 years. During this period, he has gained valuable experience and an insight as to the way the tax, VAT and other government authorities in the island are treating taxation issues from the practical perspective.

George is involved with personal and corporate taxes. Being the person in charge of the firm's tax department he, with the support of his team, is personally involved at all levels and stages with the tax issues relating to direct taxes.

He has a BA (Hons) in Accounting & Finance from the University of East London and he is a Fellow Chartered Certified Accountant (FCCA) and a member of the Institute of Certified Public Accountants of Cyprus.

Academic and Professional Qualification of Presenters



Alexis Nicolaou

Partner, Blockchain Services Leader

alexis.nicolaou@cy.gt.com

Summary

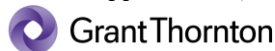
Alexis Nicolaou has over 30 years' experience in different industries. He has held C-suite positions in organizations from the Financial Services, Financial Advisory, Media and Technology sectors. He also holds several non-exec directorships. Mr. Nicolaou is the Managing Director of Grant Thornton (Blockchain) Cyprus.

Sector experience

- Distributed Ledger Technologies
- Internal audits of various entities
- Independent Business Reviews (IBRs)
- Virtual Asset Service Providers' services
- Advisory Services
- Consulting enterprises addressing business challenges with blockchain technology

Qualifications

Alexis is a Fellow Member of the ICAEW (Institute of Chartered Accountants in England and Wales), holds a MSc in Digital Currencies and Blockchain Technology and a BA(Hons) in Industrial Economics & Accountancy.



* Please note that presenters might be added/amended based on their availability on the given dates of the program and/or specific subjects in the training program



Kyriakos Parpounas

Partner, Sustainability Services Leader

kyriakos.parpounas@cy.gt.com

Summary

Kyriakos Parpounas is a seasoned and multi-experienced business executive, with more than 25 years of experience in top management positions in Cyprus. He is a key figure in the environmental and waste management sectors in Cyprus and one of the pioneers in the implementation of sustainability strategies in the business sector. He is well connected in the European and international markets and has a deep knowledge of Local Government in Cyprus, extensive knowledge of public administration and the operation of public bodies.

Sector Experience

- Expert consultant for EPR systems internationally for waste streams
- General Manager of 3 EPR organizations in Cyprus for 12 years
- Development of CSR strategies and CSR reporting for organizations.
- Design EPR and DRS systems for the industry in many countries.
- Experience in projects for the EU, UNEP, EXPRA, CLI etc.

Qualifications

- Master's in business administration (Hons), Finance, Texas A&M University, Texas (USA)
- BSc (Hons) Civil Engineering, University of Maine, Texas (USA)
- Diploma of Technician Engineer in Civil Engineering Higher Technical Institute, Cyprus
- Chairman of the Cyprus Association of Information Protection and Privacy – (CCCI)

Academic and Professional Qualification of Presenters



Stephen Michaelides

Partner, Insolvency and Asset Recovery Services Leader

stephen.michaelides@cy.gt.com

Summary

Stephen is responsible for our Outsourcing and Insolvency departments and is a fellow of the Institute of Chartered Accountants in England and Wales and of the Institute of Certified Public Accountants in Cyprus. He qualified in the UK and has a B.Sc. in Computer Science and Accounting from the University of Manchester.

Stephen has many years of international experience in the UK, UAE, Greece and the Netherlands, in financial, operational and managerial roles. Our Outsourcing department offers corporate, advisory and bookkeeping services to both local and international clients. Stephen is also a qualified Insolvency Practitioner and has extensive experience in receiverships and liquidations of various sizes and complexities.



Andreas Spyrides

Partner, Quantitative Risk Services Leader

andreas.spyrides@cy.gt.com

Summary

Andreas is a finance professional with more than 10 years of experience, a CFA charter holder with a M.Sc. in Banking and Risk from The University of Edinburgh and a B.Sc. in Computer Science from The University of Surrey.

Andreas is an experienced Quantitative Analyst with a demonstrated history of working in the financial services industry. Andreas has assisted major financial institutions in Cyprus and abroad in delivering quantitative models for the better estimation of risk, mainly around regulatory capital, which included IRB modelling, IFRS9 and ECL calculations, Stress-Testing, ICAAP, ILAAP among others. He has been involved in full lifecycles of models, including initiation, development, validation, regulatory inspections, and implementation of models.

Andreas has also been involved in development of models for the quantification of Climate and Environmental risks of different portfolios. His most recent appointment prior to joining Grant Thornton Cyprus was in the Wholesale Credit Risk department of Barclays International based in London holding the position of Vice President and leading a team of analysts.

Academic and Professional Qualification of Presenters



Dr Charis Savvides

Partner, Regulatory Compliance and Funds Services Leader

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Summary

Charis is an experienced corporate lawyer, member of the Cyprus Bar Association, and law lecturer at the Department of Digital Innovation, School of Business of the University of Nicosia. Charis obtained his law degree from the National and Kapodistrian University of Athens in 2005 and continued his postgraduate studies in the United Kingdom, with emphasis on International and European Business Law, obtaining his LL.M in International Commercial Law from the University of Nottingham and his PhD in Law from the University of Sheffield. His doctoral thesis was on competition law and more specifically on the EU regulatory framework on state aids to firms in difficulty.

His practice areas include the regulatory framework of digital services and digital markets, especially in the areas of corporate, investment and financial law. He is also one of the leading lawyers in Cyprus in the field of Blockchain and crypto-asset advisory services, serving a vast clientele in regulated markets, such as Investment Firms, Alternative Investment Funds and Fund Managers, Crypto Asset Service Providers, Banks and Electronic Money Institutions.



Constantinos Raftis

Manager, Business Consulting

constantinos.raftis@cy.gt.com

Summary

Constantinos is a Manager in Grant Thornton's Business Consulting Department. He has 10 years of experience in the areas of Project Management, Strategy Development, Performance Improvement, Operational Excellence, Business Transformation, and the development of Communication & Go to market strategies.

Sector experience

- Government, Retail & Distribution, Healthcare, Financial Services, & Hospitality.
- Working on projects in the areas of Project Management, Strategy Development, Performance Improvement, Operational Excellence, Business Transformation, and the development of Communication & Go to market strategies.

Qualifications and certifications

- Master's degree (MSc) in Business & Management, University of Nottingham
- Bachelor's degree (BSc) in Business Studies with Marketing Management, University of Salford.

Academic and Professional Qualification of Presenters



Maria Theodoulou

Senior Consultant, Business Consulting

maria.Theodoulou@cy.gt.com

Summary

Maria is a Senior Consultant at Grant Thornton's Business Consulting Department with eight years of experience spanning a broad spectrum of domains including Finance Systems, Data Analysis, Accounting & Audit, Performance Improvement and Finance & Business Transformation.

Sector experience

- Government, Retail & Distribution, Financial Services, Legal Business
- Being involved in several projects, including projects on Operational Excellence, Business Transformation and the development of Communication & Go-to market strategies.

Qualifications and certifications

- ACCA Qualified Member – UK & International Variant.
- Master's degree (MSc) in Economic & Financial Analysis, Manchester Metropolitan University.
- Bachelor's degree (BSc) in Mathematics, University of Manchester.



Georgia Hadjipolydorou

Consultant, Business Consulting

georgia.hadjipolydorou@cy.gt.com

Summary

Georgia is a Consultant in Grant Thornton's Business Consulting Department. She has experience in the areas of Strategy Development, Business Transformation, the development of Go to Market Strategies, Recruitment, Training and Development.

Sector experience

- Government, Healthcare, Retail & Distribution
- Working on projects in the areas of Strategy Development, Business Transformation, the development of Go to Market Strategies, Recruitment, Training and Development.

Qualifications and certifications

- Master's Degree (MSc) in Human Resource Management, University of Cyprus
- Bachelor's Degree (BSc) in English Studies and Literature, University of Cyprus

Academic and Professional Qualification of Presenters



Koralia Kakouri

Consultant, Business Consulting

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Summary

Koralia is a Consultant in Business Consulting team of Grant Thornton with two years of experience in Processes Development, Strategy Development, Business Transformation, and the development of Go to market strategies.

Sector experience

- Healthcare, Retail & Distribution, Government, Construction & Development
- Working on projects in the areas of Business Transformation, and the development of Communication & Go to market strategies.

Qualifications and certifications

- Master's degree (MSc) in Management, Cranfield University
- Bachelor's degree (BSc) in Mathematics, University of Cyprus



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