

## **Professional experience**

### ***eCREDO Ltd***

**Operations and Projects Manager**

**March 2025 – Present**

#### **Main responsibilities:**

- Initiate, lead and manage projects
- Manage eCREDO teams
- Negotiate and manage projects progress with vendors, related timelines, required resources, costs and ensure they remain within budget and within agreed time lines
- Ensure smooth transaction operations by liaising and coordinating with external service providers for back-end payments
- Monitor and manage the successful installation of the core payments platform and its ongoing maintenance
- Undertake the integration of peripheral systems to the core payments platform (AML sanctioning and KYC tools as well as FX rate quotes connectivity)
- Undertake the integration of SEPA, SWIFT, plastic card systems to the core payments platform
- Work along with the eCREDO teams on e-payments platform related matters, updates and new functionalities, as well as other systems and applications
- Liaise with and represent the Company on its contractual obligations with payments platform provider and other IT system suppliers and other service providers

### ***Bard Worldwide Holdings***

**Portfolio Manager**

**June 2024 – December 2024**

#### **Main responsibilities:**

- Manage and monitor the investment portfolio of the Group and ensure alignment with investment objectives, risk tolerance and financial goals
- Conduct regular portfolio reviews and performance analysis to identify opportunities and risks
- Conduct in-depth research and analysis of individual securities, sectors and asset classes to identify investment opportunities. Main asset classes researched: Fixed Income, Equity, Private Equity, Hedge Funds, Semi-Liquid Strategies
- Evaluate market trends, economic indicators, and geopolitical events to make informed investment recommendations
- Member of the Group's Investment Committee
- Utilize quantitative and qualitative analysis tools and methodologies to assess investment risks and returns
- Communicate investment strategies, performance updates, and market insights to the Investment Committee and Senior Management
- Identify, assess, and mitigate portfolio risks through diversification, hedging strategies, and risk management techniques
- Develop and maintain strong relationships with Investment banks that work with the Group

### ***Hellenic Bank PLC***

**Advisor, Wealth & Investment Services**

**May 2019 – May 2024**

#### **Main responsibilities:**

- Provision of investment advice
- Help clients with portfolio management and asset allocation

- Search the market to try and identify new products
- Reception of client orders and distribution to Dealing Room for execution
- Assessment of the needs and risk tolerance of clients
- Responsible for business development in Limassol and Pafos districts
- Conduct periodic client reviews to ensure that clients' portfolios are attending their needs and risk tolerance
- Keep abreast of competition
- Be up to date with market developments
- Have a view on capital market expectations

**Notable skills & Accomplishments:**

- Constantly increasing my client base and Assets Under Management
  - Continuously expanding my knowledge on products and solutions for Wealth Management and Portfolio Management
  - I proposed and implemented a client survey to understand our clients' needs, the level of knowledge on asset classes and investing and to create awareness of our services
  - I led the initiative of developing an educational series for our colleagues and clients
  - I made presentations to clients and colleagues for business development and to create awareness of investment services
  - I wrote articles as part of the promotional campaigns of our department
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***Hellenic Bank PLC***

**Officer, Product Development**

**June 2015 – May 2019**

**Main responsibilities:**

- Development of new products (Mainly credit facilities)
- Monitoring of existing products' performance and characteristics and implementation of the necessary changes in order to maintain their competitiveness in the market
- Tracking and analysis of competition and market
- Conduct quantitative & qualitative analysis on loan portfolios' performance
- Development and maintenance of loan amortization calculators
- Preparation of analyses and reports of the products' performance to Bank's executives

**Notable skills & Accomplishments:**

- Developed three new housing loan schemes that could better apply to customers' financial situation
  - Successfully reformed the bank's previous hire purchase scheme in order to comply with the new leasing law in a very tight time frame
  - Group leader of a group evaluating bank's risks and rewards in offering leasing facilities to customers
  - Improved previous Retail division's loan pricing policy
  - Assisted in various lending related projects related to Bank's lending policy, credit scoring and loan origination
  - Improved Product Development department's reporting and data analysis methods
  - Developed a deep understanding of credit risk through my extensive avocation with lending procedures and products
  - Excellent knowledge of regulations and directives like MIFID II, legal requirements of AIFMs, Capital Requirements Directive (CRD IV), Mortgage Credit Law, New CBC loan origination Directive, the law governing financial leasing and broad knowledge of Basel 2 and IFRS 9 frameworks
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***Hellenic Bank PLC***

**Bank teller**

**August 2013 – June 2015**

**Private tutor**

**September 2011 – June 2013**

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## **Education**

<b>Certifications</b>	CFA Charterholder, CFA Institute – Year awarded: 2022 Advanced CySec qualification – Year awarded: 2019
<b>Postgraduate</b>	University College Dublin Higher Diploma in Actuarial Science – Year awarded: 2011
<b>Undergraduate</b>	University of Patras Bachelor of Science in Mathematics – Year awarded: 2010

## **Computer – Analytical Skills**

Skilled in leveraging Bloomberg Terminal and Microsoft Excel to conduct in-depth market research, financial modelling and data analysis enabling strategic decision-making and optimized portfolio performance. Extensive user of Microsoft office applications and familiar with Refinitiv Eikon, Microsoft Dynamics CRM (Customer Relationship Management) and Capital IQ