**Andrzej Kowalski**

Date of birth: April 14th, 1972

Profile:

Mr. Andrzej Kowalski has more than twenty years of experience in international banking and financial services. His core competences and skills lie comprehensively in financial services, products and development, risk, leasing and marketing for both start-up and established companies. Mr Kowalski studied Economy at the University of Warsaw, as well as studied and successfully passed the Chief Accountant Program administrated by the Association of Accountants in Poland, Program for Financial Directors – Financial Management by the International Education Society, Program for the European Financial Guide by European Federation of Financial Professionals. Mr Kowalski is a member of the Association of Interim Managers in Poland (SIM) and was certified as “**CF29**” (the significant management function / a senior manager of a significant business unit), controlled function by the Financial Conduct Authority in the United Kingdom.

Professional Experience:

* 2017 – now – independent advisor and financial consultant
* 2016 – 2017 – CFO / Executive Committee Member, G-Rock Ltd, Gibraltar
* 2013 – 2016 – CFO, Heartwood Wealth Management Ltd (Part of the Handelsbanken group), the U.K.
* 2010 – 2013 – CFO / Risk Manager, Svenska Handelsbanken AB, France
* 2007 – 2010 – Managing Director, Handelsbanken Finans AB, Poland
* 2004 – 2007 – CFO / Risk Manager, Svenska Handelsbanken, Russia
* 2000 – 2004 – CFO, Svenska Handelsbanken S.A. Poland
* 1993 – 2000 – various positions mainly at: Bank Staropolski S.A., Invest-Bank S.A., Bank Handlowy w Warszawie S.A., Rabobank Polska S.A.

Languages:

English, Russian and Polish written and spoken.