

# Christopher Kosmider BSc FCA

**Christopher Kosmider** is a Chartered Accountant with thirty years commercial and board level experience in banking and financial services. More recently he has worked closely with SME company owners and directors across a variety of business sectors.

## 1. Creation & Launching of Start-Ups

### **Founded an SME leasing start-up in joint venture with a partner bank**

Created a leasing business model with EUR130M funding arranged through the sale of asset backed lease receivables, developing the start-up from scratch into a 40 person organisation and 1000 leases written prior to sale of the business to the JV partner.

### **Founded a consumer car leasing business**

Created a "near-prime" consumer car leasing business with GBP2M funding arranged. FCA approval arranged and managed the development of the sales, marketing, regulatory, finance, HR and operations activities of the business.

## 2. Raising of Debt Finance

### **Raising debt finance for SME's**

Creating business and financial plans, structuring funding to successfully raise debt finance for SME's from different business segments including medical, property development, architectural services and telecoms and representing the SME with the funding bank.

### **CFO for a USD 100M private equity oil and gas investment**

Completed (US OPIC funded) USD 35M project financing, reorganised the offshore group structure (BVI, NV and Delaware), US GAAP audit.

## 3. Institutional CFO & CEO

### **CFO of a Central European retail bank (member of Unicredit Group)**

Head of Finance for the privatisation and IPO of Bank Pekao - EUR 18B assets - on Warsaw and London stock exchanges, concluding with a strategic share sale to the Unicredit banking group.

Restructured the finance division of 200 employees, put in place new budgeting and reporting processes, reworked the finance plan and KPI's to support the bank restructuring strategy to achieve a 20% target ROE, working closely with the strategic shareholder.

### **Head of Division (CEO) of the bank's VIP/SME retail business**

Responsible for the business line with EUR 4.5B assets, EUR 400M annual revenues and 1500 employees.

Redesigned the retail business model and implemented an in-house developed business activity management system, achieving record sales in key retail products and reversing a previous negative decline in revenues into a consistent 3-5% per annum revenue growth.

## 4. Work With Different Investor Groups

Christopher as worked with many different investor groups across the different roles - private equity, strategic institutional investor, HNW and venture capital.