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.