



# The role of a corporate advisor

**GEMM BUSINESS CONSULTANTS LIMITED**

**2022**

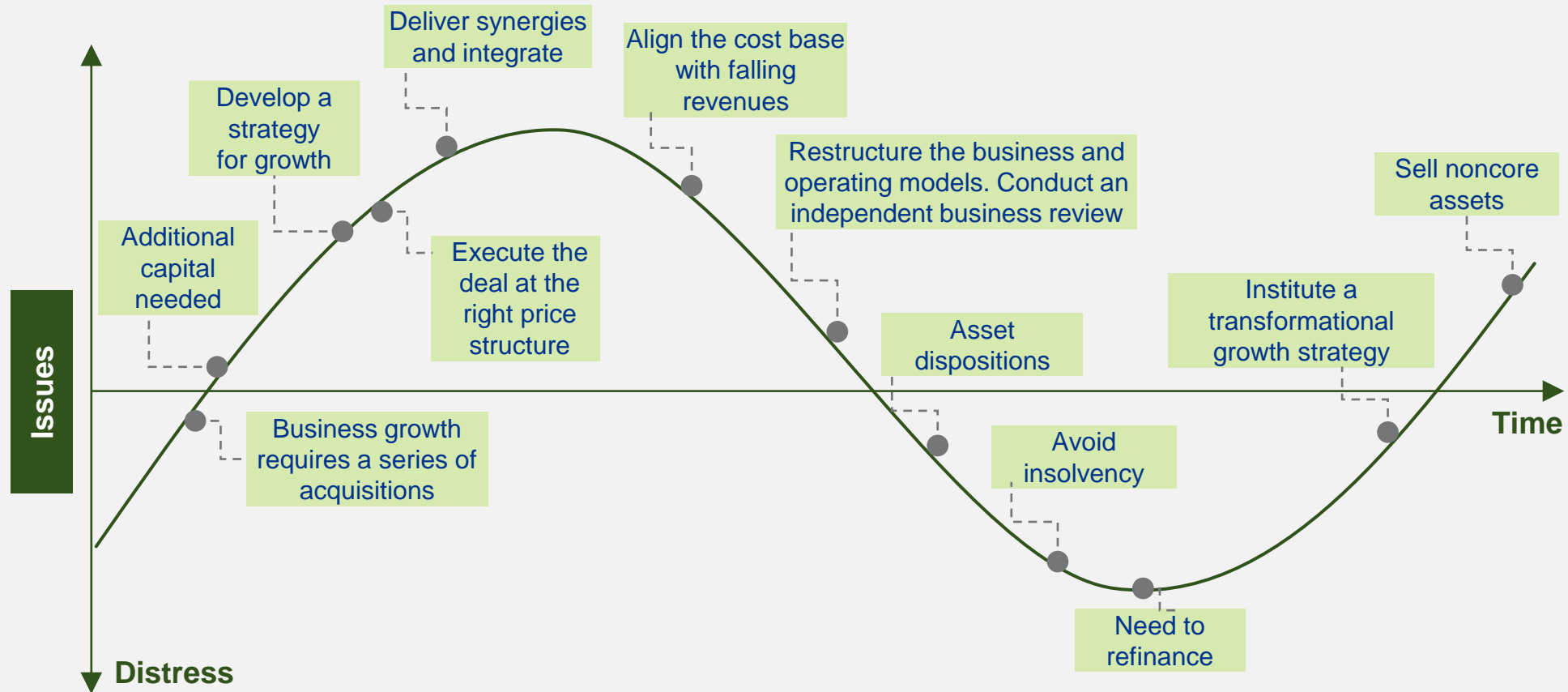


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# The value & role of a financial advisor

# The business cycle



# The value & role of a financial/debt advisor

## Financial advisor value

Business owners are usually overwhelmed with day-to-day operations and activities, leaving little to no time to deal with financing-related decisions. The value of the debt advisor is derived from the following characteristics

- Is a professional and an honest intermediary
- Is independent, unbiased and possesses financial experience and expertise
- Possesses the appropriate resources and relevant knowledge
- Takes into consideration the interests of all stakeholders
- Manages communication, sharing of information and negotiations
- Allows management team to focus on the day-to-day operations

## Financial advisor role

1

### Debt raising & refinancing

- Sustainable debt capacity evaluation
- Available options assessment
- Structuring and terms execution

2

### Restructuring & negotiation

- Corporate rescue & turnaround
- Robust financial restructuring plans backed up by risk adjusted and sensitized cash flows
- Covenants adjustments & facility extensions

3

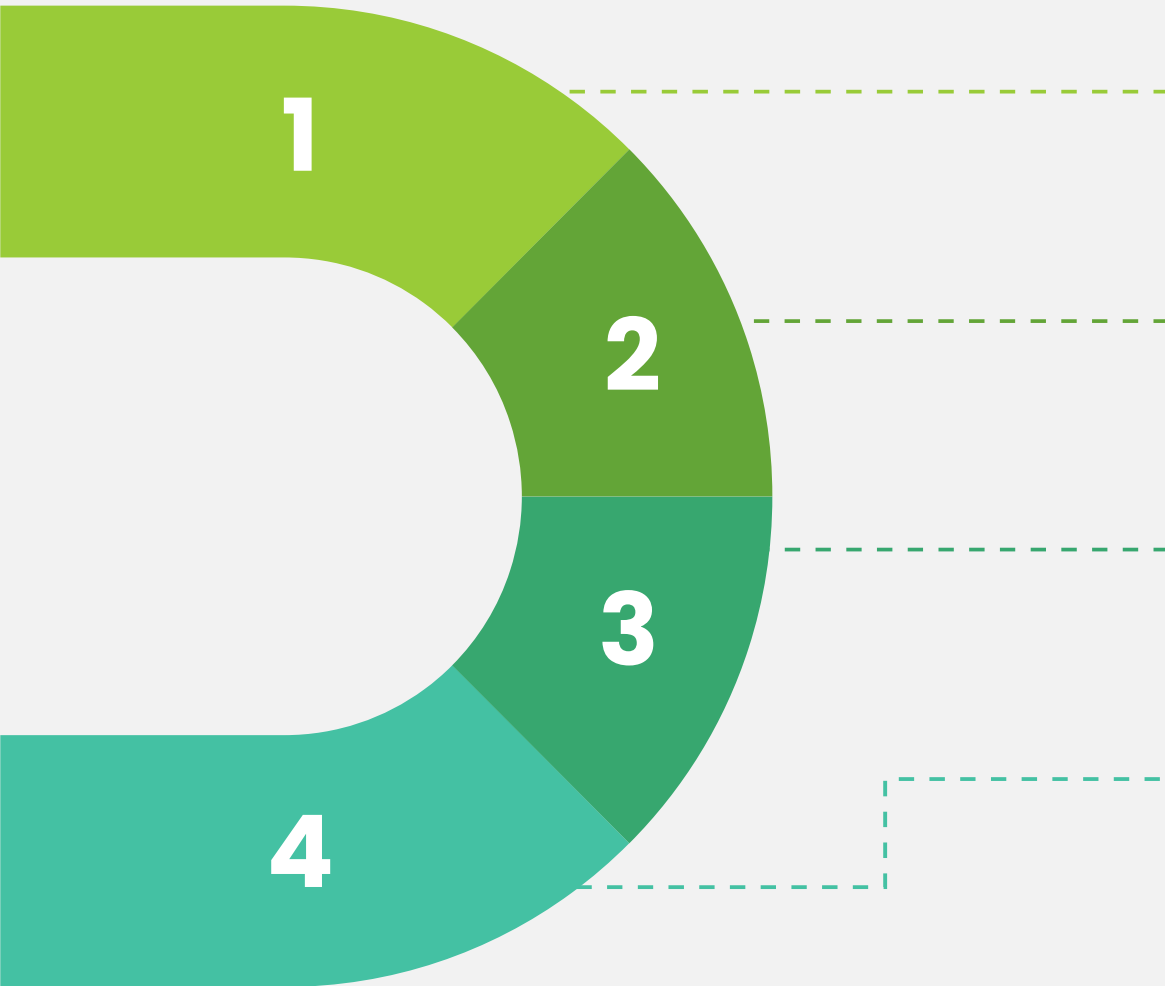
### Acquisition & growth funding

- Design & execution of finding strategies for M&A initiatives
- Identification of strategic growth opportunities
- Capital expenditure projects valuation



# How GEMM may assist

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## **New project financing**

Feasibility studies / investment appraisals / business & asset valuations / business plan reviews & assistance / Financial forecast reviews / model review & assistance

## **Borrower & Lender financial restructuring**

Independent business reviews ('IBRs') / refinancing assistance / stakeholders negotiation assistance / restructuring options identification and assessment

## **Crisis management & Turnaround**

Cash crisis management & cash flow stabilization / operational restructurings (i.e., assets, profit & loss and cash flow optimization)

## **Asset & debt management services**

Valuation reviews / real estate asset due diligence



# Leadership



# Leadership



<b>Name</b>	<ul style="list-style-type: none"> <li>George M. Ioannides</li> </ul>
<b>Position</b>	<ul style="list-style-type: none"> <li>Founder &amp; CEO</li> </ul>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>BA Accounting and Economics, University of ESSEX</li> <li>Msc in Shipping Trade and Finance, City University of London</li> <li>CFIA (Corporate Finance Institute Analyst), Corporate Finance Institute</li> <li>FMVA (Financial modelling and valuation analyst), Corporate Finance Institute</li> <li>CFE associated member (Certified Fraud Examiner), Association of Certified Fraud Examiners</li> <li>CYSEC Advanced Certification – CN7409, Cyprus Securities and Exchange Commission</li> <li>Member of the Blockchain Council (CN 54603953)</li> <li>Certified Blockchain Expert (CN 54702342), Blockchain Council</li> <li>Certified Circular Economy Professional (CCEP), Circular Economy Alliance &amp; Ecole des Pont business school</li> <li>Environmental Social &amp; Governance (ESG) Specialisation Certificate, Corporate Finance Institute</li> <li>Financial Planning &amp; Wealth Management (FPWM) Certification, Corporate Finance Institute</li> <li>Capital Markets &amp; Securities Analyst (CMSA), Corporate Finance Institute</li> <li>Commercial Real Estate Finance (CREF) Specialisation Certificate, Corporate Finance Institute</li> </ul>
<b>Background</b>	<ul style="list-style-type: none"> <li>George has over 20 years of Corporate finance and transaction deals and leads GEMM boutique advisory limited liability company. He started his career in shipping managing the operations of companies owning tanker and bulk carrier ocean going vessels. During his career in shipping George has dealt with complicated transactions including but not limited to raising of funds, acquisition of vessels and closing deals with charterers and trading houses. Following his shipping career, George moved to KPMG Larnaca as a senior manager in the deal advisory department. He has completed numerous engagements with clients ranging from small family owned businesses to big public companies and government organizations. He has expertise in various industry sectors including financial services, retail, tourism &amp; leisure, shipping, real estate and more.</li> <li>George is the CEO and lead advisor of GEMM specialising in Corporate Finance and Transaction Services typically advising clients before and during the execution of a transaction, financing of new projects, equity issues and IPOs, preparation of business plans, equity valuations and reorganisations. He has worked on numerous advisory engagements with from different industry and sizes.</li> </ul>



# Contact us



# Contact details

## ADDRESS

Arch. Makariou III, 88

1077 Nicosia, Cyprus

## HOURS

Mon-Fri 08:30 to 18:00 weekends closed

## E-MAIL

gioannides@gemmcy.com

info@gemmcy.com

## WEBSITE

[www.gemmcy.com](http://www.gemmcy.com)

## Contact Person & Position

George M. Ioannides

Founder & CEO

## Mobile

+357 – 99 - 566558

## Phone

+357 – 22 - 267105

## LinkedIn

GEMM Business Consultants Limited



[www.gemmcy.com](http://www.gemmcy.com)

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