

KONSTANTINA ZERVOU

PROFILE

As an internal auditor I always seek to optimize the operation of the organization in which I am employed. With consistency, professionalism, a spirit of cooperation, objectivity and confidentiality, I have worked with many commercial companies and public entities, where I have undertaken, indicatively, the drafting of internal audit manual, annual audit plan, audit reports, providing information to management and liaising with all units to optimize procedures.

EDUCATION

- Doctor of Philosophy**
Athens University of Economics and Business
2020 Thesis: «Energy Listed Firms: An Examination of Internal Auditing, Earnings Management, Herding and Liquidity in A Sample of Eurozone Markets»
- Master of Business Administration (MBA)**
Hult International Business School – Boston MA
2016 Hult Prize “Crowded Urban Spaces” with a focus on the economic enhancement of the income of populations.
- BSc – MSc Urban Economics and Development**
Agricultural University of Athens
2015 Bachelor Thesis: "Environmental agreements and the environmental performance of Mediterranean countries: A first survey".
- 2005 Alumni of "B' Arsakeio - Tositsiou Lyceum of Ekali" (Grade 17 & 7/10)

CERTIFICATIONS

- Ongoing Certified Internal Auditor (CIA)
2019 COSO Internal Control Framework Certification
2018 Financial Accounting Certificate
2017 Certified Internal Control Auditor (CICA)

WORK EXPERIENCE

- Otroyay Payment Institution Single Member S.A.**
Internal Auditor
- October 2021 – April 2022
- Establishment of procedures for the proper functioning of the Entity
 - Preparation of reports and submission to the Bank of Greece:
 - ✓ for the Internal Audit System of the Internal Audit Unit
 - ✓ Risk Management Report of the Risk Management Unit
 - ✓ Evaluation of the adequacy and effectiveness of the policy for the prevention of money laundering and the financing of terrorism
 - ✓ Table of Incoming and Outgoing (to and from abroad) cross-border transfers of funds from payment and electronic money institutions
 - Assessment on the adequacy of the institution's Internal Control System
 - Informing the Board of Directors of all findings and recommendations for optimization (best practices, add - value inputs).
- August 2017 - today
- Independent Internal Audit Advisor**
- Organisation of Internal Audit in local authorities and companies (listed and unlisted)
 - Internal audit project team leader as an external partner.
 - ✓ Drafting: a) Internal Audit Manual, b) Annual Internal Audit Plan and c) Audit reports.

- ✓ Risk assessment and prioritization, analysis.
- ✓ Evaluation of existing procedures and improvement of these.
- ✓ Evaluation of the adequacy and effectiveness of the internal control system, investigation, and prevention of fraud.
- ✓ Informing the Board, delivering and presenting audit reports, providing information, suggestions, and risk management solutions to avoid future risks.
- ✓ Ensuring that all processes are consistent with the Company's policies.
- ✓ Working with other departments to draft or update the Operating Regulations.

SAMARAS & ASSOCIATES S.A.

Internal Auditor

April 2017 -
August 2017

- Member of an internal audit project team in local government organizations.
- ✓ Drafting: a) Internal Audit Manual, b) Annual Internal Audit Plan and c) Audit Reports.
- ✓ Risk assessment and prioritization, analysis and advice on the activities under review.
- ✓ Evaluation of an organization's existing processes and improvement of these.
- ✓ Assessing the adequacy and effectiveness of the internal control system, investigating, and preventing fraud.
- ✓ Ensuring optimal efficiency of the resources of local government organizations.

TRAINING

05.2019	Annual Financial Crime Conference (IIA)
01.2019	Seminar "The obligations of the Audit Committee under Law 4449/2017"
11 2018	Seminar "Developing a Fraud Audit Plan - Fraud Audit Report"
09 2018	Financial Accounting Certification
11 2015	Seminar "Internal Audit and Corporate Governance"
06 2015	Seminar "Risk Base Approach"

OTHER

- GRE Certificate
- GMAT Certificate
- Knowledge and use of SoftOne, Epsilon (Extra, Hyper) (ERPs)
- Knowledge and use of SPSS Statistics and StatTools (Statistical Programs)
- Knowledge and use of Microsoft Office tools
- Knowledge and use of iOS & Windows environment

FOREIGN LANGUAGES

English	Proficient , TOEFL, IELTS, Proficiency Certificate in English – University of Michigan
German	Advanced (Mittelstufe Deutsch – Goethe Institut)

RECCOMENDATIONS

Available upon request.