

STELLA MICHAELIDOU



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PROFILE

A highly effective, committed, trustworthy, individual with substantial managerial and leadership skills. A decisive, problem-solving and self motivated hard working manager with initiative and strong personality.

PROFESSIONAL EXPERIENCE

08/2013 – today
(4 years)

BANK OF CYPRUS PLC
Credit Risk Sanctioning Authority
Senior Credit Appraiser, SME/Retail

- Evaluating and approving Small Medium Enterprises Applications

04/2013 – 08/2013
(4 months)

MARFIN POPULAR BANK CYPRUS DEPARTMENT
Assistant to Manager of Debt Collection

- Evaluating and Approving Debt Collection Applications

06/2012 – 04/2013
(10 months)

MARFIN EGNATIA BANK-GREECE
Division Manager of NPL Corporate Customers in Retail Division
I was one of the two chosen by all employees of Laiki Bank Cyprus to manage the collapse system in Greece

- Structuring and managing a new division of 20 people all over Greece (portfolio of 200m)
- Introducing new, innovative techniques for handling NPL's
- Negotiate with large customers and evaluate applications

Achievements:

- Lowest NPL rate among all divisions (19%)
- Build effective team with strong negotiation skills
- Achieve viable restructurings
- Develop customer's trust



- Get best evaluation report (score 6 out of 6 in all managerial properties and targets)

11/2011 – 05/2012
(7 months)

MARFIN EGNATIA BANK - GREECE

Branch Manager, Athens, Greece

- Achieve Branch targets
- Organizing and Presenting Seminars about NPLs
- Motivate employees to work in a stressful environment
- Offer Professional service to customers

Achievements:

- 3rd Prize for the NPL campaign among 172 branches

05/2008 – 11/2011
(3 1/2 years)

MARFIN POPULAR BANK - CYPRUS

Branch Manager, Evagorou Branch, Nicosia

- Managing a branch of 15 people
- Organized to offer highly professional service to customers

Achievements:

- 1st prize within the Sector (yearly results)
- 1st prize (Cyprialife Products)

06/2004 – 05/2008
(4 years)

MARFIN POPULAR BANK CYPRUS

District Manager of Debt Collection Services L/ca-F/sta

- Managing a unit of 20 people
- Communicate with Lawyers for effective court decisions
- Negotiate with customers

Achievements:

- 1st prize for best results from all Branches

05/2001 – 06/2004
(3 years)

CYPRUS POPULAR BANK LTD

Manager of Business Unit of Larnaca

- Managing a unit of 12 people
- Develop customer relationship with SME business customers
- Evaluate loan applications
- Evaluate performance of the team members

Achievements:

- 1st prize of factors from all units

01/1997 – 05/2001
(3 1/2 years)

CYPRUS POPULAR BANK LTD

Branch Manager, Artemidos Avenue, Larnaca

- Developed a branch of three persons to six in a period of 3 years
- Maximize cross selling opportunities for customers

Achievements:

- Showed outstanding performance and awarded all the first prizes in all yearly campaigns. (Quality of advances, Deposits, Cross selling, Advances)



05/1985– 01/1997
(11^{1/2} years)

CYPRUS POPULAR BANK LTD

Officer in various departments

- Corporate account manager
- Head of Advances
- Officer: Loans, Trade Services, Exchange, Current Accounts

EDUCATION

10/2016- today

CYPRUS INTERNATIONAL INSTITUTE OF MANAGEMENT

MASTER IN BUSINESS ADMINISTRATION

(Expected to be completed with distinction by 03/2018)

1992- 1996

(part-time)

UMIST UNIVERSITY

BSc IN FINANCIAL SERVICES (Equivalent to ACIB)

1983-1985

P.A. COLLEGE LARNACA, CYPRUS

HND IN COMPUTER STUDIES (PART TIME)

(Equivalent to North Staffordshire Polytechnic certificates)

1980-1983

QUEEN MARY COLLEGE, UNIVERSITY OF LONDON

BSC ECONOMICS, ECONOMICS WITH MATHEMATICAL SCIENCES

- Elected President of the Cyprus Community of the University
- Taking part in the University Basketball team

PROFESSIONAL QUALIFICATIONS

1992- 1996

(part-time)

INSTITUTE OF FINANCIAL SERVICES

ACIB (Associate with the Chartered Institute of Bankers)

[I.F.S./C.I.B.]

Achievements:

First prize among all participants in Cyprus, in the following four subjects:

- Management in Banking
- Branch Banking, Law and Practice



- Lending
- Accounting

Merit in the following subjects:

- International Trade and Finance
- Information Technology
- Taking part in 66 seminars, internal and external, for Leadership Management, personal development and other specialized seminars
- Taking part in seminars and conferences in Europe
- English and Greek

SEMINARS

FOREIGN LANGUAGES

Currently:

Previously:

- VICE PRESIDENT OF THE BOARD OF DIRECTORS OF CYBC(CYPRUS BROADCASTING CORPORATION)
- President of the Organization of Business Professional Women, Larnaca
- President of the committee on Economic matters of the Organization of Professional and Entrepreneur Women
- Member of Inner Wheel, Red Cross, Europa Donna, Anticancer Society, AEK Larnacas, G.S.Z. (Gymnastikos Syllogos Zenon), Proodeftiki Kinisi Larnacas, KYKEM

PERSONAL INTERESTS

Charities

- Organizing events for Radiomarathon

Athletics

Achievements:

- First Greek Championship 400m, age of 15
- First Cyprus Championship 300m, age of 14
- Awarded the price at the multi-winner highly scored athlete of the year at the age of 12 years.

Travelling

- Meet new culture, study other civilizations
- Develop new innovating ideas

Family - Daughters

- Marie Louroutziati
- Nicol Louroutziati



