



# ESG & Sustainability services

**GEMM BUSINESS CONSULTANTS LIMITED**

**2022**



# Contents

	Pages
ESG – The focus point	3-4
Decoding ESG	5-6
The value & role of an ESG consultant	7-8
GEMM's ESG & Sustainability framework	9-10
GEMM's ESG & Sustainability services	11-12
Leadership	13-14
Contact us	15-16



# ESG – The focus point

# ESG – The focus point



George M.  
Ioannides  
Founder & CEO

The 2008 economic crisis, the Covid-19 pandemic and the Russian-Ukrainian war, they all painfully represent our vulnerability to global shocks. Managing all stakeholders has been the biggest challenge for businesses in this ongoing time of uncertainty which is proof that economic health cannot be built in isolation. Society and environment are equally important for businesses to flourish and going ahead all the ESG risks will have to be managed to build resilience into the system. No sector is better placed to drive this transition to a sustainable economy and a stable future than the financial sector itself.

To design resilient economies of the future, we need systemic changes in the finance system which better accounts for all the risks—reputational as well as transition risks—which will lead us to the economy that we are headed to, i.e., net zero by 2050. Integrating ESG into the financial sector will pave a path for all stakeholders being considered in the decision-making process, which will result in real world impact benefiting everyone.

There has never been a better time for the financial sector to focus on ESG to build a resilient and circular economy and create impact that benefits everyone, thus creating long-term value for all stakeholders.

E



S



G



# Decoding ESG

# Decoding ESG

The hallmark of sustainable finance is the integration of ESG factors in the fabric of a financial institution, from strategy to investments, credit offerings to risk mitigation and finally to external communication and reporting. ESG risks cover a wide range of issues ranging from a company's response to climate change, to the promotion of ethical labour practices, to issues around data privacy and governance. The number of investors, both institutional and retail and in developed and emerging markets alike, who consider ESG risks as a screening test for their portfolio companies, have been on the rise.

Many issues fall within the ESG categories and these can be classified in a variety of ways depending on the rating body, perceived material relevance and the disclosure framework used for reporting.

## Environmental (E)



Climate change



Natural Resource Scarcity



Pollution & waste

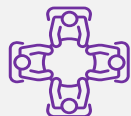
## Social (S)



Human Capital Management



Product / Service Safety



Diversity, Equity & Inclusion  
(‘DEI’)

## Governance (G)



Board quality



Reporting, Transparency,  
Ethics



Supply chain management

# The value & role of an ESG consultant



# The value & role of an ESG consultant

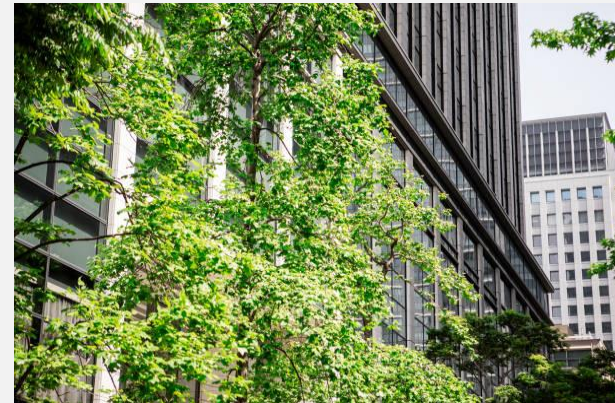
## ESG consultant value

The value of the ESG advisor is derived from the following characteristics

- Is a professional and an honest intermediary
- Is independent, unbiased and possesses financial, commercial and technical experience and expertise
- Possesses the appropriate resources and relevant knowledge
- Takes into consideration the interests of all stakeholders
- Clarify the internal ESG vision, mission statement, and priorities, giving support to the board and senior leadership team to be able to implement them.
- Define ESG Key Performance Indicators (KPIs) to measure the ESG performance across the business, supporting the team leaders in achieving them.

## GEMM's ESG consultant role

- GEMM's consulting ESG & Sustainability team provides extensive support to companies and advisors navigating today's evolving and rapidly shifting, ESG-driven demands.
- GEMM's sustainability advisory understands the emerging trends driving corporate strategy and provides an integrated approach to identify risks, develop a roadmap forward, and seize opportunities for leadership.
- GEMM's ESG role is to develop ESG programs that deliver tailored solutions to help a company become more sustainable and provide assurance to stakeholders that it consistently manages risks and opportunities.
- At GEMM we incorporate material ESG factors ('**ESG Integration**' process) into financial models to adjust forecasts or valuations based on how well a company is (or is not) addressing material ESG issues in the business model. When we are dealing with the investment community (i.e., buy-side portfolio managers and/or other asset management firms) we are incorporating a level of consideration around ESG issues ('**ESG Investing**' process) to structure/satisfy unique investment mandates.





# GEMM ESG & Sustainability framework

# ESG & Sustainability Framework

## 1. Identify

Identify the current implemented ESG processes, metrics, reporting and control activities and determine the key stakeholder groups.

## 2. Co-ordinate

Co-ordinate with Management and staff to identify which ESG factors are most material to the business and select reporting framework for developing the ESG strategy and benchmarks.

## 3. Prioritize

Prioritize the tasks to remediate the gaps between currently implemented ESG reporting and future state ESG goals/milestones based on the selected ESG framework.



## 6. Optimise

Optimise the performance of the implemented ESG processes and evaluate opportunities for additional returns on investment ('ROI') and financial incentives.

## 5. Develop

Develop a plan to ensure that the newly implemented metrics are compliant with regulatory requirements.

## 4. Assist

Assist the company with the design and implementation of controls, metrics measurement and reporting for the gaps identified during the initial stages.

# GEMM's ESG & Sustainability services

# ESG & Sustainability services

GEMM ESG & Sustainability team can support an organisation in designing a strategic plan that incorporates risks, opportunities and stakeholder expectations. GEMM's ESG role is to develop ESG programs that deliver tailored solutions to help a company become more sustainable and provide assurance to stakeholders that it consistently manages risks and opportunities.

## Environmental (E)

### Climate change strategy

Assess climate change risks and develop strategies to protect and enhance enterprise value. Assess market opportunities offered by the transition to a low-carbon, climate resilient and circular economy.

### Sustainable finance

Advise clients in re-orienting investment towards more sustainable technologies and businesses, with investments aligned to nationally and globally recognised frameworks and classifications.

### Quantification of impact

Quantify current and anticipated financial, environmental and social impacts of business operations across a range of scenarios. Stress testing by designing and quantifying ESG events (incl. climate change) on organisation's capital and/or liquidity position.

## Social (S)

### Diversity, Equity, Inclusion (DEI)

Build awareness, knowledge and strategies to create a diverse and inclusive workplace.

### Community engagement

Create a communications/outreach strategy to engage members of the community and strengthen its social license to operate.

### Emerging Societal issues

Support companies navigating emerging societal issues and the rapidly-evolving expectations of both internal and external stakeholders.

## Governance (G)

### Culture transformation

Assist in the formulation of a sustainability culture transformation program plan which will include recommendations on existing plans & procedures and advise on changes that could be adopted by an organisation.

### Operating models and organic restructurings

Design operating models and update organisational structures. Advise on the role of the Chief Sustainability officer.

### Policies & Procedures

Establish and/or update codes of conduct, policies and procedures.

# 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 Ponts 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

## OFFICE 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 (George Ioannides)

## Phone

+357 – 22 - 267105

## LinkedIn

GEMM Business Consultants Limited



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

The information contained herein is of general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future.

@ 2022 GEMM Business Consultants Limited, a Cyprus Limited Liability company. All rights reserved. Printed in Cyprus.