

Business profile and activities

GEMM BUSINESS CONSULTANTS LIMITED

2023



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About us

Why GEMM

Drawing on over 22 years of leadership experience in different financial markets, GEMM delivers world-class independent Management, Business and Financial advice to local and international entrepreneurs, investors and companies.

We understand the importance of close personal relationships and the key role these play in facilitating deals and financial transactions; every client and every deal receive meticulous attention from our Management.

Whatever the scale, from our largest to our most focused engagement, we take nothing for granted. We consider each problem objectively based on rigorous and thorough research. And we follow the data relentlessly. We deliver not just the conventional wisdom but also deeper and sharper insights that are actionable and give our clients an information advantage. The culture we've built accepts nothing less.



Reach and depth of service

The leadership of GEMM has worked in numerous industries, including healthcare, real estate, banking, hospitality and leisure, transportation and logistics, shipping, retail, technology, education and other financial services sectors



External network

Our leadership and associates have an extensive network of professional individuals and organizations ranging from financial institutions, corporate funding providers including but not limited; to venture capital, family offices, alternative debt and venture capital.



Experienced team

We have an extensive experience in strategic corporate advisory, debt and organizational restructurings, financial due diligence, M&A transactions, business valuations, IP valuations, accounting, tax compliance, corporate services and fund administration services.

Our Mission, Vision & Spirit

Our Mission



We partner with clients in long-term, trusted financial advisory relationships. We strive to provide financial peace of mind by delivering tailored objective advice designed to give clients the confidence to pursue their own passion, dreams and talents.

Our Vision



At GEMM, we firmly believe that it all starts with having a clear vision of your unique goals. With this clarity, we combine objective advice and experience-led execution to bring the collective vision to life. Our vision as a firm focuses on helping others achieve financial goals, as well as understanding of each client's unique purpose, mission and values.

Our Spirit



AT GEMM, regardless of business segment, we have similar expectations and aspiration for ourselves and others, and we have been able to capture that spirit through the articulation of common values which spell out the world **"We Value"** which implies in many words the following:
"W" is for Win / "E" is for Empathy / "V" is for Value / "A" is for Achievement / "L" is for Loyal / "U" is for Unity / "E" is for Equality

Our Strategic partners & strategic memberships and certifications

Our Strategic Partners & Collaborators



Our Memberships & Certifications



GEMM Newsletter

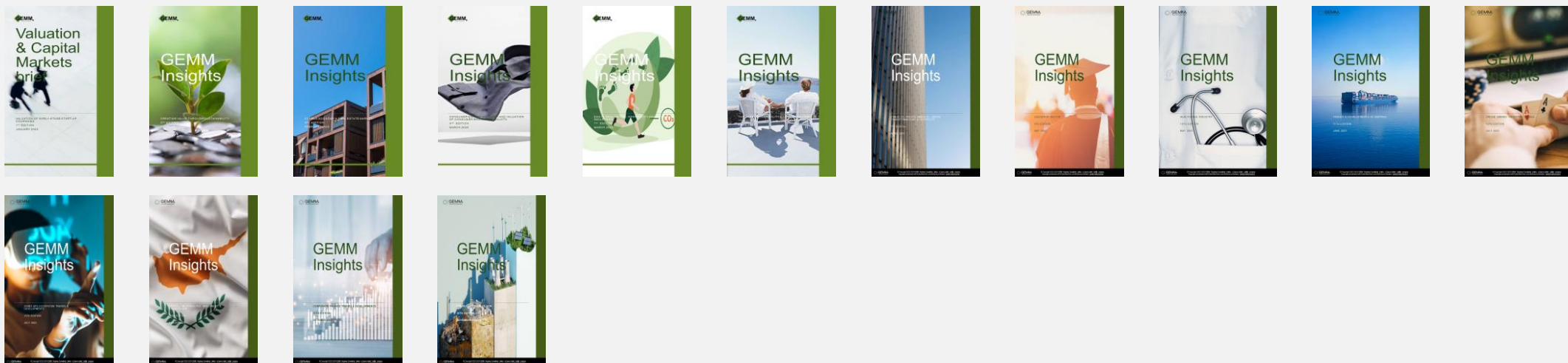
GEMM Insights

GEMM Insights newsletter offers engaging insights to contextualise key Corporate finance, Macroeconomic and Industry issues that matter and explores topics that are of interest to the business and investment community.

Our Newsletter is published on a bi-monthly basis on the LinkedIn network. To get access to GEMM Insights please subscribe in the following LinkedIn link.

<https://www.linkedin.com/newsletters/gemm-insights-7020661004082536448>.

Some of our publications are listed below:



GEMM Credentials

Key credentials

GEMM team has completed a number of projects in the real estate, hospitality, Healthcare, mining, manufacturing, retail, start-ups and Private Equity sectors requiring experienced advisors with extensive technical knowledge in financial feasibility studies, financial analysis, equity and portfolio valuations, market research and re-organisations & restructurings amongst others. Details of some of our most important and key credentials are illustrated below.

 GEMM. Business Consultants Hospitality sector Feasibility report for the development of a boutique hotel	 GEMM. Business Consultants Hospitality sector Feasibility report for the renovation of a 5* hotel	 GEMM. Business Consultants Real Estate Feasibility report for the development of a luxury residential complex	 GEMM. Business Consultants Real Estate Equity valuation of a group of companies	 GEMM. Business Consultants Real Estate Re-organisation of a Real Estate Group of companies	 GEMM. Business Consultants Private Equity External Valuer continuous engagement for tech. start-up companies	 GEMM. Business Consultants Online Gaming Valuation report for an online gaming start-up company
 GEMM. Business Consultants Manufacturing Market research and country analysis for a foreign Listed Manufacturing Company	 GEMM. Business Consultants Real Estate / Construction Cost assessment and monitoring engagement for a residential development	 GEMM. Business Consultants Retail Sell- side assistance & valuation of a retail company	 GEMM. Business Consultants Healthcare Feasibility report for a new Medical centre development	 GEMM. Business Consultants Real Estate Feasibility study for the development of a rehabilitation centre.	 GEMM. Business Consultants Renewable Energy Valuation of a Photovoltaic park	 GEMM. Business Consultants Mining Business plan and valuation report for a mining company



GEMM.
Business Consultants

Our Leadership, Partners & Associates



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Business Consultants



Our Leadership



Name	<ul style="list-style-type: none">George M. Ioannides
Position	<ul style="list-style-type: none">Founder & CEO
Qualifications	<ul style="list-style-type: none">BA Accounting and Economics, University of ESSEXMsc in Shipping Trade and Finance, City University of LondonCFIA (Corporate Finance Institute Analyst), Corporate Finance InstituteFMVA (Financial modelling and valuation analyst), Corporate Finance InstituteACFE associated member (Certified Fraud Examiner), Association of Certified Fraud ExaminersCYSEC Advanced Certification – CN7409, Cyprus Securities and Exchange CommissionMember of the Blockchain Council (CN 54603953)Certified Blockchain Expert (CN 54702342), Blockchain CouncilCertified Circular Economy Professional (CCEP), Circular Economy Alliance & Ecole des Pont business schoolEnvironmental Social & Governance (ESG) Specialisation Certificate, Corporate Finance InstituteFinancial Planning & Wealth Management (FPWM) Certification, Corporate Finance InstituteCapital Markets & Securities Analyst (CMSA), Corporate Finance InstituteCommercial Real Estate Finance (CREF) Specialisation Certificate, Corporate Finance InstituteCorporate Leadership Certified (CLC), Management and Strategy InstituteCertified Anti-Money Laundering Professional (CAMP), Financial Crime AcademyCertified Audit and Investigations Professional (CAIP), Financial Crime AcademyCertified Anti-Financial Crime Professional (CFCP), Financial Crime AcademyCertificate in Sustainability of Finance (Cert SF), ACCAClimate Finance Certification, ACCA & CFAGRI Certified Sustainability Professional (GCSP), GRIISO 14001 Lead Implementer CertificationChartered ESG Investment Manager (CEIM), Chartered Institute of Professional CertificationsCertified Carbon Management Leader (CCML), Chartered Institute of Professional Certifications
Background	<ul style="list-style-type: none">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 & leisure, shipping, real estate and more.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.

Our Strategic partner & Business Associate



Name	<ul style="list-style-type: none"> • Panayiotis Gregoriades
Position	<ul style="list-style-type: none"> • Strategic Partner & Business Associate
Qualifications	<ul style="list-style-type: none"> • Bsc (Hons) Accounting & Finance, University of Lancaster • ACA Chartered Accountancy Qualification ICAEW • CySec Advanced Qualification • CySec AML Qualification
Background	<ul style="list-style-type: none"> • Having 10 years of experience at KPMG Limited in audit and corporate services he has gained valuable experience with high-net-worth individuals through a holistic business prism and has gained extensive experience in client advisory services with a focus on regulatory disclosure requirements. • By combining a chartered accounting qualification with a strong technical background, he builds long-lasting relationships and provides comprehensive regulatory services and fund services to family offices, service providers and internationally high net worth Individuals worldwide. He is An ACA member of the ICAEW and a holder of both the Advanced and the AML Cyprus Securities and Exchange Commission Qualifications. • Panayiotis is the Founder & CEO of Asgard Consulting Limited and Pivot Consultants (Cyprus) Limited. He is a valuable business associate of GEMM Business Consultants Limited and acts as a nonexecutive director to a number of Cyprus based companies.



Services & Capabilities



Management consultancy services

General Service Sheet Overview

Our capabilities under the management consultancy services include:



Strategy & ESG



Mergers & Acquisitions



Capital advisory & Capital raising / Project & Infrastructure finance / Real Estate Solution services



Financial due diligence / Vendor due diligence



Business valuation & appraisals



Audit Specialist reviews



Private Equity & Portfolio appraisals / External Valuers



Restructuring & Re-organization services



Forensic & Fraud Investigations / Expert Witness



Startup advisory services



Industry & Specific related services

Real Estate Service Solution services

Our team of professionals offer a comprehensive and integrated suite of solutions and capabilities tailored to each and every client to turn market complexities into business opportunities and achieve meaningful results.

Every real estate stakeholder has unique objectives, constraints and operational circumstances. At GEMM, as independent consultants, we deliver results-driven strategies and focused execution, and we generate value for our clients across all facets of their real estate.

Our Real Estate services are comprised of the following:



Development advisory

- Feasibility studies
- Financial modelling
- Independence business plans reviews



Valuation analysis

- Property portfolio valuation analysis
- Property valuation reviews for financial purposes



Transaction services

- Due Diligence
- Sell-side & Buy-side assistance
- Capital advisory
- Transaction support



Market analysis

- Benchmarking analysis
- Market research & analytics



Restructuring

- Liquidity forecasts
- Cash flow planning & management
- Debt restructuring proposals



Startup Advisory Services

Our team of professionals offer a comprehensive and integrated suite of solutions and capabilities tailored to each and every client to turn market complexities into business opportunities and achieve meaningful results.

Whether it is helping entrepreneurs develop their value proposition or securing the funding they deserve from angel groups, private investors or venture firms, we support startup and emerging growth companies with a variety of specialised and value driven services.

Our startup advisory services are comprised of the following:



Vision & Growth strategy

- Whether your Team is working towards an exit or an investment, it is critical to identify, understand and focus on the factors that drive enterprise value.
- GEMM's approach removes assumption by combining external research and precise internal analysis to establish a set of operational objectives that will increase enterprise value.



Fundraising strategy

- We will help you put in place the solid foundation on which all successful funding strategies are built. We will assist you in the following:
- Financial Modelling & forecasting
 - Business model canvas
 - Pitch presentation development
 - Business plan creation, review and/or enhancement.
 - Valuation services
 - Scheduling meeting with angel groups, private investors and/or venture firms



Non-executive Directorship

- We can act as Non-Executive Directors (NED) bringing fresh and impartial perspective to strategic discussions.
- Our team is comprised of financial analysts, chartered accountants and legal orientated professionals.



Corporate governance

- Once your startup is built and scaling, you will need a system of rules, practices and processes by which the company is directed and controlled.
- GEMM advisory team and our business associates will help you define a fit for purpose framework that protects your businesses short term and long-term interests by enhancing your enterprise value, through compliant administration, for any liquidity event.



ESG strategy & financing 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. Perform ESG Due diligence & assist clients incorporate and consider ESG risks in their financing & investment projects.

Quantification & materiality assessment

Quantify current and anticipated financial, environmental (GHS emissions) 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.



Sustainability reporting services

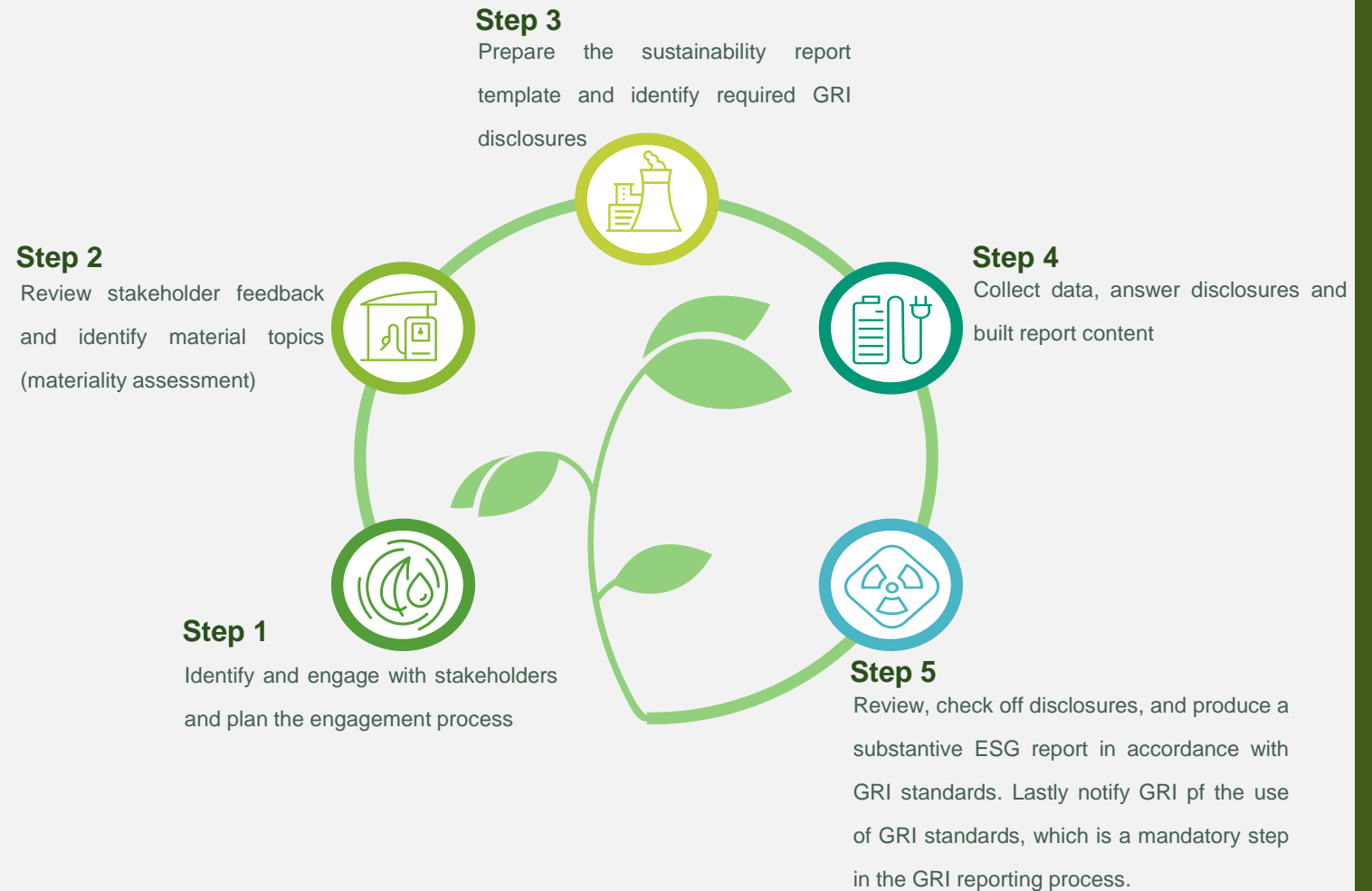
Corporate Social Responsibility and Sustainability reporting are becoming common place for businesses world-wide. In some jurisdictions, sustainability reporting is driven by regulation, or required to meet financial disclosure obligations and contracts with governmental organizations. Consumers, investors and other stakeholders are demanding that corporate sustainability programs and policies are in place, or that suppliers are selected that can demonstrate corporate sustainability reporting through the supply chain. Annual reports and marketing now include reference to key corporate sustainability initiatives and achievements.

Sustainability metrics reporting standards are becoming increasingly prevalent among leading companies to communicate their environmental, social and governance (ESG) activities.

Reporting on sustainability efforts in accordance with the Global Reporting Initiative (GRI) guidelines offers one of the most trusted, globally recognized ways to communicate relevant environmental, social and governance (ESG) data to investors and other stakeholders.

GEMM's sustainability experts guide you through the process of creating sustainability and ESG reports based on the GRI standards. Whether your organization is just beginning this journey, or you are already an advanced practitioner, we can help you create the sustainability report that best showcases your company's ESG performance.

GEMM GRI reporting process is illustrated in the process graph to the right:



Environmental Management Systems

ISO 14001:2015

ISO 14001 is an internationally agreed Standard that sets out the requirements for establishing, implementing and maintaining an Environmental Management System (EMS) within your organisation. An EMS can assist you to improve your environmental performance, demonstrate compliance and improve efficiency to cut the costs of running your business.

All ISO Standards are regularly reviewed and revised to ensure they remain relevant and up to date with changing trends and practices. ISO 14001 has been recently revised with the publication of ISO 14001:2015 which reflects the changes in modern environmental management.

The ISO 14001:2015 standard is used to help organisations to integrate an Environmental Management System (EMS) within their business processes and operations. The standard applies to organisations of all sizes and sectors as it is bespoke to each individual organisation. The ISO 14001 standard was updated in 2015 to include a greater focus on leadership, business risks, opportunities and lifecycle analysis. There is a three-year transition period for organisations with an existing certified system to ISO 14001:2004 to enable upgrade to the new standard.

An EMS provides a structured approach to managing environmental performance and planning to reduce your organisations impacts on the environment.

How can you benefit?

ISO Management Systems and ESG Management Systems can result in both business and environmental, health and safety, and sustainable development benefits. Maintaining an Environmental or ESG Management System can help your organization achieve the following results:

- Improve environmental, health, and safety performance
- Enhance compliance
- Prevent pollution and conserve resources
- Reduce/mitigate risks
- Attract new customers and markets (or at least retain access to your customers and markets that have EHS-MS requirements)
- Increase efficiency
- Reduce costs
- Enhance employee morale and enhance recruitment of new employees
- Enhance image with the public, regulators, lenders, and investors

EMS process-based approach

The EMS is designed to sit within the organisation business processes with input from all levels of management. The identified environmental objectives and targets for the business need to be integrated into normal business operations.

An EMS is a process-based approach looking at inputs, processes and outputs for the organisation.

It will look at what your business needs to operate, what the business activities/operations are and what your final products and/or services are.

How can GEMM ISO management system professionals can assist you?

Our ISO management system professionals can help you in the following ways:

- Development & Implementation of the Management System.
- ESG & Sustainability reporting training.
- Assist you during your certification process through a certification body accredited by UKAS. Once certified your organisation can display the certificate and logo on marketing materials to demonstrate your commitment to environmental management to customers and other interested stakeholders.





Shipping & Maritime services

Corporate set up

Shipping company registration
/ Yachts & vessels registration /
efficient structuring of
companies / legal advice.

Corporate financial services

Feasibility studies / investment
appraisals / business & vessel
valuations / business plan
reviews & assistance / Financial
forecast reviews / model review
& assistance / Transaction
(‘M&As’) services / research.

Borrower & Lender financial restructuring

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



Ship management consultancy services

Commercial / operations /
technical / Design,
implementation and auditing of
management systems.

Ship audit & inspections

Pre-purchase inspections /
QHSSE inspections / MLC
inspections / Pre-vetting
inspections.

Claims handling

Handling of maritime disputes
raised in charter party agreements
/ Preparation and submission of
H&M and PANDI claims.



Strategic collaboration with Asgard Consulting Limited

Strategic Collaboration

GEMM has built up a strong strategic partnership with Asgard Consulting Limited. The aim of this strategic partnership and collaboration is to offer a full-scope services adapted to our international and local-based clients, encompassing large multinationals, banking institutions, and high-net-worth individuals. Services include, among others, Fiduciary, Company Administration, Secretarial, Accounting & Bookkeeping, Escrow, Payroll, and Fund Administration services. These include:



Compliance advisory services (FACTA & CSR, DAC 6 & DAC 7)



Banking services



Trustee services



Fund administration services



Company registration administration & secretarial services



Accounting & Payroll



Fiduciary services



Immigration services

Industries we serve

Industries we serve

Our Leadership, partners and business associates bring deep industry expertise gained from hands-on experiences spanning functions and sectors. We draw on tested research methodologies, analytical tools, and strategic frameworks to provide context, but weigh findings against our personal knowledge of how an industry actually works.



Financial services

We can assist our clients in:

- Lender assistance
- Independence Business Reviews (IBRs)
- Financial Due Diligence
- Research and analysis for new market opportunities or niche markets.



Technology, Media & Entertainment

We can assist our clients in:

- Improving shareholder value
- M&As
- Operational performance & cost reductions
- Start-ups



Private Equity

We can assist our clients in:

- Strategy consulting
- Performance improvement advice
- Industry knowledge
- Portfolio company value enhancement
- Due diligence



Real Estate, Construction & Development

We can assist our clients in:

- Growth strategy and investment opportunities
- Improving Operational performance
- Assess potential development
- Debt & organisational restructuring



Hospitality & Leisure

We can assist our clients in:

- Growth strategy and investment opportunities
- Operational performance in the face of declining bookings and intense competition on so many fronts
- Debt & organisational restructuring



Energy & Environment

We can assist our clients in:

- Growth strategy & investment opportunities / business plans
- ESG related services
- Assess potential investments and current shareholder value



Aviation / Shipping / Energy & Gas

We can assist our clients in:

- Growth strategy and investment opportunities
- Evaluating M&A opportunities
- Cost savings and operational performance
- Market research & competition analysis
- Debt and organisational restructuring



Healthcare & Pharma

We can assist our clients in:

- Enabling growth and new business developments
- Improving operational effectiveness
- Evaluating M&A opportunities / FDD
- Growth and pricing strategy



Education

We can assist clients in:

- Business expansion strategy / Business plan for new opportunities
- Assess potential investments and current shareholder value
- Pricing strategy
- Cost & performance improvement



Retail & Consumers


We can assist our clients in:


- Growth strategy and consumer segmentation
- Turnaround planning
- Performance improvement and evaluation
- Evaluating M&A opportunities / FDD
- Pricing strategy



GEMM & ASGARD contact details

Contact details

 **GEMM.**
Business Consultants



George M. Ioannides
Founder & CEO

Address: 88 Arch. Makariou III
1077 Nicosia, Cyprus
Tel: +357 99566558
Email: gioannides@gemmcy.com
Web: www.gemmcy.com

&





Panayiotis Gregoriades
Founder & CEO

Address: 88 Arch. Makariou III
1077 Nicosia, Cyprus
Tel: +357 99150053
Email: pgregoriades@asgardcy.com
Web: www.asgardcy.com



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.

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