



## Chrystalla Kazara

### Curriculum Vitae

#### PERSONAL DETAILS

**Address:** Nicosia, Cyprus  
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#### WORK EXPERIENCE

- **June 2020 - present**  
**Technology Company**  
**Head Internal Audit Function**
  
- **January 2020 - present**  
**Consultant: Internal Audit, Corporate Governance, AML, Risk Management, Fraud Investigations, Fraud Prevention**
  
- **May 2019 - November 2019**  
**Employer: Ancoria Bank Ltd**  
  
Position: Head Internal Audit Function
  
- **September 2017 - October 2018**  
**Employer: Bizserve Consultants Ltd**  
  
Position: Director of Operations
  - Supervision of Accounting and Credit Control Departments
  - Compliance: Review of Annual Reports, liaising with CYSEC, project: upcoming CYSEC AML audit, training of Junior staff, training of Corporate staff
  - Supervision of the Administration Department
  - Responsible for Human Resource Department (recruitment, orientation training, appraisals etc)

- **2018 - present**  
**European University Cyprus**  
  
Position: Lecturer - Accounting/Financial Management
- **2017 - present**  
**European Institute of Management and Finance**  
  
Position: Lecturer - Professional qualifications
- **2017 - present**  
**School of Professional Studies-Cyprus College**  
  
Position: Trainer - Internal Audit/Risk Management/Fraud/Corporate Governance
- **2013 - 2016**  
**Employer: Bank of Cyprus Public Company Ltd (Cyprus leading Financial Institution)**

**Details:**

- **2013 - 2016 Internal Audit Department**

Main Duties:

- Internal Audits mainly covering:

- Risk Management: Operational Risk, Market Risk, Treasury Department
- Operational Audits: Procurement Department, Sporting Club, Payments Department
- Regulatory Compliance Audits: Compliance Department, Finance Department AML, KYC, MiFID (Private Banking and Wealth Management), ICAAP, ILAAP, Arrears Management
- Review of Policies
- Special Investigations

- **2013 - 2014**  
- Appointed Secretary of the Bank of Cyprus -BoD Audit Committee

- **1999 - 2013**  
**Employer: Cyprus Popular Bank Ltd (Cyprus leading Financial Institution)**

**Details:**

- **2012-2013 Risk Management Department**

Main Duties: Basel II & III calculation of risk-weighted assets and preparation of the relevant reports for submission at the Central Bank of Cyprus. In addition, assisting in operational risk tasks for example conducting Risk Control Self Assessments (RCSAs).

- **2005-2011 Central Operations Unit**

Main Duties:

- Setting up of the department responsible for handling the bank's clearing cycle
- Testing, implementation, solving problems and training relevant staff
- Training new members of the team and replacing the manager during his absence
- Drafting the department's internal manual and various policies/procedures
- Communication with clearing departments of other banks, the Central Bank of Cyprus and solving any problems arising
- Participated in the project for the cheques truncation
- Responsible for special projects at the Unit level (7 departments, 100 staff) for example setting up Business Continuity Procedure and necessary written plans in case

of business disruption.

Planning and setting up the alternative working place in cooperation with the IT department. Successful testing of 3 yearly, consecutive cycles and solving any problems arising.

- Part of the team (representing the whole Unit) which was responsible for the Signature Verification Project in cooperation with the system vendor. Testing, Implementing and Training of all Cyprus branch staff.
- Acting as Unit LAN Supervisor

- **2001-2005 Laiki Brokerage-Compliance Department**

Main Duties:

- Drafting of internal procedures as per Cyprus Stock Exchange (CSE) regulation and directives
- Follow-up of new legislation and ensuring that the company met the regulations of the CSE
- Acting as liaison between the company, the CSE, brokerage firms and all external companies' share departments.
- Monitoring of the implementation of the internal procedures and ensuring that all staff was following standard practices.

- **1999-2001 Laiki Investments -Investors Department**

Main Duties:

- portfolio of high net worth customers
- preparation of legal documents for the credit line given to investors and ensuring adequate securities were in place
- handling all clients' requests verifying that their requests were executed promptly and accurately

## **SKILLS**

**Languages** :           - Greek (Excellent, native language)  
                              - English (Excellent)  
                              - Russian (1<sup>st</sup> level-Russian Cultural Center)  
                              - Spanish (Basic)

**Computer Skills** :       - Microsoft / Office products  
                              - Various Bank-related programmes, developed internally  
                              - Internet

## **EDUCATION**

- **Professional Qualifications:**

Year: 2016

Institution: Association of Certified Fraud Examiners (ACFE)

Qualification: Certified Fraud Examiner (CFE) Licence: 800122

Year: 2010

Institution: School of Professional Studies-ACCA UK

Qualification: Association of Chartered Certified Accountants (ACCA)

Year: 2006

Institution: American Bankers Association

Qualification: Diploma in Banking Studies

- **Postgraduate Education:**

Year: 2018

Institution: Cyprus International Institute of Management (CIIM)

Qualification: MBA

▪ **University:**

Year: 2004

Institution: European University Cyprus

Qualification: Bachelor of Business Administration

▪ **Secondary Education:**

Year: 1999

Institution: American Academy Nicosia

**PERSONAL CHARACTERISTICS**

Multi-Task, Hard-Working, Emotional Intelligent, Detail Oriented, Honest, Confident, Ambitious, Training & Education Ambassador

**MEMBERSHIPS & INTERESTS**

**Memberships** : Member of ICPAC and ACCA UK

Member of the Professional Development Subcommittee - IIA Cyprus

Elected Member Board of Directors - ACFE Cyprus Chapter #209

Member of Higher Education Committee (ACFE Global)

Chairwoman Audit Committee ISACA-Cyprus Chapter

**Interests** : Dance, languages, travelling

**REFERENCES**

Provided upon request

**CERTIFICATES/DIPLOMAS**

Copies can be provided upon request.