



Georg M. Kovács

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- Investments:**
- 9/10 – now **Optima Romania** Bucharest, Romania
Shareholder and Board member
- Telesales and telemarketing business of 120 employees
 - Focused on Telecommunications and Financial services sector
- 11/06 – now **Next Capital IFN Romania** Bucharest, Romania
Shareholder and Board member
- The first independent Factor, authorized to operate by Romanian Central Bank
 - Specialized in factoring services and “PO” credit lines for small-medium companies in Romania
 - 12 employees, 30 active clients, ~15M EUR financed yearly
- Work:**
- 1/13 – now **EOS International**
Regional Director
- P&L responsible for Romanian, Bulgaria, Greece and Albania
 - Focus on the business development and key client relationships
- 12/12 – now **AMCC (Asociatia de Management a Creantelor Comerciale)**
President
- Responsible for coordinating the activities of the Trade Receivables Management Association in Romania
- 9/02 – 12/12 **EOS-KSI Romania** Bucharest, Romania
Managing Director
- Building business from 8 to 700 employees
 - Management of key accounts, large prospects and marketing related activities
 - Managing relationships with existing investors and strategic business partners
 - Develop the long term company strategy
- 12/01 – 07/02 **Vodafone Egypt** Cairo, Egypt
Head of Risk Department (HOD), Consultant
- Managed the credit risk department of 250 employees of Vodafone Egypt
 - Prepared departmental budget, including the provisioning of the bad debt of the company.
 - Enhanced the credit risk assessment procedures and significantly reduced the bad debt level
- 10/00 – 11/01 **Vodafone Hungary** Budapest, Hungary
Head of Risk Department (HOD)
- Managed the credit risk department of 100 employees of Vodafone Hungary
 - Re-engineered the internal and external collection streams
 - Adjusted the credit risk policies to minimize the overall credit risk of the company
- 1/00 – 9/00 **Intrum Justitia**
Central Eastern European (CEE) Operations Manager Poland, Hungary, Czech Rep.
- Coordinated the credit and collection activities in the CEE region.
 - Developed benchmarking reports and transferred best practices in the CEE region.
- 11/98 – 12/99 **Collection Manager** Budapest, Hungary
- Managed the operations department with 80 employees
 - Prepared P/L analysis, departmental budget and yearly forecasts.

Education:
8/94 – 9/98

Bernard M. Baruch College
Bachelor of Business Administration,
Major: Operations Management

New York, NY

Minor: International Business

Honors:

Dean's List 94, 95, 97, 98. Ranked in the top 5% in the graduating class of 1998.

Skills:

Language

- Fluent in Swedish, English, Hungarian, and proficient in German and Romanian.

Military:

Wendes Artillery Regiment

Kristianstad, Sweden

- Chosen for duty in the Swedish Royal Majesties Honor Guard.