

CURRICULUM VITAE

HANNA RAFTELL

SUMMARY

28 years in international banking, finance and fintech. Bringing a thorough understanding of financing and investments. Empowering leader with operational experience including C-suite. 15 years of experience working with and for start-ups, scale-ups and growth companies, including one exit. Advising several companies as well as holding board positions. Strong international network. Frequent speaker at events.

SKILLS

- Investments, public and private companies
- Fundraising
- Good understanding of legal, compliance and governance issues
- Experience from B2B, B2P and B2C, SaaS business models
- Strong commercial and revenue focus with a customer centric focus in sales, client service, client relationships and client management.
- Experience in product lead growth, (xsell & upsell)
- Networking and Brand building
- Product development
- Board and strategy work
- Digital Assets, Embedded finance, Fintech strategy, incl. blockchain, web 3.0, metaverse
- Mentoring & Coaching
- Leadership. C-suite roles incl CEO and CCO. Building and managing teams

PROJECTS INCL.

- Set up and managed two London based businesses in Asia, from Hong Kong, one was successfully sold to Moody's Analytics
- Co-founded two SaaS companies, Fimento (part of Moank Fintech Group) and Altitude22
- Turnaround case and exit
- Leadership and C-suite operational experience as CEO and CCO
- Project managed a deep-tech startup, using AI and ML. A tool for automatic scanning and remediation of web accessibility issues under the new EU Directive and Web Content Accessibility Guidelines (WCAG)
- Business model reviews, focusing on scalability, productivity and capital efficiencies
- Head of European equity research sales Nordics at large US Investment bank in London
- Advising and consulting VC fund and investment company on structure, investment process, deal sourcing and due diligence

WORK EXPERIENCE

- August 2023 – October 2024 **Ocean Born Impact, Managing Director, Stockholm, Sweden**
- Head of Nordics, building stakeholder relationships and profile. Lead deal sourcing, networking, and building relationships with industry players, intermediaries and potential co-investors in the Nordics and Asia. Develop and lead fundraising strategies for the Nordics and Asia. Conducting due diligence. Part of the Investment Committee. Actively manage investments, in the fund and for Ocean Born Foundation, to drive value creation, achieve strategic objectives, and maximize impact and financial returns, including role as deal captain.
- June 2023 – Present **Sagewise, Partner & Advisor, Stockholm, Sweden**
- Providing investment, strategic advisory, international growth, business development, fundraising and C-suite services at board and management level. Focusing on start-ups, early stage, growth, VCs, Private Equity firms.
- June 2023 – Present **Econans, Boardmember, Gothenburg, Sweden**
- Econans, a B2B2C platform for banks to accelerate the energy transition of buildings. Powered by data analysis and reporting. Support banks in reaching agenda 2030 goals, increase green lending, comply with new EU laws and improve risk processes.
- August 2022 – Present **Acuminor, Chairman of the Board, Stockholm**
- Acuminor, financial crime risk assessment, a RegTech company and SaaS solution for risk assessments that mitigate financial crime, including money laundering, terrorist financing and sanctions violations, AML and KYC
- January 2020 – Present **Aurbridge, Founder, Stockholm, Sweden**
- International Strategic, Investment & Board Advisor.
- June 2022 – May 2023 **Syncro Group, Non Executive Director of the Board, Stockholm**
- Syncro Group, a holding company listed on Spotlight in Sweden. Syncro acquires and develops SaaS companies that specializes in people based processes which drive the new economy, including gig economy and influencer marketing. In the year we have done a complete review of companies, changed management, cut costs and increased revenues. Also part of strategy review team.
- March 2020 – April 2022 **Fimento AB, Chief Executive Officer, Stockholm**

Fimento, a Fintech company, part of the Moank Fintech Group and CMI Group, within the openbanking ecosystem, providing embedded financing solutions at point of sales for B2B. A privately held SaaS company.

Results: In twelve months, built a product from MVP to proof of concept to revenue generating. Built a team from zero to fourteen. Negotiated and closed deal with a European bank. Built Fimento brand and put Fimento on the map of Fintech companies. Taking the company from zero revenue set to reach SEK 6 m ARR end of 2021 and set to triple in 2022. Shortlisted Master Card Lighthouse company.

Responsibilities: To form the strategy for the company and to deliver on it, including hire and manage teams, brand build, ensure product market fit and commercialization as well as assisting in sales process. Implemented OKRs as a company metrics. Ensure company comply with rules and regulations. Funding needs and report to the Board. Highly involved in and motivated by transforming the financial industry to allow for smoother capital allocation and stronger financial client onboarding, including credit scoring supported by AI.

April 2021 – April 2023

DRT Solutions, Non- Executive Director of the Board, Stockholm

Private equity owned (PEQ, part of CMI Group) SaaS company with a solution for demand responsive traffic. Complexity lies in optimizing productivity (algorithm) considering passengers with special needs, traffic and drivers. Clients are predominantly public enterprises and requires public procurement and public tendering.

May 2020 – December 2020

Pepins, Non-Executive Director of the Board, Stockholm

Crowdfunding platform

June 2019 – March 2020

Moank Fintech Group, (former Credit Opportunity), part of CMI Group, Non-Executive Director of the Board, Stockholm

Moank Fintech Group is an investment company, predominantly investing in Fintech. I was part of the Board behind strategic decision to split Moank into a banking operations and a SaaS company, Fimento, which I became CEO of.

April 2018 – March 2020

Opti, Chief Client Officer and Head of Digital Wealth Management, Stockholm

Fintech start-up and robo-advisory.

Results: Tripled assets under management in the Wealth Management division and established a premium brand. Launched sustainable investment portfolios as part of a larger initiative on sustainable and

impact investments. Being an integral part of team forming the ongoing and future strategy of the company. Maintaining close relationship with investors and regularly reporting to the Board of Directors.

Responsibilities: Focus on client acquisition and asset gathering while monitoring client acquisition cost and long-term value of client. Successfully building client base through digital marketing, content production and company profiling and branding. Well versed in a digital to hybrid to manual client acquisition model, demonstrating high client conversion rate.

Working closely with developers on continuous product development (incl UX) and testing. Creating B2B2C partnerships cross industries, leveraging existing tech platform. Collaborating with business partners to enhance and digitalize processes, including with insurance company and fund settling.

Opti's mission is to democratize savings and investments by making financial services more readily available to a broader audience.

September 2018 – March 2023

Hong Kong Chamber of Commerce, Director of the Board, Stockholm

The mission is to promote trade relations between Sweden and Hong Kong, including the Greater Bay Area and act as a catalyst for projects between the regions. Working with Hong Kong Government agencies on policy issues. Part of a larger Asian network.

2016 -2018

Altitude22, Co-Founder, Hong Kong & Stockholm

Coaching for measurable business impact. Designed and led a team of fullstack developers and UX designers building a digital platform, cloud native, for business and executive-coaching. Self-funded the company.

2013 – 2016

Heptagon Capital, Director, Hong Kong

Investment Management Company. Institutional sales, asset management.

Results: Conducted market entry studies for several Asian countries with close look at the regulatory environment. Set up Heptagon's presence in the APAC region. Opened Singapore, Hong Kong and Australian market. Launched the world's first China A-share fund in UCITS format for the European market.

Responsibilities:

Representing multiple investment strategies including specialty funds and alternatives. Scouting for and identifying new investment opportunities in APAC region. Target market was institutional clients, including pension funds, insurance companies, private banks and family offices, across APAC.

2009 – 2013

Copal Partners, Director, Hong Kong (acquired by Moody's Analytics)

Financial Research company (Knowledge Process Outsourcing) with over 1,000 researchers in India and 100 analysts in China.

Results: Set up Copal's office in Hong Kong. Built and managed the business development and sales team across Asia, based in Hong Kong. Low staff turnover and strong employee feedback. Highly involved in building and managing the research center in Beijing approx. 100 staff. Negotiated and closed several large client deals. Contributed significantly to Copal Partners was successfully sold to Moody's Analytics. Moody's Corp (the Parent) a NYSE listed company.

Responsibilities:

Projects included operational due diligence for Private Equity companies and VCs, mainly in China. Consultative sales, working closely with C-suite of larger financial institutions on cost cutting and efficiency measures. Market entry- and industry benchmarking studies. A Director of the Copal Partners, HK Ltd company.

1998 – 2007

Citigroup, Director, Head of European Equity Sales to Scandinavian clients, London

Results: Built and managed a highly profitable team of five staff with very low staff turnover. Consistently reaching higher client rankings yoy. Went from approx. USD 100,000 to USD 10 m in net sales commission.

On the Managing Director trajectory, when left Citigroup. Active member of the Citi Diversity Initiative and part of Graduate Recruitment Team.

Responsibilities:

Head of European Equity sales to Scandinavian institutional clients, including hedge funds, pension funds, family offices and insurance companies. As well as a focus on secondary research sales there was an emphasize on the primary market including block trades and roadshows for IPOs.

1997 - 1998

Daiwa Securities, VP, Financial Engineering, London

Fixed income instruments, including swaps and structured products. Worked closely with the corporate bond team and debt capital markets. ISDA documentation.

1996 - 1997

Tullet Prebon, Swaps broker, London

EDUCATION

1992 - 1996

University of Uppsala

Bachelor's Degree in Political Science, Economics

1994 - 1995

Universite de Lausanne

Banking & Finance, Erasmus Scholarship

LANGUAGE SKILLS

Swedish – Native speaker

English – Fluent

French - Elementary proficiency

IT SKILLS

Hubspot Inbound digital marketing certificate.

Well versed in working with common tech and collaboration platforms.

Moralis Academy, Blockchain Business Masterclass, include Hyperledger Fabric, Hyperledger Composer, Blockchain Tree, Permissioned Blockchain, Centralized and Decentralized Systems

Defi, Blockchain and Crypto – what comes after Fintech? The paradigm shift in banking.

MISCELLANEOUS & CERTIFICATION

VC and early-stage company valuation course, BreakIT.

The road to an IPO, Di Akademi

Connect Sverige/ Språngbrädan, Startup selection panel

Grant Thornton series: Value creation and Corporate Governance for Board members and CEOs

DEB Diploma, Value Creating Governance is a research based education and part of the 1,5 year deb program that focuses on theoretical and practical understanding of best practice in the board room.

ESG course, KPMG

Part 1: Task force on Climate related Financial Disclosure (TCFD)

Part 2: EU Taxonomy

Part 3: The Sustainable Finance Disclosure Regulation (SFDR)

Swedsec licensed financial advisor while at Opti,
Previously SEC, FSA (London and Hong Kong) licensed

Speaking engagements include: Keynote speaker Asia Private Banking Conference, Hong Kong. Keynote speaker and moderator fintech

panel, Asia Fund Forum Hong Kong. Panelist at ESG and Impact Investing conference in Amsterdam. Speaker at Högbo 2.0 on sustainable investing. Panelist at Roboinvesting conference in London. Panelist at Money 20/20, Amsterdam, Stockholm Fintech Week, Moderator Revive Tech Asia.

Mentor and Coaching assignments: American Chamber of Commerce, Stockholm. Mitt Livs Chans, Stockholm. Axfoundation companies, Stockholm. Asia University for Women (AUW), Hong Kong. The Women's Foundation, Hong Kong

Certified Executive Coach, Transcend Coaching, Hong Kong an associated ICF company

Chairman of the Board, Swedish School in Hong Kong

Prampusher, Co-Author & Co-founder, Hong Kong

Co-author and co-founder of a parent's guide for kids in Hong Kong.

Reached top ten selling books at Dymocks (major bookstore chain) in Hong Kong 2007.