

DIMITRIOS G. CHARAMIS

Assistant Professor Department of Accounting & Finance University of west Attica

PERSONAL DATA

Place / Date of Birth : Athens, 18 January 1978
Business Address : University Campus 2, 250 Petrou Ralli & Thivon.
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ACADEMIC BACKGROUND

- 2017** **Ph.D. in Accounting and Auditing, University of Patras, Business Administration Department.**
Ph.D. Thesis: "The Implementation and Auditing of the International Accounting Standards in the context of the European Standardization and the Correlation with the U.S. G.A.A.P."
- 2004** **Master of Science in Business Economics, Finance and Banking, University of Portsmouth.**
MSc Dissertation Title: "The Introduction of Euro and its Possible Implications for the Greek Banking System"
- 2001** **Bachelor of Arts (HONS) in Business Economics, University of Portsmouth.**

FOREIGN LANGUAGES

- Fluency in English (certified proficiency due to undergraduate and postgraduate studies in the UK).
- Basic knowledge of Spanish (Certification from the University of Portsmouth "School of Languages").

SPECIALIZED KNOWLEDGE & SKILLS

- Excellent knowledge of business software "SAP/ R3 ERP" and especially on modules "Financial Accounting" (FI) and "Materials Management" (MM).
- Excellent knowledge of CCH "TeamMate Audit Management System" (Administrator – Champion User).
- Excellent knowledge of the PwC «MAP» platform tool for administrating audit projects.
- Very good knowledge of "ACL" software for data analytics.

PROFESSIONAL TITLES – QUALIFICATIONS

- 2020** COSO Internal Control Certificate (COSO IC Cert.) – Committee of Sponsoring Organizations of the Treadway Commission (COSO).
- 2011** Certified Internal Controls Auditor (CICA) – The Institute for Internal Controls (The IIC).

SEMINARS AND CONFERENCES ATTENDED

Has attended several educational courses, seminars and conferences, organized by private and public entities:

- Course title: “Financial Statements Analysis for Businesses”, Aegean University, Chios, July 1999 (16 hours).
- Seminar title: “Financial Derivatives – New Forms for Financing Businesses”, Hellenic Bank Association, Athens, June 2000 (8 hours).
- International Conference: “Performance, Evaluation and Optimization of Production Lines”, Aegean University, Tinos, June 2001.
- Seminar: “EURO – Currency Transition from Drachma to Euro”, Intraccount S.A., Athens, June 2001 (8 hours).
- Educational Workshop: “The Ethics for Businesses”, University of Piraeus, Piraeus, December 2002.
- Educational Workshop: “Corporate and Social Responsibility”, University of Piraeus, Piraeus, December 2002.
- Participation to training seminars for financial executives organized by “Intraccount S.A.”, Athens, June 2003, on the following topics:
 - Analysis of financial statements.
 - Internal Auditing – Business Risk Management – Modern Management.
 - The Greek General Chart of Accounts – Analysis, Performance, Software Applications in combination with income tax, Code for Books and Records (“KVS”) and International Accounting Standards (IAS).
- International Conference: “Analysis and Modeling of Manufacturing Systems”, Aegean University, Samos, July 2003.
- Course title: “TeamMate Audit Management Suite – R7”, Pricewaterhouse Coopers, London, September 2005.
- Seminar: “Risk based audit in the Banking Sector”, Hellenic Institute of Internal Auditors (HIIA), Athens.
- Course title: “TeamMate Audit Management Suite – R8-SP1”, Pricewaterhouse Coopers, London, September 2006.
- Seminar: “Mergers and Acquisitions – The role of Internal Audit”, Hellenic Institute of Internal Auditors (HIIA), Athens, February 2007.
- International Conference: “IAS Eurofirm Academy”, Pricewaterhouse Coopers, Berlin, June 2007.
- Seminar: “Forms of Investment, Risks and Control Techniques – Special report on Investing in Bonds”, Hellenic Institute of Internal Auditors (HIIA), Athens, June 2007.
- Course title: “Financial and Banking system in practice”, Educational Center of Pricewaterhouse Coopers, Athens, November – December 2007 (18 hours).
- Seminar: “Markets in Financial Instruments Directive (MiFID)”, Hellenic Institute of Internal Auditors (HIIA), Athens, January 2008.
- Course title: “Auditing Treasury Units”, Hellenic Institute of Internal Auditors (HIIA), Athens, May 2008 (16 hours).
- Course title: “International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS) – Appliance of Internal Auditing”, Hellenic Institute of Internal Auditors (HIIA), Athens, July 2009 (12 hours).
- Course title: “CIA Review Crash Course”, Hellenic Institute of Internal Auditors (HIIA), Athens, September 2010 (16 hours).
- Annual Internal Audit Conference: “A Big Audit Plan for the crisis”, Boussias Conferences, Athens, October 2012 (8 hours).
- Long Term Educational Program: “Supporting the Structural Changes” K.E.K. Anaptyksi, Athens, November 2012 (100 hours):
 - “Time Management”,
 - “Presentation Skills”,
 - “Effective Communication Skills”,
 - “Problem Solving and Efficient Decision Making”,
 - “Change Management”.

- Course title: “Leading Effectively”, Ma8isis Business Consultants, Sounio, October 2013 (16 hours).
- Course title: “Manager to Leader” (the Follow-up), Visionary Business Learning, Loutraki, December 2014 (16 hours).
- 2nd Enterprise Governance, Enterprise Risk & Compliance Conference, Boussias Communications, Athens, January 2016 (8 hours).
- Course title: “Business Developer Program for Managers”, MAZARS University, Krakow, November 2016 (24 hours).
- Seminar: “Auditing Corporate (Risk) Culture” Hellenic Institute of Internal Auditors (HIIA), Athens, February 2017 (4 hours).
- Seminar: “High Impact Internal Audit Leadership” Hellenic Institute of Internal Auditors (HIIA), Athens, March 2017 (8 hours).
- Seminar: “Internal Audit - Influencing the Future” Hellenic Institute of Internal Auditors (HIIA) and ECIIA Board, Athens, April 2017 (4 hours).
- Course Title: “Risk Management for Financial Institutions”, MAZARS University, London, May 2017 (16 hours).
- 2nd Data Privacy & Protection Conference, Boussias Communications, Athens, June 2017 (8 hours).
- Conference: “MiFID II – MiFIR: Necessary Adaptions for the New Environment”, Hellenic Capital Market Commission (HCMC), Athens, October 2017 (8 hours).
- Course Title: “Communication – Negotiation Skills”, Study Smart, Athens, November 2017 (16 hours).
- Course Title: “Coaching – Mentoring Skills”, Study Smart, Athens, December 2017 (16 hours).
- Course Title: “Business Acumen”, Study Smart, Athens, January 2018 (8 hours).
- Course Title: “Presentation and Public Speaking Skills”, Study Smart, Athens, February 2018 (16 hours).
- Annual Internal Audit Conference: “Wings to Fly”, Hellenic Institute of Internal Auditors (HIIA), Athens, October 2012 (8 hours).
- Course Title: “IPPF Refresher”, Hellenic Institute of Internal Auditors (HIIA), Athens, November 2018 (8 hours).
- Course Title: “Quality Assurance Assessment Workshop”, Hellenic Institute of Internal Auditors (HIIA), Athens, November 2018 (16 hours).
- 1st Internal Audit forum for the Banking Sector, Hellenic Institute of Internal Auditors (HIIA), Athens, April 2019 (4 hours).
- Annual Internal Audit Conference: «Expect the Unexpected», Hellenic Institute of Internal Auditors (HIIA), Athens, October 2019 (8 hours).
- Course Title: «COSO Internal Control Certificate Training», Hellenic Institute of Internal Auditors (HIIA), Athens, December 2019 (16 hours).
- Course Title: “Fraud Investigations for Internal Auditors – Money Laundering perspective”, Hellenic Institute of Internal Auditors (HIIA), Athens, December 2020 (8 hours).

ACADEMIC RESEARCH – PUBLICATIONS – PRESENTATIONS

Has been working either independently or in collaboration with other academic researchers, on several scientific studies which reviewed by academic committees and either published to academic journals or presented to national and international conferences and professional associations as follows:

A) Scientific Studies

- **“The Implementation and Auditing of the International Accounting Standards in the context of the European Standardization and the Correlation with the U.S. G.A.A.P.”** Ph.D. Thesis, University of Patras, Business Administration Department, June 2017.
- **“The Introduction of Euro and its Possible Implications for the Greek Banking System”**. MSc Dissertation, University of Portsmouth, June 2004.

B) Academic Papers published to International Scientific Journals

- **“Evaluating Audit Findings – A Practical Approach”**. International In-house Counsel Journal, Vol.2, No.8, Summer 2009, 1175-1188), D. Charamis and A. Koutoupis.
- **“Accounting and Stock Market Performance in the US: Evidence from Joiners and Leavers”**. “Theoretical Economics Letters (TEL)”, Vol. 7, pp 696-708, ISSN Online: 2162-2086, ISSN Print: 2162-2078. D. Charamis, C. Floros, E. Tampouratzi and S. Zounta.
- **“Corporate Brand Extensions Based on the Purchase Likelihood: Governance Implications”**. “Journal of Governance and Regulation”, 2017, Vol. 7, Issue 1, 64-75, ISSN Print: 2220-9352, ISSN Online: 2306-6784. D. Charamis, S. Goumas, A. Garefalakis and E. Maroukla.
- **“Accounting Benefits of ERP Systems Across the Different Manufacturing Industries of SMEs”**. Theoretical Economics Letters (TEL), 2018, Vol. 8. ISSN Online: 2162-2086, ISSN Print: 2162-2078. D. Charamis, S. Goumas and E. Tampouratzi.
- **“Increasing Competitiveness in the Textile Industry: A Focus on the Accounting Benefits of ERP Systems by Exploring Cases from the U.K. & Greece”**. Theoretical Economics Letters (TEL), 2018, Vol. 8. ISSN Online: 2162-2086. ISSN Print: 2162-2078. D. Charamis.
- **“Pricing of Brand Extensions Based on Perceptions of Brand Equity”**. Journal of Governance and Regulation, 2018, ISSN: 2220-9352 (printed version), ISSN - 2306-6784 (online version), Vol. 7, Issue 2. D. Charamis, P. Arsenos, A. Garefalakis.
- **“Stock Market Returns, Volatility and Credit Rating Announcement: The Case of Greece”**. Interdisciplinary Journal of Economics and Business Law (www.ijeb.l.co.uk), 2018, Vol. 7, Issue 3. D. Charamis, C. Floros, E. Tampouratzi and A. Garefalakis.
- **“The Corporate Financial Statements in the Context of the Convergence of the International Accounting Frameworks”**. European Research Studies Journal, 2018, Volume XXI, Issue 3, ISSN: 1108-2976. D. Charamis and P. Arsenos.
- **“An Analysis of Key Sectors of Economic Growth in Greece: A VAR Testing Approach”**. Journal of Governance and Regulation, 2018, Vol. 7, Issue 4, ISSN Print: 2220-9352, ISSN Online: 2306-6784. D. Charamis, K. Spinthiropoulos, A. Garefalakis, G. Gerakis and A. Konstantinidis.

C) Presentations to Academic Conferences

- **“Framework, Standards and Risk Management in Internal Audit: Recent Developments and Greek Reality”**. 8th Annual Conference of the Hellenic Finance & Accounting Association (Thessaloniki 2009). D. Charamis, A. Koutoupis and S. Zounta.
- **“Audit Committees in the Greek Banking Institutions: A Qualitative Investigation of Effectiveness”**. 8th European Academic Conference for Internal Audit and Corporate Governance (April 2010), Aegean University – Chios. D. Charamis, A. Koutoupis and D. Kleftodimos.
- **“International General Reporting Frameworks. Historic Reference of International Developments and Convergence Over the Last Decade”**. International Conference on Applied Business & Economics (ICABE) 2017, Database ID: 1560, Sofia (Bulgaria). D. Charamis, E. Rogdaki and O. Katsidis.
- **“Comparison of the Quality Characteristics Between IFRS and USGAAP: An Empirical Approach”**. International Conference on Applied Business & Economics (ICABE) 2017, Database ID: 1559, Sofia (Bulgaria). D. Charamis, A. Bellas and P. Giannakis.

- **“Corporate Social Responsibility (CSR) Policies of Greek Manufacturing Firms and Their Effect on Credit Rating”**. 18th Annual Conference of Hellenic Finance and Accounting Association (Athens, 13-14 December 2019). D. Charamis, S. Goumas and M. Rodosthenous.
- **“Improving Financial and Non-Financial Reporting Quality of Smaller Greek Listed Companies”**. 18th Annual Conference of Hellenic Finance and Accounting Association (Athens, 13-14 December 2019). D. Charamis, N. Sykianakis and E. Maroukla.

D) Other Scientific Studies – Publications – Presentations

- Scientific study: **“Audit Automation: Key for Success on the Modern Internal Audit Service”**. Published to the special supplement of the daily newspaper “Naftemporiki”, 29th January 2007 (part A) and 5th February 2007 (part B). D. Charamis and A. Koutoupis.
- Scientific study: **“Organization and Operation of the Human Resource Activity. A theoretical and practical approach based on data from a major Greek Banking Group”**. Evaluated and approved by Aegean University (Chios) academics. Presented and distributed to postgraduate students at the Aegean University (Chios) as part of the postgraduate program curriculum. D. Charamis (June 2007).
- Scientific study: **“Production Management and Total Quality Management in Business Advisory Companies. A case study for the Greek Banking Sector”**. Evaluated and approved by Aegean University (Chios) academics. Presented and distributed to postgraduate students at the Aegean University (Chios) as part of the postgraduate program curriculum. D. Charamis (June 2008).
- Article topic: **“The progress over the role of the Internal Audit function”**. Published to the Pricewaterhouse Cooper’s newsletter “PwC Times”. D. Charamis (October 2009).

ACADEMIC EXPERIENCE

2019 – 2021	University of West Attica (UNIWA) – Accounting and Finance Department Lecturer of the Accounting & Finance Department, lecturing the courses: <ul style="list-style-type: none"> • “Auditing”. • “Applied Accounting with IT Systems”. • “Accounting Information Systems”.
2018	National and Kapodistrian University of Athens (NKUA) – Visiting Professor Independently performed lectures in the Postgraduate Program in the Management of Financial Units (“Accounting” path), in the course “Presentation and Analysis of Accounting Statements” of the thematic unit “Business Administration”.
2005 – 2010	Technological Educational Institute (T.E.I.) of Piraeus – Adjunct Lecturer – Business Administration Department Adjunct Lecturer of the Business Administration Department, lecturing the graduate seminar course “Research Methodology for Business Administration”.
2004 – 2005	Technological Educational Institute (T.E.I.) of Piraeus – Adjunct Lecturer – Accounting and Finance Department Adjunct Lecturer of the Accounting & Finance Department: <ul style="list-style-type: none"> • Lecturing the “Accounting Practice” seminar course. • Was selected by academics to participate in the academic project “Business in TEI of Piraeus and Kalamatas” and to perform lectures regarding the “Organization of Small Businesses” and “Business Market and Entrepreneurship”.
2008	Aegean University (Postgraduate Department of Business Administration) Selected by academics to present to the M.B.A. postgraduate students, a special instruction session on “Production & Total Quality Management in Business Advisory Companies. A case study for the Greek Banking Sector”.
2007	Aegean University (Postgraduate Department of Business Administration) Selected by academics to present to the M.B.A. postgraduate students, a special instruction session on “Organization and Operation of the Human Resource Activity. A theoretical and practical approach based on data from a major Greek Banking Group”.

PROFESSIONAL TRAINING FOR BUSINESS EXECUTIVES

During his professional career he has organized and executed various training seminars and presentations for business executives, in topics that are mainly related to the organisation and operation of the Internal Audit function, accounting standardisation through software applications, working through SAP modules, etc.. All training sessions has been performed mainly for inter-company purposes and indicatively included the following topics:

- Organisation and Operation of Internal Audit Departments.
- Internal Auditing theory, practice and methodology in the Banking Sector.
- Implementation of Internal Audits in Financial Services.
- Organisation and automation of audit work using the "CCH TeamMate Audit Management System".
- Assessment and evaluation of internal audit findings.
- Business Ethics and the adaptation of a Business Code of Conduct.
- Implementation of legislation related to the Anti-money Laundering and Combating the Financing of Terrorism (AML).
- Basic provisions and practical application of Law 4624/2019 related to GDPR.

OTHER PROFESSIONAL EXPERIENCE

- 2020 – 2021 The Athens Concert Hall (Megaron) – Internal Auditor**
Worked as an Internal Auditor, responsible for conducting audits based on the annual Internal Audit Plan, directly reporting to the BoD and to the Ministry of Finance. Additionally, he has actively participated as a business consultant in various projects within the Organization.
- 2015 – 2020 MAZARS SA – Internal Audit Senior Manager (Governance, Risk and Internal Audit Department)**
He was in charge in several audit projects and participated in the "Monitoring Trustee" project team for a systemic bank in Greece – responsible for monitoring the Corporate Governance workstream. Performed special audit assignments for companies in several business sectors in Greece and abroad. He was in charge in consulting projects, including the restructuring of Internal Audit Department and the development of Corporate Governance frameworks.

Additionally, cooperated with an IT software development company in Greece in order to assist on the development of a GRC Software, incorporating the Internal Audit Methodology and the International Professional Practices Framework (IPPF).
- 2011 – 2015 ANTENNA Group – Policies and Procedures Manager (Internal Audit Department)**
He has carried out regular and special audits in accordance with the approved annual Internal Audit Plan and the corresponding Top Management requests, for all Group companies. Moreover, he has conducted and successfully completed various "due diligence" projects for acquiring companies from similar business sectors. Additionally, he was responsible for the development and establishment of policies and procedures governing the business operations across all Group companies, and subsequently for evaluating their adequate and effective implementation for assuring the optimization of operational objectives.
- 2010 Fournalis Group of Companies – Internal Audit Manager**
He was actively participated and was in charge of several audits performed by the Group's Internal Audit Department, according to the annual Internal Audit Plan, reporting directly to the Audit Committee.
- 2005 – 2010 Pricewaterhouse Coopers (Athens Office) – Senior Internal Auditor – Internal Audit Department**
Involved as a member of working teams and as a senior in charge, in several audit projects for various large-scale Group of companies of different business sectors. As a senior in charge has been actively involved in the evaluation of the adequacy of Internal Control Systems (ICS) for all systemic Banking Institutions in Greece and their subsidiaries abroad.

Additionally, as a Champion User – in charge of customization and operation of the "CCH TeamMate Audit Management System" tool, executed several projects related to the restructuring and automation of Internal Audit Departments.

HONORS & AWARDS

- 2011** Member of the Institute for Internal Controls (The IIC).
- 2011** The Hellenic Ministry of Finance approved him as a member of the Greek Public Register of Internal Auditors.
- 2009** Awarded with the 1st prize in the Pricewaterhouse Coopers «ACE Awards» nomination for a successful project in Alpha Bank – Category «Put Yourself in Client Shoes» (Paris – France).
- 2008** Selected as a member for the Public Relations Committee of the Hellenic Institute of Internal Auditors (HIIA).
- 2005** Member of the International (IIA) and the Hellenic Institute of Internal Auditors (HIIA).
- 2005** Member of the Economic Chamber of Greece (E.C.G.) and authorized by the Economic Chamber of Greece to work as an Accountant – Tax Consultant (A' Class).