

# Aviso Finance Partners Oy



**Pirjo Pakkanen**

Pirjo has substantial experience from international financing arrangements including investment and working capital financing, export financing and project financing. In Nokia's and Microsoft's Sales, Finance and Treasury organizations, she developed herself into a professional in international business, finance and risk management. Before joining the corporate world Pirjo worked as an Underwriter for a financial institution. She has negotiated, implemented and managed large receivables, loan and guarantee portfolios and designed and implemented risk management policies and solutions. Pirjo has led global multicultural expert teams and contributed in Corporate Sales and Finance Management teams, Executive and Advisory Boards.

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**Tarja Kylänpää**

Tarja has gained long experience in international and domestic project financing from senior positions at the Finnish Export Guarantee Board (the predecessor of Finnvera) and Nordic Investment Bank (NIB). Tarja has been engaged in providing financing for infrastructure, telecom, energy and environmental projects in Asia, Latin America, Africa and Europe. The experience covers export and domestic financing, including complex project finance and PPP-structures. Tarja is a strong, experienced and target oriented negotiator, providing professional support for her clients.

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**Nicholas Anderson**

Nicholas has broad experience in banking, the export sectors and corporate finance. He has lived and worked in 6 countries and performed transactions and advisory work in dozens of developed and developing countries with governments and with large and small companies. At Swedish Export Corporation (SEK) he worked with Nordic export companies and was also head of SEK's Advisory Services, an independent advisory group that advised foreign governments and companies on the feasibility of exports and investment projects. Previously to SEK, Nicholas was CEO of Municipality Finance Plc., Finland's municipal bank. He has also worked at other banks in Helsinki, and with Banque Indosuez in Singapore, Paris and New York.

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**Ritva Hara**

Ritva started in corporate world, but soon moved to work with export financing. She has substantial knowledge and experience in export credit, investment and project risk financing having worked as an Underwriter, later Senior Underwriter, in the predecessors of Finnvera plc. In Finnvera plc, Ritva acted as Vice President, Export Credit Guarantees, heading teams in charge of export credit, investment and project risk guarantees, and environmental and social risk management. Later, she concentrated in risk management activities and carried out risk transfer operations together with the Risk Management of Finnvera plc. She also acted as a member of the Advisory Board for Export Credit Guarantees, a deputy Board member of Finnish Export Credit Ltd. and a deputy Board member of Finnish Fund for Industrial Cooperation Ltd.

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