

Seasoned Finance Executive.

Private Equity Proven.

Vast M&A Experience.

Financial Services Sector Expertise.

Christoph Pfeifer Management Advisory



In a nutshell.

„In my professional career, I have had the great fortune to be confronted with the most diverse challenges. And I have had the courage to accept them. Today, these experiences form the basis of my advisory work.“



- For more than 15 years I was CFO of companies in the field of technology-based financial services in various constellations with regard to shareholders and organisational structures.
- On top of the various operational tasks my wealth of experience comprises numerous strategic subjects like M&A/buy & build, restructurings, financing projects, growth management and finally the successful exit processes of private equity sponsors.
- Today, I am supporting finance executives in particular in PE portfolio companies coping with their current challenges through independent qualified advice and by passing on my long-standing practitioner experience: as trustworthy though critical sparring partner, as self-responsible project manager or as forward looking bodies member.
- Moreover, I am advising private equity firms on acquisitions in the financial services sector as industry expert or early-stage FinTech businesses on financing rounds or exits.
- Besides professional knowledge and skills my clients value my extensive network of reliable business relationships to specialists, banks, investors and consultants.
- My way of working is based on clear principles and values. The client's success is top priority.

Professional career.

„In all my stations it was important to me, to interpret my roles consequently business-oriented, to support growth and to foster innovation.“



University of Marburg

- 1985 - 1991
- Business Mathematics
- Diploma

easycash

- 2000 - 2009
- CFO
- Managing Director
- Card Payment Services
- Loyalty Services

GFKL

- 2012 – 2015
- Group CFO
- Member of the Executive Board
- Debt Collection and Purchasing

Self-employed

- Since 2016
- Senior Advisor



Deutsche Bank

- 1992 - 1999
- Product & Project Manager
- Vice President
- Smartcards, POS & e-commerce
- Postgraduate Studies in Management at ESMT

Ingenico

- 2010 – 2012
- CFO Germany
- Managing Director
- Payment Terminals
- Card Payment Services

Lowell

- 2015
- CFO Germany
- Member of the Executive Board
- Debt Collection & Purchasing

Executive track record.

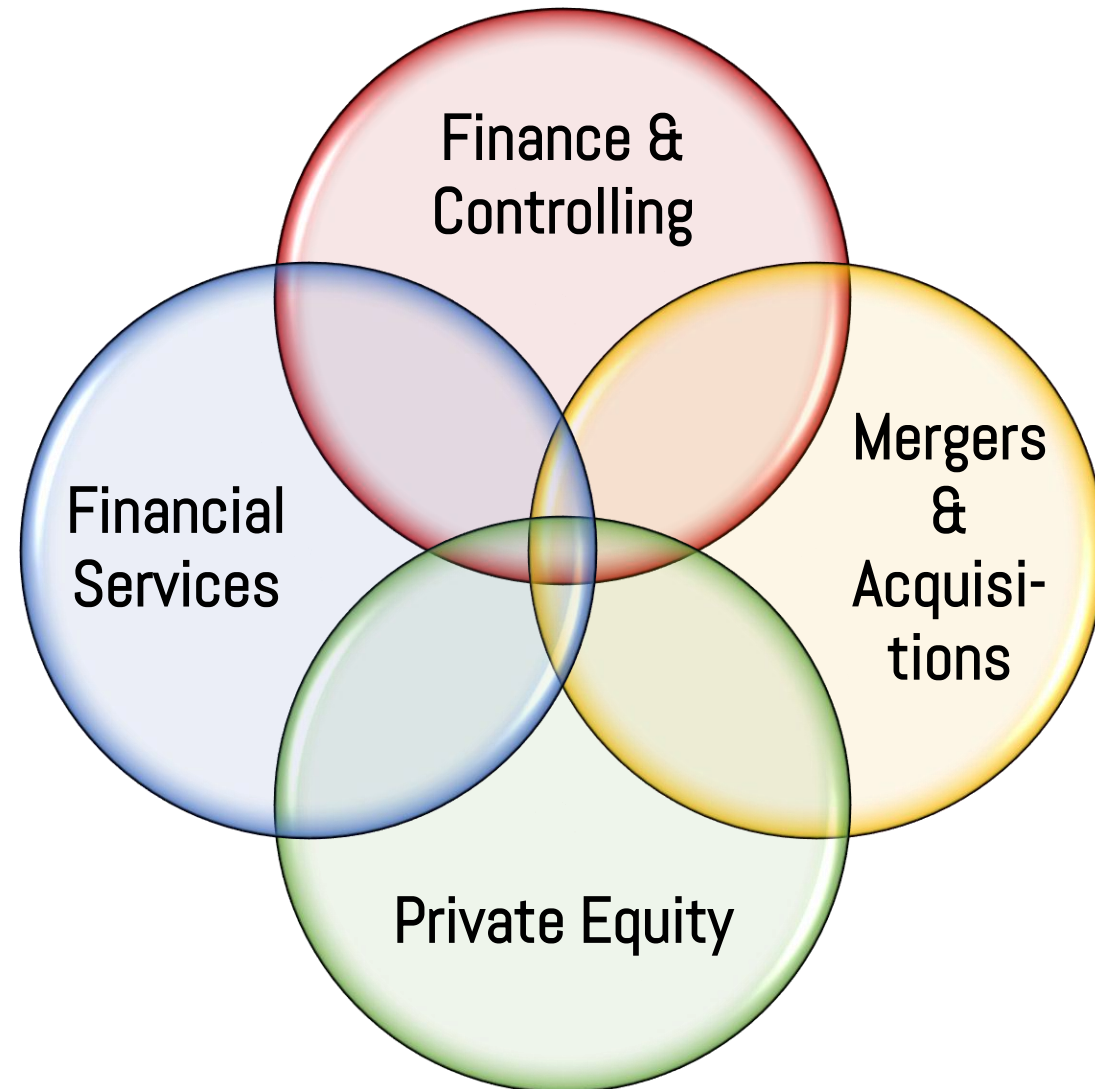
„As a seasoned CFO, among others in the private equity context, I speak the language of my clients. I bring to my mandates excellent expertise, a broad range of relevant experience and an extensive network of valuable contacts.“



- **20+ years of experience in the financial services sector**
 - Card and e-commerce payments
 - Loyalty programs and marketing services
 - Credit risk management
 - Debt collection, portfolio valuation and purchasing
 - BaFin-approved director of payment institutions acc. §8 ZAG (German payment services law)
- **5+ years of successful cooperation with private equity firms**
 - CFO in portfolio companies of 3 renowned international PE firms
 - Successful execution of a buy and build strategy
 - Completion of a downsizing strategy in conjunction with financial turn-around
 - Successful exits
- **30+ M&A transactions**
 - 26 buy side transactions
 - 7 sell side transactions
- **Structured, corporate & leveraged finance projects**
 - Closing and managing a LBO financing with leverage > 7x EBITDA, deleverage to < 3x EBITDA within 3 years
 - Successful refinancing of 132m € corporate loan
 - Setting-up a platform for revolving asset-backed NPL-portfolio financing (45m €)
 - Issuing a 365m € publicly traded high-yield bond
 - Managing a „difficult“ banking consortium to become a supportive partner
- **Management of turn-around, change and growth situations**
 - Financial turn-around after restructuring through focussing the organisation, realisation of synergies and cultural change
 - Several successful post merger integrations
 - Carve-out of a business from group structures, implement a new stand-alone strategy, achieve sustainable and profitable growth

Advisory sweet spot.

„My projects are typically characterised by the fact that they each combine at least two of my core competencies in a unique way.“



Service offering.

„My advisory services are not off-the-shelf, but are tailored to the specific needs of my clients.“



➤ M&A transaction and funding support in the field of technology-based financial services

- Strategic industry advice (debt collection, payment services, credit bureaus, financial services)
- Due diligence support for acquisitions (commercial, financial)
- Preparations and process coordination of exits (buyer identification/approach, business plan, VDD, data room, Q&A, negotiations)
- Preparation and execution of funding rounds (investor identification/approach, business plan, VDD, data room, Q&A, negotiations)

➤ Private equity portfolio company support / CFO mentoring & coaching

- Private equity readiness of finance organisations
- Health diagnosis of finance departments and processes
- Optimising financial, controlling, reporting and risk management processes
- Improving investor reportings
- Post merger integration and carve-out support
- Practitioner assesement of PE portfolio CFOs
- Review Finance team staffing (capacities, capabilities)
- CFO mentoring/coaching during special or challenging phases
- Sounding board to management and sponsor with regard to envisaged organisational changes or material decisions

➤ Non-executive board memberships

- Sector-experienced investor representation in governance bodies

Advisory project history.

„My engagements reflect the range of my core competences.“



➤ Transaction and industry advisory

- Industry advisor to the PE purchasers of a leading German payment service business (2016/2017)
- Financial advisor (subcontracted through a big 4 audit & advisory firm) to the seller of a leading German payment service business (2016/2018)
- Industry advisor to the PE purchasers of a German mid-cap debt collection business (2017)
- Industry advisor (subcontracted through a leading strategic advisory firm) to the PE purchasers of a German mid-cap debt collection business (2018)
- Industry advisor to a PE firm on an intended public-to-private transaction in the Italian credit bureau market (2019)
- Industry advisor to a PE bidder of a fast-growing German payment service business (2019)
- Industry advisor to a PE bidder of a Polish payment services business (2020)
- Industry advisor to the PE purchaser of a Danish-based debt collection business (2020)
- Development of a buy & build strategy for a PE owned German debt collection business (2020)
- Industry advisor to a PE bidder of a Swedish payment services business (2020)
- Industry advisor to a PE bidder of a German credit bureau business (2021)
- Exclusive financial advisor to a German Fintech startup on their seed financing round (2021/2022)
- Exclusive strategic and financial advisor to a German credit bureau business re. shareholder exit (2022/23)

➤ CFO and portfolio advisory

- Diagnosis of the finance organisation of a newly acquired portfolio company of a PE firm (2017)
- Diagnosis of the finance organisation of a newly acquired portfolio company of a PE firm (2018)
- Advisory on a carve-out transaction with regard to the setup of the finance organisation from scratch as well as the definition of finance-related transitional service agreements (2018/2019)
- Coaching of the CFO of a PE portfolio company (2018/2019)
- Assessment of the designated CFO of a PE portfolio company (2019)
- Support of the CFO of a carve-out company re. financial reporting and set-up of the finance organisation (2021/2022)
- Assessment of the designated CFO of a PE portfolio company (2022)
- Mentoring of the newly hired CFO of a PE portfolio company during the onboarding phase (2023)

Clients & partners.

„I am proud of my client base and my partner network.“



➤ Private equity investors



ARDIAN

Bridgepoint

BainCapital

EOS



halder

montagu

NORDIC CAPITAL

Silverfleet



➤ PE portfolio companies

ANKER



COED

Collectia

concardis
nets group

DAVASO



PAIR Finance

ppro

REGNOLOGY

SLV | LIGHTING GROUP



➤ Corporates & startups

atriga

axytos

BS/PAYONE

intrum

NIBC

regis24

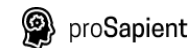
➤ Cooperation partners



GLG



McKinsey & Company



strategy&
Part of the PwC network

Third Bridge

Values.

„My way of working is guided by three basic principles.“



➤ Professionalism

I am aiming to achieve for my clients pragmatic results through practical advice supported by close cooperation and open dialogue. My work is done not before successfully implemented. Professionalism is evident not only in a business-oriented attitude and artisanal quality of services, but also in dealing with conflicts or when reaching personal limits.

➤ Loyalty

It is important to me, without affecting the independence of my advisory capacity, to build a trustful and fair working relationship to my clients and their employees. This creates sustainable identification with the client. I am convinced that loyalty being understood that way, leads to higher quality results.

➤ Passion

Outstanding achievements are the results of a special motivation. I do not consider my work as contractually owed duty. Rather, I enjoy the demanding tasks of finance executives – in particular in private equity constellations – and feel enthusiastic about the dynamically changing industry of technology-based financial services. This is what motivates me continuously and enables me getting involved persistently for the goals of my clients.



Phone: +49 6171 208917
Fax: +49 6171 208918
Mobile: +49 162 1033494
Email: christoph@pfeifer-advisory.de
Website: www.pfeifer-advisory.de