

Member Spotlight: Andria Andreou

A Personal Approach to Client Relationship Management



Andria Andreou is a dual qualified lawyer admitted to the Law Society of England & Wales and the Cyprus Bar Association. She has many years of experience gained both in London as well as Cyprus law firms.

Andria Andreou moved to Cyprus in her early thirties from a career as a City of London commercial litigation lawyer. Having decided to follow a 'non-contentious' path, and prior to relocating, she had secured a senior position as a shipping lawyer in the largest law firm in Cyprus, as well as a place of residence with an unobstructed ocean view!

Several years later, she is running one of the most prominent and successful businesses on the Island servicing the desired life objectives of reputable families, entrepreneurs and their investment vehicles around the globe.

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Despite a number of cultural obstacles encountered with the legal as well as general business environment in Cyprus, Andria managed through sheer hard work, drive and persistence to be recognised

and respected as a professional equal. She says: "The law firms were made up mainly of male-dominated family-run businesses, salaries left much to be desired and partners were not accustomed to working alongside demanding, high flying female professionals. I was very ambitious, motivated and full of energy, so I had to find my own way."

Andria eventually joined a top five law firm in Limassol, where she was able to reach some of her potential due in part to the firm's progressive and dynamic senior and managing partner.

"Within the first few months of my arrival at the firm, I was allowed to manoeuvre freely across all departments, though my main role was head of the Corporate and Commercial department. Although I gained some invaluable knowledge and exposure during a seven year tenure with the firm, I still felt my professional growth was being stifled and so when approached by a head hunter about a CEO opportunity for a major law firm planning to establish a fully-fledged presence in Cyprus, I jumped at it!"

Andria was appointed to the CEO position which called for extensive travel, meeting high net worth individuals across the world, networking and winning new business. She held the role for over six years developing international experience and close relationships with her clients until the Cypriot banking crisis of 2013 which led to her co-shareholders decision to sell the business.

Andria was not interested in selling the business because she was confident that Cyprus would manage to overcome the banking crisis and reinstate itself again as a premier international financial centre, stronger than ever before. Consequently, she set up her own legal consultancy, trust and corporate services firm.

She says: "I had forged some excellent relationships with overseas associates, as well as shareholder families. Unfortunately, my former partners had seriously underestimated the value and importance of these relationships, choosing instead to aggressively pursue the sale of our business to an unknown third party, which I resisted strongly".

"People buy people they can trust to protect and preserve their best interests."

All of her clients followed without doubt or question. "Bearing in mind these individuals are made up of top quality, high calibre, very successful entrepreneurs and professionals, this was a huge vote of confidence. It proved my firmly held belief that the foundation and continuing success of any organisation is largely dependent on one's ability to nurture, manage and maintain excellent and productive long term relationships, across the board. People buy people they can trust to protect and preserve their best interests"

During this transition Andria was approached by the founding partners of Athos Group to join forces. The Group already owned a managed trust company in Cyprus and were ready to establish their own presence. The instant chemistry between Andria and the founding partners of Athos Group meant agreement was reached quickly to consolidate their respective client base. Andria has occupied her position as managing partner of Athos Group Cyprus with grace and pride since then.

As Cyprus continues to rise to prominence, Athos Group has gone from strength-to-strength.

Family and business services include: initial consultation to thoroughly understand the family situation, business needs and wishes of shareholders; suggesting cross-border and cross-jurisdictional structuring opportunities and possible solutions (in close consultation with existing advisors to agree on the exact planning to be implemented); setting up and providing ongoing management functions aimed specifically at demonstrating 'economic substance' where this is considered to be necessary; facilitation of tax advice; qualified professional directors; corporate administration, governance and fiduciary; legal consultancy; banking; accounting and reporting; tax and VAT compliance; human capital and payroll; estate planning; immigration and citizenship (which recent reports indicate is the most successful CBI program in history with earnings in 2017 equivalent to the Island's GDP in 2016).

"I sit on the board of several very significant entities alongside the shareholders who come to Cyprus for quarterly board meetings when decisions are made regarding financial matters as well as future business development and strategy. Industry sectors and investments that we are fortunate to be involved in include information technology

start-ups, telecommunications and media; printing commercial real estate; financial services, holding and trading.'

This personalized 'hands-on' and focused approach has allowed Andria to outlast many of her competitors who were swallowed up by the banking crisis and tighter EU regulations that have followed. Her growth plan is focused on closely assisting shareholder families to navigate their way and be alert to the myriad of issues surrounding economic substance; global tax; compliance; data-protection and information exchange.

She has attracted the attention of new wealth from countries such as India, China, and South Africa where high net worth individuals are increasingly interested in using Cyprus as a European headquarters for their global operations. As part of this initiative, Andria was elected as a board member of the Cyprus-India Business Association and plans to join an official delegation to South Africa during the last quarter of 2018.

Such has been Andria's impact in Cyprus since her arrival from London she was selected recently as one of the island's 10 most notable women. Some of this success can be attributed to her clear-headed approach to business and her belief in continuing self-development which she advocates strongly as being a critical component of life.

She concludes: "Our sophisticated information technology infrastructure, and document management systems allow us to easily access and share knowledge which inevitably results in the provision of high quality, pro-active, efficient and solution-driven services. Combined with team members who possess a strong desire to keep challenging themselves means that we continue to grow from a solid position of strength and look forward to the future."



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Athos Group is a highly regarded provider of trust and corporate services for private clients, entrepreneurs and family-owned businesses. Athos Group operates as an international trust boutique with offices in key locations worldwide, including Cyprus, Czech Republic, Liechtenstein, Luxembourg, Malta, the Netherlands, India, Switzerland and the Caribbean.