

Kersti Kaaver CV



Name	Kersti Kaaver
Year of birth	1970, Võru
Phone	+372 512 2444
<i>Education</i>	
2011-...	Tartu University Economic faculty, economic sciences to obtain Master's degree
1992 - 1996	Tartu University Higher education in Business Economy (baccalaureus artium-degree) Additional information: specialties – 1) money and banking; 2) corporate finance and investments.
1977 - 1988	Võru Kreutzwald Gymnasium Secondary education (rewarded with silver medal)
<i>Additional training</i>	
Estonian Accountants' Association	“Important questions of accounting in the basis of new instructions. Family Law Act.” 6 hours, Tallinn 06.03.2012 Lectors: Mrs Maire Otsus-Carpenter, auditor ja Mrs Kairi Pobbul, advocate
Estonian Accountants' Association	“Annual statement of 2011. Changes in accounting rules of 2012.” 5 hours, Tartu 27.01.2012 Lector Mr Toomas Villems, auditor
Estonian Accountants' Association	“International accounting conference.” 7 hours, Tallinn 25.11.2011 Lectors: Mr Tõnis Blank, Mr Jürgen Ligi, Prof Roberto di Pietra Itaaliast, Mr Ago Vilu, Mr Enriko Aav, Mr Olav Aarna, and others
Võru County Development Agency	“Accounting for Non-Profit Organisations”, 8 hours, 12.04.2011 Lector Mrs Merike Prätz
Võru County Vocational Training Centre	“Accounting for Small Enterprises”, 30 hours, from 05.11.2010 until 19.11.2010 Lector: Mrs Merike Prätz
AS Dialoog	Advanced Business English, individual training courses, 50 hours, from 17.05.10 until 04.06.2010

Opti Personaliarendus OÜ	Lector: Mrs Triin Tiits, level: Advanced (C1) Conflict Management, 8 hours, 07.12.07 Lector: Mr Indrek Rahi
David Jeffrey Associates Inc	Risk Taking Seminar, 40 hours, from 29.10.07 until 02.11.07 Lectors: Mr David L.K.Jeffrey ja Mrs Ginny Ashcraft, credit analysis case-study (M-Real Corporation, Grohe, Parmalat, Baltika Groupe), industry analysis, ratio analysis, financial planning.
DCG Gardner Training	Intermediate Corporate Credit Analysis for Eesti Ühispank (Level 2), 35 hours, from 13.02.06 until 17.02.06 Lector: Mr Yuen-Wei Chew
Vain&Partnerid OÜ	Bank in the bank, Eesti Ühispank, 16 hours, 07.06.05-08.06.05 Lector: Mr Timo Rein
Vain&Partnerid OÜ	Your joy! With what price?, 16 hours, 09.03.05-10.03.05 Lector: Mr Timo Rein
Price Waterhouse&Coopers	New Accounting Law and accounting rules, 8 hours, 04.2003 Lector: Mr Ago Vilu
Vain SMD OÜ	Advising Selling, 24 hours, 09.10.02 – 11.10.02 Lector: Mr Timo Rein
Ministry of Finance	Local governments' crediting, 1999, 1 day Lector: Mr Sulev Liivik
KPMG Estonia	Financial Report Analysis of Enterprises, 1999 a., 1 day Lector: Mr Jaan Taaler

Work experience

03/2011 -	Andker Consult OÜ Member of the Board, owner Accounting services, business plan composing, financial consulting
2011	Võru County Vocational Training Centre Job: project manager
2010	Nordea Finance Estonia AS Job: account manager of corporate clients
1996 - 2009	SEB Bank AS Worked for appr. 14 year in different jobs: 1) Loan officer for 4 years; 2) Client Executive for 5 years; 3) Local Head of Credits for 4 years.
2000 - 2002	OÜ Liivand ja Mürk Job: accountant
1999 – 2002	EÜ Vilja (hilisem õigusjärglane KÜ Vilja 18A) Job: accountant
1992	Võru County Educational Association

Job: accountant

Language skills

Estonian, English, Russian, Finnish, German

Computer skills

Microsoft Office programs, accounting software Profit

Driver's licence

B category from 1999