

Certificate

This certificate is presented to

Stamatiki-Maria Atsave

for gaining expertise in the **ARIS Business Process Analysis Platform**

in corporation with **Software AG's University Relations**.

The participant has shown to be knowledgeable in:

- Fundamentals of Business Process management (BPM) and the principles of BPM methodology
- Design, analysis and evaluation of business processes with ARIS platform
- ARIS Enterprise Architecture
- Modelling business processes with Event-driven Process Chains (EPC) and Business Process Modeling Notation (BPMN)

September 28, 2017

Awarded on

A blue ink signature of Jürgen Powik, written in a cursive style, positioned above a horizontal line.

Jürgen Powik
Senior Director University Relations
Software AG



ΠΑΝΕΠΙΣΤΗΜΙΟ ΠΕΙΡΑΙΩΣ

**ΠΡΟΓΡΑΜΜΑ ΔΙΑ ΒΙΟΥ ΜΑΘΗΣΗΣ ΚΑΙ ΕΠΑΓΓΕΛΜΑΤΙΚΗΣ ΕΚΠΑΙΔΕΥΣΗΣ
ΕΞ ΑΠΟΣΤΑΣΕΩΣ ΕΚΠΑΙΔΕΥΣΗ (E-LEARNING)
ΣΧΟΛΗ ΧΡΗΜΑΤΟΟΙΚΟΝΟΜΙΚΗΣ ΚΑΙ ΣΤΑΤΙΣΤΙΚΗΣ
ΤΜΗΜΑ ΧΡΗΜΑΤΟΟΙΚΟΝΟΜΙΚΗΣ ΚΑΙ ΤΡΑΠΕΖΙΚΗΣ ΔΙΟΙΚΗΤΙΚΗΣ**

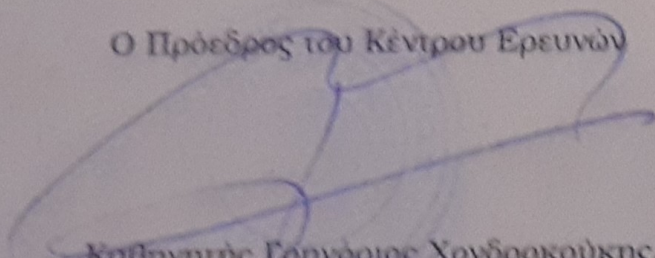
ΠΙΣΤΟΠΟΙΗΤΙΚΟ ΠΑΡΑΚΟΛΟΥΘΗΣΗΣ

Η ΑΤΣΑΒΕ ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ ΤΟΥ ΓΡΗΓΟΡΙΟΥ

παρακολούθησε και ολοκλήρωσε με επιτυχία στο διάστημα από 30/03/2018 έως 05/06/2018
τη Θεματική Υπο-Ενότητα με τίτλο:

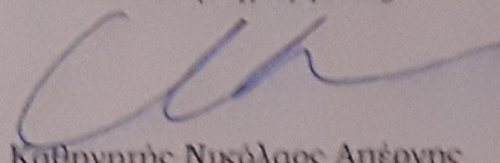
Υπολογιστική Στατιστική - Γλώσσα R

Ο Πρόεδρος του Κέντρου Ερευνών



Καθηγητής Γρηγόριος Χονδρακούκης,
Πρόεδρος της Επιτροπής Ερευνών και Διαχείρισης του Ε.Λ.Κ.Ε.
Αντιπρύτανης Ερευνας και Δια Βίου Εκπαίδευσης

Ο Επιστημονικός Υπεύθυνος
του Προγράμματος



Καθηγητής Νικόλαος Απέργης



INTERNATIONAL
FORUM TRAINING & CONSULTING Ltd
ΕΚΠΑΙΔΕΥΣΗ ΣΤΕΛΕΧΩΝ - ΣΕΜΙΝΑΡΙΑ - ΕΝΔΟΕΠΙΧΕΙΡΗΣΙΑΚΗ ΚΑΤΑΡΤΙΣΗ - ΣΥΜΒΟΥΛΟΙ ΕΠΙΧΕΙΡΗΣΕΩΝ

ΒΕΒΑΙΩΣΗ

Η ΜΑΡΙΑ ΑΤΣΑΒΕ ΣΤΑΜΑΤΙΚΗ
παρακολούθησε το σεμινάριο:

Συναισθηματικοί Μηχανισμοί & Διαχείριση Συγκρούσεων

διάρκειας 16 διδακτικών περιόδων
το οποίο πραγματοποιήθηκε στη Σαντορίνη
με εισηγητή τον κ. **Χρ. Βονδικάκη**

από τις 18 Ιουλίου έως τις 19 Ιουλίου 2008

Ο Γενικός Διευθυντής
ΙΩΑΝΝΗΣ ΝΙΚΑΛΗΣ

Αθήνα, 19 Ιουλίου 2008



Η Διευθύντρια Εκπαίδευσης
ΚΩΝΣΤΑΝΤΙΑ ΠΑΛΛΑ



**ΕΠΙΣΗΜΗ ΕΚΘΕΣΗ ΔΙΔΑΚΤΕΑΣ ΥΛΗΣ ΣΤΟ ΔΙΕΤΕΣ ΕΚΠΑΙΔΕΥΤΙΚΟ ΠΡΟΓΡΑΜΜΑ
"ΣΥΜΒΟΥΛΕΥΤΙΚΗ ΤΗΣ ΣΧΟΛΙΚΗΣ ΚΑΙ ΕΦΗΒΙΚΗΣ ΑΥΤΟΕΚΤΙΜΗΣΗΣ" 2010-2012**

ΟΝΟΜΑΤΕΠΩΝΥΜΟ:
ΑΤΣΑΒΕ ΜΑΤΑ-ΜΑΡΙΑ

Σύμβουλος Αυτοεκτίμησης

ΚΩΔΙΚΟΣ:
A222

ΜΑΘΗΜΑΤΑ Α' ΕΤΟΥΣ

1. Διαχείριση της Εκπαίδευσης - Educational Administration - 3 comp 20 ΩΡΕΣ
2. Η Ανάπτυξη της μάθησης - Learning Development - 3 comp 20 ΩΡΕΣ
3. Διαπολιτισμική Διδασκαλία -7 Ειδικές εκπαιδεύσεις - Multicultural Teaching 7 Specified Trainings - 3 comp 20 ΩΡΕΣ
4. Εκπαιδευτική Ψυχολογία - Educational Psychology - 3 comp 20 ΩΡΕΣ
5. Η Τεχνολογία στην Εκπαίδευση - Technology in Education - 3 comp 20 ΩΡΕΣ
6. Εκπαίδευση Δασκάλου - Teacher's Education - 3 comp 20 ΩΡΕΣ
7. Η επικοινωνία στην Πρωτοβάθμια εκπαίδευση - Communication in first grade childhood
3 comp 20 ΩΡΕΣ
8. Η επικοινωνία στη Δευτεροβάθμια Εκπαίδευση - Communication in high school.
9. Αυτοεκτίμηση: Ύλη 1 Πρωτοβάθμιας και Ασκήσεις - 30 ΩΡΕΣ
10. Αυτοεκτίμηση: Ύλη 2 Δευτεροβάθμιας και Ασκήσεις - 30 ΩΡΕΣ
11. Ψυχομετρία της Αυτοεκτίμησης- Τεστ - 12 ΩΡΕΣ
12. Διδακτική της Μάθησης και της Αυτοεκτίμησης - Τεστ - 12 ΩΡΕΣ
13. Πρακτική - Εποπτεία Διδασκαλίας - 50 ΩΡΕΣ

ΣΥΝΟΛΟ ΩΡΩΝ Α' ΕΤΟΥΣ : 274 ΩΡΕΣ

14. Εργασίες πρακτικής άσκησης - 50 ΩΡΕΣ

Ημερομηνία Πιστοποίησης
Ιούνιος 2013

Δρ. Βίκυ Σίμου



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ

ΕΥΡΩΣΥΣΤΗΜΑ

Αριθμός Πιστοποιητικού: 100060176

Αθήνα, 04/07/2013

Η ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ ΠΙΣΤΟΠΟΙΕΙ ΟΤΙ:

Ο/Η **ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ ΑΤΣΑΒΕ** (πατρώνυμο **ΓΡΗΓΟΡΙΟΣ**) έλαβε μέρος με επιτυχία στις εξετάσεις πιστοποίησης γνώσεων των (αντ)ασφαλιστικών διαμεσολαβητών επιπέδου Α, οι οποίες διεξήχθησαν στις 15 Ιουνίου 2013, σύμφωνα με την Πράξη Εκτελεστικής Επιτροπής της Τράπεζας της Ελλάδος 16/21.5.2013 (ΦΕΚ Β 1257/23.5.2013) και του/της χορηγείται

Πιστοποιητικό Επιπέδου Α

για την παροχή υπηρεσιών ασφαλιστικού συμβούλου, συντονιστή ασφαλιστικού συμβούλου ή υπαλλήλου επιχείρησης (αντ)ασφαλιστικής διαμεσολάβησης, των αγροτικών συνεταιρισμών και των πιστωτικών ιδρυμάτων περιλαμβανομένων.

Το παρόν πιστοποιητικό γνώσεων αποτελεί το κατ' άρθρο 4 παρ. 1 περ. Α υποπερ. ε' του π.δ. 190/12.9.2006 (ΦΕΚ Α/196/14.9.2006) απαραίτητο δικαιολογητικό για την εγγραφή του/της (αντ)ασφαλιστικού διαμεσολαβητή στο μητρώο του άρθρου 3 του π.δ. 190/2006.

Σπύρος Γ. Ζάρκος
Διευθυντής
Διεύθυνση Εποπτείας
Ιδιωτικής Ασφάλισης

ΒΕΒΑΙΩΣΗ ΠΑΡΑΚΟΛΟΥΘΗΣΗΣ ΠΡΟΓΡΑΜΜΑΤΟΣ ΚΑΤΑΡΤΙΣΗΣ

Βεβαιώνεται ότι η ΑΤΣΑΒΕ ΜΑΡΙΑ-ΣΤΑΜΑΤΙΚΗ ωφελούμενη του προγράμματος με κωδικό 7258 παρακολούθησε το Πρόγραμμα Κατάρτισης «**ΕΞΥΠΗΡΕΤΗΣΗ ΠΕΛΑΤΩΝ 3**», συνολικής διάρκειας 580 ωρών, με 80 ώρες θεωρητική κατάρτιση και 500 ώρες πρακτική άσκηση, στο πλαίσιο της Πράξης «Επιταγή εισόδου στην αγορά εργασίας για άνεργους νέους ηλικίας έως 29 ετών στις 8 Περιφέρειες σύγκλισης», του Επιχειρησιακού Προγράμματος «Ανάπτυξη Ανθρώπινου Δυναμικού».

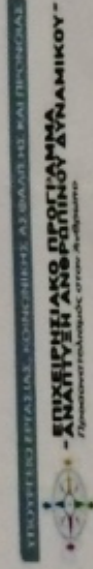
Το πρόγραμμα υλοποιήθηκε στην Σπάρτη από 08/07/2013 μέχρι 24/12/2013, από το Κέντρο Επαγγελματικής Κατάρτισης (ΚΕΚ) «**CONSUL AE**» με κωδ. ΕΚΕΠΙΣ 11101185, με τη συγχρηματοδότηση του Ευρωπαϊκού Κοινωνικού Ταμείου.

Ημερομηνία
24/12/2013

Ο ΔΙΕΥΘΥΝΤΗΣ ΚΕΚ

Τασιαδάμης Παναγιώτης
(Ονομ/μο:.....Υπογραφή)

CONSUL ΑΝΩΝΥΜΗ ΕΤΑΙΡΕΙΑ
ΕΔΡΑ: ΜΠΕΛΟΥΣΗ 7 & ΑΓΓΕΛΑΚΟΥ - ΠΥΡΓΟΣ
ΥΠ/ΜΑ(ΦΡΑΝΔΕΖΑ)/90 - ΣΠΑΡΤΗ
ΑΦΜ: 090160431 - ΔΟΥ: ΠΥΡΓΟΥ
ΑΡ. ΜΑΕ: 52934/23/Β/02/0011
ΤΗΛ. 27310 89185



Εάν και συγχρηματοδοτείται από την Ε.Ε. με τη συγχρηματοδότηση της Ελλάδας και της Ευρωπαϊκής Ένωσης

Certificate Title - Τίτλος Πιστοποιητικού:

Vellum International Diploma in Travel and Tourism

Διεθνές Δίπλωμα της Vellum για τα ταξίδια και τον Τουρισμό

This is to certify that: - Με το παρόν πιστοποιείται ότι ο/η:

ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ ΓΡΗΓΟΡΙΟΣ ΕΛΕΝΗ ΑΤΣΑΒΕ

STAMATIKI-MARIA GRIGORIOS ELENI ATSAVE

At examination center - Στο εξεταστικό κέντρο **ΕΛ.ΚΕ.ΔΙ.Μ.**

Has succeeded in the following modules: - Έχει επιτύχει στις παρακάτω ενότητες:

1. Introduction to Tourism
2. Rules of conduct and appearance in tourism
3. Host Training
4. Customer service
5. Management of complaints
6. Telecommunications
7. Reservations
8. Ticketing
9. Technical sales growth
10. Organization Conference Exhibition
11. Electronic Commerce in Tourism

1. Εισαγωγή στον Τουρισμό
2. Κανόνες συμπεριφοράς και εμφάνισης στον τουρισμό
3. Εκπαίδευση υποδοχής
4. Εξυπηρέτηση πελατών
5. Διαχείριση παραπόνων
6. Τηλεφωνική επικοινωνία
7. Κρατήσεις
8. Έκδοση εισιτηρίων
9. Τεχνικές αύξησης πωλήσεων
10. Οργάνωση Συνεδρίων Εκθέσεων
11. Ηλεκτρονικό Εμπόριο στον Τουρισμό

Unique Candidate Identification - Μοναδικός Κωδικός Υποψηφίου **GX0001700310V**

Certificate Serial Number - Α/Α Πιστοποιητικού: **208599**

Issue Date - Ημερομηνία Έκδοσης: **02/03/2017**

Authentication QR Code
Κωδικός Γνησιότητας QR



Nikolaos V. Takis - C.E.O. VELLUM
Νικόλαος Β. Τάκης - Διευθ. Σύμβουλος VELLUM



Αριθμός Αδείας ΕΟΠΠΕΠ: 2000453

ΠΙΣΤΟΠΟΙΗΤΙΚΟ ΠΑΡΑΚΟΛΟΥΘΗΣΗΣ ΠΡΟΓΡΑΜΜΑΤΟΣ ΕΞΕΙΔΙΚΕΥΣΗΣ

Ο/Η

ΑΤΣΑΒΕ ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ του ΓΡΗΓΟΡΙΟΣ

με Α.Δ.Τ. ΑΚ3440773

Παρακολούθησε επιτυχώς το πρόγραμμα εξειδίκευσης με τίτλο:

Vellum International Diploma in Travel and Tourism
Διεθνές Δίπλωμα της Vellum για τα ταξίδια και τον Τουρισμό

Διάρκεια: **4 μήνες** (εκτιμώμενες ώρες 240)

Βαθμοί ECVET : **28**

Μέθοδος διδασκαλίας: **Εξ αποστάσεως**

Α/Α πιστοποιητικού: **208599**

Ημερομηνία έκδοσης: **02/03/2017**

Η Διευθύντρια του ΚΔΒΜ



Ελένη Παντελίδου

Η Ακαδημαϊκή Υπεύθυνη



Βασιλική Ράπτη



Συμπλήρωμα Πιστοποιητικού Europass

Ονοματεπώνυμο: ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ ΑΤΣΑΒΕ Αρ. Πιστ. ΕΛΚΕΔΙΜ: 208599

Τίτλος Πιστοποιητικού	Διεθνές Δίπλωμα της Vellum για τα ταξίδια και τον Τουρισμό
Τίτλος Πιστοποιητικού στην Αγγλική Γλώσσα	Vellum International Diploma in Travel and Tourism
Τύπος Πιστοποιητικού	Πιστοποιητικό Εξειδικευμένης Επιμόρφωσης
Μέθοδος Υλοποίησης του Προγράμματος	Εξ' αποστάσεως
Διάρκεια Προγράμματος	4 μήνες
Βαθμοί ECVET	28
Πρόγραμμα Κατάρτισης	
Θεματικές Ενότητες / Μαθήματα	Βαθμοί ECVET
1. Εισαγωγή στον Τουρισμό a. Τι ονομάζουμε τουρισμό b. Γιατί ταξιδεύουμε c. Παγκόσμια μεγέθη τουρισμού d. Βασικά μεγέθη του Ελληνικού τουρισμού e. Φορείς του Ελληνικού τουρισμού	1
2. Κανόνες συμπεριφοράς και εμφάνισης στον τουρισμό a. Εμφάνιση εργαζόμενου b. Κανονισμός για τη συμπεριφορά των εργαζόμενων σε τουριστικές επιχειρήσεις c. Σοβαρά πειθαρχικά παραπτώματα d. Πειθαρχικά μέτρα e. Γενικός κώδικας συμπεριφοράς f. Λόγος ύπαρξης του κώδικα g. Εκπροσωπώντας την επιχείρηση	2
3. Εκπαίδευση υποδοχής a. Το τμήμα υποδοχής b. Θυρωρείο c. τηλεφωνικό κέντρο d. Σχέσεις με τους πελάτες e. Θέματα προσωπικού	2
4. Εξυπηρέτηση πελατών a. Εισαγωγικές Έννοιες b. Τάσεις στο Χώρο του Τουρισμού c. Εξυπηρέτηση Πελατών – Στρατηγική & Παραδείγματα d. Τύποι Πελατών e. Ποιότητα Υπηρεσιών – Στοιχεία & Παραδείγματα f. ΥΠΗΡΕΣΙΕΣ g. Ο Ιδανικός Εργαζόμενος	2

5. Διαχείριση παραπόνων – Ανάκτηση εξυπηρέτησης	2
<ul style="list-style-type: none"> a. Εισαγωγικές Έννοιες b. Ποιότητα – Ικανοποίηση – Αξιοπιστία c. Πως θα Δημιουργήσω Πιστούς Πελάτες d. Πηγές και Διαχείριση Παραπόνων e. Ανάκτηση Εξυπηρέτηση (Επανόρθωση): Στρατηγική 	
6. Τηλεφωνική επικοινωνία	2
<ul style="list-style-type: none"> a. Η Σπουδαιότητα της Επικοινωνίας b. Η Τέχνη της Ακρόασης c. Από το Α ως το Ω d. της Τηλεφωνικής Επικοινωνίας 	
7. Κρατήσεις	4
<ul style="list-style-type: none"> a. Συστήματα Κρατήσεων b. Κρατήσεις Ξενοδοχείων c. PMS στη Διεθνή και την Ελληνική Αγορά d. Revenue Management e. Yield Management 	
8. Έκδοση εισιτηρίων	3
<ul style="list-style-type: none"> a. Ιστορική αναδρομή συστημάτων κρατήσεων b. Έκδοση αεροπορικών εισιτηρίων c. Τα σημαντικότερα GDS που χρησιμοποιούνται στην Ελλάδα d. Έκδοση εισιτηρίων σε ακτοπλοϊκές εταιρίες 	
9. Τεχνικές αύξησης πωλήσεων	4
<ul style="list-style-type: none"> a. Καταναλωτικές συνήθειες b. Συνήθειες προσδοκίες – ανάγκες πελατών c. 10 πράγματα που πρέπει να γνωρίζετε για τους πελάτες σας d. Χαρακτηριστικά του καλού πωλητή e. Χρήσιμα tips για τις πωλήσεις 	
10. Οργάνωση Συνεδρίων & Εκθέσεων	4
<ul style="list-style-type: none"> a. Επαγγελματικός τουρισμός b. Συνεδριακός τουρισμός c. Οργάνωση & ειδικά χαρακτηριστικά των συνεδρίων d. Εκθεσιακός τουρισμός e. Διοργάνωση εκθέσεων 	
11. Ηλεκτρονικό Εμπόριο στον Τουρισμό	2
<ul style="list-style-type: none"> a. Βασικές αρχές Μάρκετινγκ b. Αρχές ηλεκτρονικού Μάρκετινγκ c. Εισαγωγικές έννοιες ηλεκτρονικού εμπορίου και σχεδίαση ιστοσελίδων d. Τεχνολογίες πληροφοριών και επικοινωνίας στον τουρισμό (e-tourism) και τουριστική ζήτηση 	
ΣΥΝΟΛΟ	28 ECVET

Εκπαιδευτικός Φορέας:**ΕΛΛΗΝΙΚΑ ΚΕΝΤΡΑ ΔΙΑ ΔΙΟΥ ΜΑΘΗΣΗΣ – ΚΔΒΜ 2**

Πρόγραμμα εξ Αποστάσεως Εκπαίδευσης (E-Learning)

ΚΕΝΤΡΟ ΔΙΑ ΒΙΟΥ ΜΑΘΗΣΗΣ ΕΠΙΠΕΔΟΥ 2

11^{ης} Οκτωβρίου 24 και Γκέρτσου

50100 Κοζάνη

info@elkedim.gr

http://www.elkedim.gr/

Χορήγηση άδειας Κέντρου Δια Βίου Μάθησης (ΚΔΒΜ2) από τον ΕΟΠΠΕΠ.

Ειδικός Κωδικός Αριθμός: 2000453

Προϋποθέσεις Εισαγωγής στο Πρόγραμμα Κατάρτισης:

1. Απόφοιτοι ΑΕΙ και ΑΤΕΙ ή Αναγνωρισμένου Κολλεγίου της ημεδαπής και της αλλοδαπής
 - Κάτοχοι πιστοποιητικού καλής γνώσης μιας τουλάχιστον γλώσσας της Ε.Ε. (εκτός της Ελληνικής)
2. Απόφοιτοι δευτεροβάθμιας εκπαίδευσης με αποδεδειγμένη συναφή στο αντικείμενο 4ετή εργασιακή εμπειρία.
 - Κάτοχοι πιστοποιητικού καλής γνώσης μιας τουλάχιστον γλώσσας της Ε.Ε. (εκτός της Ελληνικής)

Επιτυχής Ολοκλήρωση και Αξιολόγηση του Προγράμματος Κατάρτισης:

Το Πρόγραμμα ολοκληρώνεται επιτυχώς με την απόκτηση, κατόπιν εξετάσεων από τον ανεξάρτητο φορέα πιστοποίησης προσόντων Vellum Global Educational Services, του Vellum International Diploma in Travel and Tourism.

Για την συμμετοχή τους στις εξετάσεις οι εκπαιδευόμενοι θα πρέπει να αποκτήσουν προβιάσιμο βαθμό (100%) σε όλες τις εκπαιδευτικές ενότητες. (Μέθοδος παρακολούθησης και αξιολόγησης κατά Scorm 1.2).

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ΙΝΣΤΙΤΟΥΤΟ ΤΕΧΝΟΛΟΓΙΩΝ ΠΛΗΡΟΦΟΡΙΚΗΣ ΚΑΙ ΕΠΙΚΟΙΝΩΝΙΩΝ

Αρ. Πιστοποιητικού: 771 / 2022

Θεσσαλονίκη, 27/01/2023

ΠΙΣΤΟΠΟΙΗΤΙΚΟ ΕΠΙΜΟΡΦΩΣΗΣ

Ο/Η ΣΤΑΜΑΤΙΚΗ-ΜΑΡΙΑ ΑΤΣΑΒΕ

ολοκλήρωσε επιτυχώς , το έτος 2022

το Εκπαιδευτικό Πρόγραμμα "Εκπαίδευση Εκπαιδευτών Ενηλίκων"

διάρκειας 200 ωρών (8 ECTs), χρονικής διάρκειας 3 μηνών με έναρξη 29/8/2022 και λήξη 29/11/2022, το οποίο

πραγματοποιήθηκε από το Ινστιτούτο Τεχνολογιών Πληροφορικής και Επικοινωνιών του

Εθνικού Κέντρου Έρευνας και Τεχνολογικής Ανάπτυξης

Ο Επιστημονικά Υπεύθυνος του Έργου
Διευθυντής ΚΔ και Πρόεδρος ΔΣ ΕΚΕΤΑ

Dimitrios
Tzovaras

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Date: 2023.02.16 11:56:15 +02'00'

Δρ. Δημήτριος Τζοβάρας



ΠΑΝΕΠΙΣΤΗΜΙΟ
ΑΙΓΑΙΟΥ

ΚΕΝΤΡΟ ΕΠΙΜΟΡΦΩΣΗΣ
ΚΑΙ ΔΙΑ ΒΙΟΥ ΜΑΘΗΣΗΣ
(Κ.Ε.ΔΙ.ΒΙ.Μ.)

ΠΙΣΤΟΠΟΙΗΤΙΚΟ ΕΠΙΜΟΡΦΩΣΗΣ

Βεβαιώνεται ότι η **ΣΤΑΜΑΤΙΚΗ ΜΑΡΙΑ ΑΤΣΑΒΕ** (Όν. Πατρός: **ΓΡΗΓΟΡΙΟΣ**) συμμετείχε και ολοκλήρωσε με επιτυχία το Επιμορφωτικό Πρόγραμμα

Ειδική Αγωγή και Εκπαίδευση

σύμφωνα με το επισυναπτόμενο Συμπλήρωμα Πιστοποιητικού.

Ο Πρόεδρος του Κ.Ε.ΔΙ.ΒΙ.Μ.
Καθηγητής ΔΗΜΗΤΡΗΣ ΠΑΠΑΓΕΩΡΓΙΟΥ

Μυτιλήνη, 01/06/2023

Η Επιστημονικά Υπεύθυνη
Καθηγήτρια ΧΡΥΣΗ ΒΙΤΣΙΛΑΚΗ

Ακριβές αντίγραφο από το πρωτότυπο
που βρίσκεται στα αρχεία της Υπηρεσίας μας



Η Γραμματέας του Κ.Ε.ΔΙ.ΒΙ.Μ.
ΒΕΡΑ ΑΓΓΕΛΟΥ



ΣΥΜΠΛΗΡΩΜΑ ΠΙΣΤΟΠΟΙΗΤΙΚΟΥ ΕΠΙΜΟΡΦΩΣΗΣ



ΟΝΟΜΑΤΕΠΩΝΥΜΟ ΚΑΤΟΧΟΥ ΠΙΣΤΟΠΟΙΗΤΙΚΟΥ

ΣΤΑΜΑΤΙΚΗ ΜΑΡΙΑ ΑΤΣΑΒΕ

ΑΡΙΘΜΟΣ ΠΙΣΤΟΠΟΙΗΤΙΚΟΥ

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ΦΟΡΕΑΣ ΠΟΥ ΕΚΔΙΔΕΙ ΤΟ ΠΙΣΤΟΠΟΙΗΤΙΚΟ

Κέντρο Επιμόρφωσης και Διά Βίου Μάθησης (Κ.Ε.ΔΙ.ΒΙ.Μ.) του Πανεπιστημίου Αιγαίου

ΤΙΤΛΟΣ ΠΡΟΓΡΑΜΜΑΤΟΣ (ΕΛ)

Ειδική Αγωγή και Εκπαίδευση

ΜΕΤΑΦΡΑΣΜΕΝΟΣ ΤΙΤΛΟΣ ΠΡΟΓΡΑΜΜΑΤΟΣ (ΕΝ)

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29/08/2022 - 29/05/2023

ΜΕΘΟΔΟΣ ΥΛΟΠΟΙΗΣΗΣ ΠΡΟΓΡΑΜΜΑΤΟΣ

Το Πρόγραμμα υλοποιείται σύμφωνα με τις αρχές της ανοιχτής και εξ αποστάσεως ηλεκτρονικής μάθησης, μέσω ασύγχρονων ή/και σύγχρονων (τηλεδιασκέψεις) μεθόδων διδασκαλίας και μάθησης.

ΜΕΘΟΔΟΛΟΓΙΑ ΑΞΙΟΛΟΓΗΣΗΣ ΠΡΟΓΡΑΜΜΑΤΟΣ

Η αξιολόγηση επίτευξης των μαθησιακών στόχων διεξάγεται με πολλαπλές εναλλακτικές και συμπληρωματικές μεθόδους, συμπεριλαμβανομένων των ασκήσεων αυτο-αξιολόγησης, εκπόνησης εργασιών, συμμετοχή σε ατομικές ή συλλογικές μαθησιακές δραστηριότητες και εξετάσεις καθώς και της ενεργής εμπλοκής και συνεργασίας στη μαθησιακή κοινότητα για την ανάπτυξη κριτικής σκέψης και αναστοχασμού.

ΔΙΑΡΚΕΙΑ ΕΠΙΜΟΡΦΩΣΗΣ ΚΑΙ ΠΙΣΤΩΤΙΚΕΣ ΜΟΝΑΔΕΣ

Διδακτικές Ενότητες Προγράμματος	Διάρκεια (ώρες) επιμόρφωσης	Μονάδες ECVET
Ψυχοπαθολογία Βρέφους, Παιδιού και Εφήβου	55	2.75
Μέθοδοι Ανίχνευσης Αναπτυξιακών Διαταραχών	55	2.75
Διαταραχή Ελλειμματικής Προσοχής - Υπερκινητικότητα (ΔΕΠ-Υ) και Ειδικές Μαθησιακές Δυσκολίες (ΕΜΔ)	55	2.75
Διαχείριση και τροποποίηση προβλημάτων συμπεριφοράς	55	2.75
Σχολική Συμβουλευτική	55	2.75
Νομοθεσία Ειδικής Αγωγής και Διοίκηση Σχολικών Μονάδων Ειδικής Αγωγής	55	2.75



ΔΙΑΡΚΕΙΑ ΕΠΙΜΟΡΦΩΣΗΣ ΚΑΙ ΠΙΣΤΩΤΙΚΕΣ ΜΟΝΑΔΕΣ

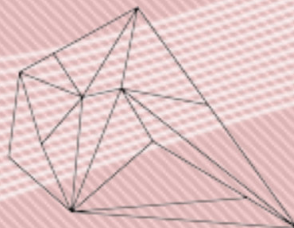
Διδακτικές Ενότητες Προγράμματος	Διάρκεια (ώρες) επιμόρφωσης	Μονάδες ECVET
Πρακτικές Ενταξιακής Εκπαίδευσης	55	2.75
Νέες Τεχνολογίες στην Ειδική Αγωγή και Εκπαίδευση	55	2.75
Σύνολο	440	22

Ο Πρόεδρος του Κ.Ε.ΔΙ.ΒΙ.Μ.
Καθηγητής ΔΗΜΗΤΡΗΣ ΠΑΠΑΓΕΩΡΓΙΟΥ

Ακριβές αντίγραφο από το πρωτότυπο
που βρίσκεται στα αρχεία της Υπηρεσίας μας

Η Επιστημονικά Υπεύθυνη
Καθηγήτρια ΧΡΥΣΗ ΒΙΤΣΙΛΑΚΗ

Η Γραμματέας του Κ.Ε.ΔΙ.ΒΙ.Μ.
ΒΕΡΑ ΑΓΓΕΛΟΥ



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University of Gdańsk

The impact of the 2007–2008 crisis on NBA attendance

Consumer behaviour is shaped by a number of parameters. One such parameter is the state of the economy and the level of disposable income, as the demand for goods is shaped according to the circumstances and the type of good. This paper examines whether the economic crisis of 2007–2009 had an impact on the number of spectators of the NBA games. The analysis examines, as well, whether some teams are more recession-proof than others. In order to establish the above, an econometric analysis has been conducted, having as independent variables the GDP, the real disposable income and the ranking position of the teams, and as a dependent variable the number of tickets. Correlation analysis has been conducted, while a multiple regression analysis has been performed. The results show that the number of tickets has a correlation with GDP. The regression analysis shows that the ranking position is an explanatory variable of the number of tickets, while unemployment is not a statistically significant factor. As a conclusion, the analysis shows that recession has a negative impact on the number of tickets, while the ranking position of the team plays a significant role on the number of spectators.

Keywords: recession, economic crisis, disposable income, sports economics, consumer behaviour

JEL classification: G01, R22, Z20

Introduction

The current study examines the impact that one factor, i.e. the income, had on stadium attendance during the period of the economic crisis 2007–2008. The reason for this choice is because the price of the tickets changes not only among periods but also among matches, resulting in the difficulty of obtaining detailed ticket price data, while the presence of superstar players also differs among seasons, in the sense that a player who is considered to be the star in a season might be less attractive in the next season. Since the study examines the impact of the income alone, it should be underlined that other factors may have had an impact on the attendance.

The factors that influence consumer behaviour consist of social, personal, psychological and cultural characteristics [Solomon et al., 2013, p. 362]. Buying behaviour usually depends and is influenced by a wide range of factors [Martins et al., 2012,

p. 37] such as income, demographic, social, as well as cultural factors. In addition to the above internal factors, there are also the external factors of the circumstance surrounding the environment as mentioned in the literature. Nilesch [2013] divides the factors into external, culture and subculture, social class/group, family or interpersonal influences and the others encompassing the geographical, political, religious and economic environment.

One of the most important factors that influence consumers' behaviour and their decision to buy or not to buy a particular good is disposable income [Schiffman et al., 2014, p. 368]. In general, depending on the change in income, the change in demand for goods is also modulated, but having a distinction depending on whether goods are considered as inferior, regular or luxury.

Attending matches in the stadium as spectators at their team's games has multiple functions. It is a way to socialize [Hall et al., 2010, pp. 331–335], and to express their support for the team [Cavdar, Circova, 2018, p. 674], while at the same time it is a means of financial support, by buying the tickets and team's paraphernalia [Bristow, Sebastian, 2001, pp. 264–265] so that the fan can contribute directly to the team's revenues and the team can be competitive. The decision to attend the game is defined by a number of factors. Some factors are economic ones, based on the concept that the consumer is rational and makes a decision according to the expected utility from the game in comparison to the price; a decision well-described in the utility theory [Blunder, 1988, pp. 18–22; Gilboa, Schmeidler, 1997, pp. 740–752]. Other factors are social, including the preferences of the family, the habits of the friends and the habits of the friends [Ramya, Mohamed, 2016, p. 78]. While some factors are general, in the sense that shape a person's purchasing behaviour and decisions, as the ones mentioned above, other factors are more sports-related, such as the uncertainty of the outcome [Coates, Humphreys, 2012, pp. 373–375; Mills, Firt, 2014, pp. 214–216; Pawlowski, Nalbantis, 2015, p. 4128], the other games and events, which act as a "direct" and "indirect" substitute respectively [Addessa, Bond, 2021, p. 4], and the attractiveness of the match [Addessa, Bond, 2021, p. 12], which, in a way, is associated by the presence of superstar players [Humphreys, Johnson, 2020, p. 174].

Having reviewed the factors above, the current study focuses on the disposable income as the key factor having an impact on attendance, having an economic rather than a social perspective. As stated above, although it is a factor having an impact on buying behaviour, it was not possible to examine thoroughly the price of the tickets, due to the lack of available data. While stating that, the researcher took into account that the net change of the average price of tickets from 1999 to 2008 was 1 dollar or 2% [Josza, 2011, p. 142]; thus, since no major differences have been recorded, it can be assumed that the price of tickets would not be a factor having a decisive impact on the decision to attend a game. Also, for the reasons mentioned above, the research does not include a variable regarding

"superstars". Hence, the study includes only one independent variable, namely the disposable income.

The question therefore arises as to whether the economic crisis has brought about a change in the number of spectators attending professional basketball games with a physical presence on the court. In order to examine this question, the paper performs a correlation coefficient analysis to determine whether the number of tickets changes along with the change in the economy and disposable income, and also performs a linear regression to determine whether changes in the number of spectators can be explained by changes in income.

The importance of this study is based both on academic reasons and on the contribution that it can make to the management of teams participating in the NBA. In terms of the paper's contribution to academic research, this research examines an important aspect of sports economics and microeconomics, which concerns how the demand for one of the most popular US sporting events is shaped during periods of recession and declining disposable income. So, in this light, this research adds to the literature regarding the income elasticity of NBA games and whether watching games can be considered a normal good. It also strengthens the academic literature regarding the impact of an economic crisis on various sectors and activities of the economy. In addition to contributing to the academic literature, this research also contributes to decisions regarding sports economics, in the sense that, knowing income elasticity may be helpful for NBA managers.

In Vacsi's [2013, p. 146] research, it is found that in 2007–2008 there was a decrease in ticket sales for NBA teams, while Parlow's [2010, p. 196] article states that NBA teams in 2007–2008 recorded losses due to the economic crisis, but there is no mention of the effect of the change in income. In Gao and Kim's [2017, pp. 16–17] research it is found that the decrease in income affected the decrease in demand for entertainment expenditure, which includes "admission fees to sporting events [single admissions and season tickets]", but without a specific measurement for this category and without any reference to the demand for tickets to NBA games.

1. Literature review

First of all, when the economy has a recession, i.e. the GDP is declining, instead of increasing, then both the enterprises and the consumers are decreasing their expenditure due to two main factors: first of all, they have less disposable income, as a result of the recession [De Nardi et al., 2011, pp. 2–3]. Second, the marginal propensity to save is increasing, because the households are afraid that they will have less disposable income in the future, thus they should have a higher amount of savings, in order to address their future needs. In this sense, the house-

holds prefer to cut their current expenditure and increase their savings, in order to be protected from the recession that might continue [Pistaferri, 2016, p. 9]. Thus, the marginal propensity to save increases, and the additional amount of savings acts as insurance for the households, since the market itself cannot have an insurance instrument to protect the disposable income in cases of crises [Mishkin, 2007]. As a result of the increase of the marginal propensity to save, the multiplier of the economy decreases, leading to a decrease in the GDP [Parkin et al., 2008, p. 164].

Except for the fears of the households, the other reason is that they have lower disposable income, thus the decrease in the expenditure is due to the fact that, during the recession, the households do not have the economic means to continue the same rate of consumption as they used to before the crisis. This is because of two reasons. The first reason is because, during the recessions, the unemployment increases and the wages decrease [Kalleberg, Von Wachter, 2017, p. 17], thus there is lower income from employment [Elsby et al., 2010, p. 3]. The other reason is that, during the recession, the value of the property and assets households have decreased as well. For example, the value of stocks decreased in the 2008 recession [Dwyer, 2009], thus there is a decrease in the households' wealth.

The first two years of the recession in the United States witnessed a significant decline in consumption [Lee et al., 2010, pp. 3–6]. Concern about the occupational status of residents and the fear of losing their jobs dramatically reduced their willingness to make purchases, especially when they were for leisure and entertainment [Mansoor, Jalal, 2011, p. 112]. In fact, Stock and Schultz [2011, p. 229] state that consumers' reluctance to shop intensifies during economic downturns because it is affected by the consumer's social ties, both family and friends.

The consumption structure of households during recession deteriorates, resulting in lower consumption and more rational purchase decision making. Consumers, now spending less money on unnecessary expenses, are more careful and do not spend on products that do not meet their fundamental needs [Sobczyk, 2013, p. 345]. Also, household consumption expenditure is decreasing to the extent that their income is decreasing [McKenzie, Schargrodsky, 2011, p. 28].

Based on these, the study examines a key independent variable, i.e. the real disposable income per capita, in order to identify whether this factor has an effect on the stadium attendances of the NBA teams.

2. Methodology

The research uses the Pearson correlation coefficient r . Also, there is a regression analysis in order to determine the degree of the effect of change in disposable income on the number of tickets. In linear regression analysis, the p -value is a con-

tinuous measure of evidence. A low p-value means either that the null hypothesis is true and a highly improbable event has occurred or that the null hypothesis is false. The dependent variable Y is the number of tickets at the stadiums of each team in home matches.

The independent variable used is the level of real disposable income per capita.

However, for the completeness of the paper, a second independent variable was also considered, which is the team's involvement in the league competition. This variable was chosen as it is recorded that fans have an increased interest in attending their team at the stadium when the team has a chance to excel, while on the contrary, when the team cannot claim a competitive position to win the championship, fans' intrinsic interest decreases.

The linear regression analysis has the following limitations:

Parameter instability: this indicates the tendency for the relationships between variables to change over time due to changes in the economy or markets. For example, if a variable is highly dependent on a particular factor, then the regression analysis model will need to be adjusted for that factor in order to produce reliable results. In the case of the present analysis, no events have occurred which would determine the number of spectators in the stadium, so that the model would have to be adjusted.

Sensitivity to outliers: the linear regression model is sensitive to outliers. This means that a majority of the data occurs close to the x-axis, but if there are two points very far from the x-axis, then the regression results will be affected. In the case of this regression, no outliers have occurred in either the dependent or the independent variable, as determined by the descriptive statistics.

Over-fitting: when there are many independent variables, the linear regression model may over-fit the assumptions so that, in addition to the relationships between the variables, it will also shape the random error. In the case of the present regression, there is no multivariate model.

Linear correlation: if a relationship is non-linear, the model does not take it into account. In the case of the present regression, no non-linear correlation has occurred.

3. Data

The survey data are as follows.

Net disposable income per capita is in US dollars and is posted on the Federal Bank of St. Louis website.

Number of tickets refers to the number of tickets purchased for the teams' home games, as the total number of home and away is not recorded. However, the

statistics on the NBA Federation's website record the average number of home and away tickets, which is considered as an alternative.

The following teams have been excluded from the sample of total teams:

- The Hornets has been excluded from the sample, because the team did not participate in the 2001 to 2004 championship,
- Wizards has been excluded from the sample, because the team did not participate in the 2005 championship,
- Warriors and Trail Blaze have been excluded from the sample, because the teams did not participate in the 2009 championship.

4. Findings

First, descriptive statistics are recorded in terms of the total number of tickets. As recorded in Table 1, the annual average number of tickets for the teams' home games is 18,381,079 tickets (SD 433.87).

Table 1. Descriptive statistics, number of home tickets, 2001–2009

Descriptive statistics	Value
mean	18,381,078.56
median	18,449,282.00
standard deviation	433.87
kyrtosis	–1.28
range	1,221,536.00
minimum	17,816,096
maximum	19,037,632

Source: Own elaboration.

As presented in Figure 1, while until 2003 less than 18 million tickets had been sold per season, in 2004 this figure increased to 18.3 million and in 2007, i.e. the year before the recession, tickets reached 19.04 million, and in 2008 dropped to 18.4 million tickets.

As shown in Table 2, while the total number of tickets increased by 3.44% in the period 2001–2009, during the period of the economic crisis, i.e. the period 2007–2009, the number of tickets decreased by 2.77%, while in the period before the crisis, from 2001 to 2006, the number of tickets increased by 5.36%.

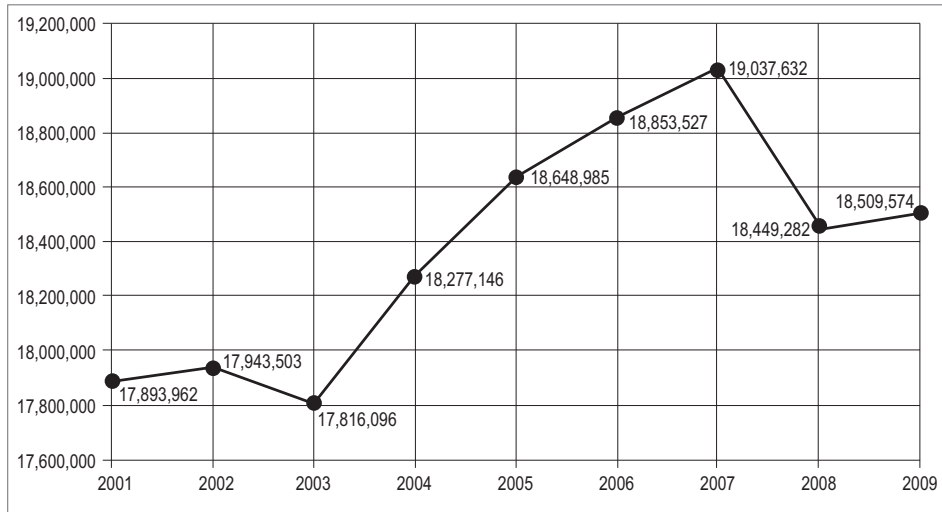


Figure 1. Number of tickets in NBA games, 2001–2009

Source: Own elaboration.

Table 2. Number of tickets and percentage differences per period

Period	Number of tickets
2001	17,893,962
2002	17,943,503
2003	17,816,096
2004	18,277,146
2005	18,648,985
2006	18,853,527
2007	19,037,632
2008	18,449,282
2009	18,509,574
$\Delta\%$ 2001–2009	3.44%
$\Delta\%$ 2001–2006	5.36%
$\Delta\%$ 2007–2009	–2.77%

Source: Own elaboration.

This is the first indication that there has indeed been a reduction in the number of tickets.

It should then be examined whether there is a correlation between the number of tickets and the level of disposable income.

The correlation coefficient between the independent and dependent variable is 0.163.

Under the null hypothesis of no correlation: $t[214] = 2.40923$, with a two-tailed p-value of 0.0168.

Therefore, with this coefficient value, it is found that there is no correlation between the variables, so the number of tickets is independent of the level of disposable income.

If the dependent variable is the average number of total tickets, i.e. the tickets of home and away games of the teams, there is a relative increase in the value of the correlation coefficient $r = 0.256$, but even this value shows that there is no correlation.

The next correlation to consider is between the team's league position in each year and the number of tickets. For this, the correlation coefficient is -0.955 . The negative sign is due to the fact that in the rankings there is a contrast of numbers, in the sense that the higher number in the ranking order represents a lower position; for example, the number 22 in the rankings is higher than the number 15, but represents a lower position. Therefore, the correlation coefficient of -0.0955 shows a significant correlation between the team's position in the annual league and the number of tickets, as the higher the position, the higher the number of tickets increases, while on the contrary, when the team becomes non-competitive, the number of spectators decreases.

Of course, one could argue that this correlation is so strong and statistically significant because it is based on tickets for home games, so the correlation is valid because only the number of fans of each local team is taken into account. However, the correlation coefficient is also very strong when considering the average number of tickets, i.e. home and away tickets, having the value of $p = -0.913$. Although the value of the correlation coefficient is relatively lower than the previous indicator, it still demonstrates a very strong correlation (the reason for the negative sign of the correlation coefficient is explained above).

Based on the above, a linear regression was performed to determine whether the level of disposable income is a factor that can explain the change in tickets in a statistically significant way.

The regression statistics are presented in Table 3. The multiple R shows the deviation of the dependent variable, which can be explained by the regression. The multiple R is 0.16, so there is no correlation.

Table 3. Model summary

Model	R	R square	Adjusted R square	Standard error of the estimate
1	0.163*	0.026	0.022	95448.36552

* Predictors: [Constant], Average_income

Source: Own elaboration.

The analysis examines the null hypothesis, in the ANOVA analysis. As presented in Table 4, the value of F is 5.804 while the significant F is $0.017 < 0.05$, thus the null hypothesis cannot be accepted.

Table 4. ANOVA

Model		Sum of squares	df	Mean square	F	Sig.
1	regression	5.29E+10	1	5.29E+10	5.804	0.017*
	residual	1.95E+12	214	9.110E+9		
	total	2.00E+12	215			

* Predictors: [Constant], Average_income.

Source: Own elaboration.

The regression in Table 5 shows that the real disposable income has a p-value = $0.02 < 0.05$, hence the independent variable is an explanatory factor of the number of tickets.

Table 5. Regression, real disposable income and home tickets

Coefficients*						
Model		unstandardized coefficients		standardized coefficients	t	sig.
		B	standard error	beta		
1	[Constant]	295907.661	172416.710		1.716	0.088
	Average_income	11.352	4.712	0.163	2.409	0.017

* Dependent variable: Home_tickets.

Source: Own elaboration.

Conclusions

The linear regression showed what is noted in the literature, that the change in the amount of disposable income is a factor that affects consumer choices. Fans clearly love their team and want to support it, both emotionally inside the stadium and financially. However as has been found, the decline in the number of tickets is explained to a statistically significant extent by the decline in income.

Compared to the results of previous studies that had shown that tickets decreased during the economic crisis, the present study has managed to make concrete and measurable the effect of the change in real disposable income on the

number of tickets for NBA games, and also gives a clear answer to the question whether the number of tickets is correlated with the position of the team in the championship. In fact, the analysis shows that the position of the team has a strong correlation with the number of tickets, which may substantiate the view that the more competitive teams are more resilient to recessionary conditions in terms of their ability to keep their fans in the stadium.

The findings of the research not only fill the literature gap regarding the effect of declining income on the demand for NBA game tickets, thus contributing to the strengthening and expansion of the academic literature, but can be used in practice by the teams participating in the NBA: based on the findings of the research, an NBA team has the possibility to plan how to deal with a new economic crisis that may occur in the economy: the team can know about the crisis' effect on tickets demand, to calculate this impact in terms of ticket revenues and to take the proper measures in their pricing policy and their cost management. Of course, it should be noted that a future study analysing the effect of the change in disposable income on the home tickets of a selected team and its fans will provide even more targeted results, taking into account the different changes in disposable income according to the demographic characteristics of local fans.

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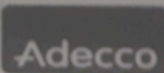
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81-824 Sopot, Poland



Αθήνα, 18-9-2013


ΒΕΒΑΙΩΣΗ ΕΡΓΟΔΟΤΗ

Δια της παρούσης βεβαιώνεται ότι η κα Αισαβέ Σταματία Μαρία του Γρηγορίου με ΑΦΜ 143899942 εργάστηκε μέσω της εταιρίας μας στην AXA Ασφαλιστική κατά το διάστημα από 27-7-2011 έως 31-12-2011 και με σύμβαση εργασίας ορισμένου χρόνου και ειδικότητα Ασφαλιστικός Υπάλληλος.

Το παρόν χορηγείται για κάθε νόμιμη χρήση

Υπογραφή / Σφραγίδα εργοδότη.

ADECCO ΑΝΩΝΥΜΟΣ ΕΤΑΙΡΕΙΑ
ΠΡΟΪΟΝΤΩΝ ΑΠΑΣΧΟΛΗΣΗΣ
ΥΠΟΜΟΝΗ ΤΟΥ ΕΡΓΟΔΟΤΗ
ΕΡΩΤΗΜΑΤΟΣ
ΕΡΩΤΗΜΑΤΟΣ
ΕΡΩΤΗΜΑΤΟΣ



Adecco

Αθήνα, 18-9-2013

ΒΕΒΑΙΩΣΗ ΕΡΓΟΔΟΤΗ

Δια της παρούσης βεβαιώνεται ότι η κα Ατσαβέ Σταματίκη-Μαρία του Γρηγορίου με ΑΦΜ 143899942 εργάστηκε μέσω της εταιρίας μας στην ΑΧΑ Ασφαλιστική κατά το διάστημα από 27-7-2011 έως 31-12-2011 και με σύμβαση εργασίας ορισμένου χρόνου και ειδικότητα Ασφαλιστικός Υπάλληλος.

Το παρόν χορηγείται για κάθε νόμιμη χρήση

Υπογραφή / Σφραγίδα εργοδότη.

ΑΔΕCCO ΑΝΩΝΥΜΟΣ ΕΤΑΙΡΕΙΑ
ΠΡΟΣΩΡΙΝΗΣ ΑΠΑΣΧΟΛΗΣΗΣ
ΥΠ/ΜΑ: Λ. ΣΥΓΓΡΟΥ 80-88, 117 41 ΑΘΗΝΑ
ΤΗΛ.: 210 7229997 - FAX: 210 7297197
ΕΔΡΑ: Λ. ΚΗΦΙΣΙΑΣ 115, 115 25 ΜΑΡΟΥΣΙ
ΚΩΔ: 09674933 - ΔΟΥ: Φ.Α.Ε. ΑΘΗΝΩΝ

ΑΞΙΑ ΣΥΜΒΟΥΛΕΥΤΙΚΗ

ΟΙΚΟΝΟΜΙΚΟΙ - ΦΟΡΟΤΕΧΝΙΚΟΙ ΣΥΜΒΟΥΛΟΙ

Β Ε Β Α Ι Ω Σ Η

Βεβαιώνεται , ότι η Κα Ατσαβέ Σταματική-Μαρία του Γρηγορίου , με Α.Φ.Μ. : 143899942 , εργάστηκε στην εταιρεία μας κατά το έτος 2013 (Ιούλιος – Δεκέμβριος 2013), με ειδικότητα του λογιστικού συμβούλου (Λογίστρια Β')

Για την εταιρεία
Ο Διαχειριστής

ΑΞΙΑ ΣΥΜΒΟΥΛΕΥΤΙΚΗ

Π.ΚΡΗΤΙΚΟΣ & ΣΥΝΕΡΓΑΤΕΣ Ο.Ε.
ΚΕΝΤΡΟ ΑΓΙΑΣ 47 - ΣΠΑΡΤΗ Τ.Κ. 23100
Τηλ-Φαξ: 27310 21400 Mobile: 6932 462717
ΥΠΟΚ/ΝΑ ΟΜΗΡΟΥ 8 - ΑΘΗΝΑ ΑΤΤΙΚΗΣ Τ.Κ. 10564
Τηλ: 210 8023740 Φαξ: 210 8023743
ΑΦΜ: 999343421 ΔΟΥ: ΣΠΑΡΤΗΣ
email: isolog@spa.forthnet.gr

Κρητικός Δ. Παναγιώτης

AKSIA SIMBOULEUTIKI

FINANCIAL TAX ADVISORS

Mr Boss,

I would like highly to recommend Stamatiki-Maria Atsave for working to your bank. In her position as Accountant, Stamatiki-Maria was employed in our office from July 2013 until December 2013. Throughout her time with our organization, she demonstrated critical skills that will make her an excellent employee at your company.

Stamatiki-Maria did a terrific job in her position and was an asset to our organization during her tenure with the office. She has excellent written and verbal communication skills, is extremely organized, can work independently, and is able to effectively multi-task to ensure that all projects are completed in a timely manner.

Because of her effectiveness, I even gave her additional responsibilities and Stamatiki-Maria went above and beyond in that assignment, as she does in all tasks.

Stamatiki-Maria was always willing to offer her assistance and had an excellent rapport with the many constituents served by our office including clients, employers, and other professional organizations. This will be particularly valuable for your company.

She would be an asset to any employer, and I wholeheartedly recommend her for any endeavor she chooses to pursue. Please let me know if you have any further questions.

Sincerely,

Kritikos D. Panagiotis
Job Title :Financial Tax Advisor
Company : Aksia Simbouleutiki
Address : Agidos 47 - Sparti
Phone : 27310-21400
Email : isolog@spa.forthnet.gr

ΑΞΙΑ ΣΥΜΒΟΥΛΕΥΤΙΚΗ

Π. ΚΡΙΤΙΚΟΣ & ΣΥΝΕΡΓΑΤΕΣ Ο.Ε.
ΚΕΝΤΡΟ: ΑΓΙΔΟΣ 47 - ΣΠΑΡΤΗ Τ.Κ. 23100
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ΑΦΜ: 999343421 ΔΟΥ: ΣΠΑΡΤΗΣ
email: isolog@spa.forthnet.gr



Ημερομηνία Εκτύπωσης : 11/10/2023 21:19

Αριθμός Πρωτοκόλλου : 9464174

Αριθμός Εγκυρότητας : 00223843D04BEAAD0A

Βεβαίωση Προϋπηρεσίας

Για χρήση σε ΑΣΕΠ ως Βεβαίωση χρόνου ασφάλισης και για κάθε νόμιμη χρήση

Βεβαιώνεται ότι ο/η Ασφαλισμένος/η μας ΑΤΣΑΒΕ ΣΤΑΜΑΤΙΚΗ ΜΑΡΙΑ όνομα πατρός ΓΡΗΓΟΡΙΟΣ με Α.Μ.Κ.Α 10098803066 και ΑΔΤ ΑΔΗΛΩΤΟ, όπως προκύπτει από τα στοιχεία που τηρούνται στην Υπηρεσία μας ασφαλίστηκε ως μισθωτός/η για συνολικά 128 ημέρες ασφάλισης από 07/2011 έως 12/2011, στους κάτωθι εργοδότες:

Από	Έως	Ημ. Εργασίας Α.Μ.Ε.	Επωνυμία Εργοδότη	Είδος Δραστηριότητας	Ειδικότητα
07/2011	12/2011	128 0420264279	ADECCO ΑΝΩΝΥΜΟΣ ΕΤΑΙΡΕΙΑ ΠΡΟΣΩΡΙΝΗΣ ΑΠΑΣΧΟΛΗΣΗΣ	ΥΠΗΡΕΣΙΕΣ ΓΡΑΦΕΙΩΝ ΕΥΡΕΣΗΣ ΠΡΟΣΩΡΙΝΗΣ ΑΠΑΣΧΟΛΗΣΗΣ	Ασφαλιστικοί υπάλληλοι

Η ΠΡΟΪΣΤΑΜΕΝΗ ΔΙΕΥΣΗΣ ΑΣΦΑΛΙΣΗΣ



Μ.ΛΕΚΚΑ

ΠΑΡΑΤΗΡΗΣΕΙΣ: Αν το σύνολο των ημερών υπερβαίνει το σύνολο των ημερολογιακών ημερών του αντιστοίχου χρονικού διαστήματος, η επιπλέον διαφορά ημερών ασφάλισης αφορά ταυτόχρονη απασχόληση σε περισσότερους από έναν εργοδότες.

Χορηγείται κατ' εφαρμογή των διατάξεων του αρθ. 4 της με αριθμ.οικ. 17535/Δ1.6002/2020 ΚΥΑ, με κάθε επιφύλαξη για οποιαδήποτε εκ των υστέρων μεταβολή των στοιχείων ασφάλισης βάσει των οποίων εκδόθηκε.

Επαλήθευση εγκυρότητας: <https://apps.ika.gr/eCheckCerts>

To Whom It May Concern:

Luxembourg, 4 September 2018

Ms. Maria-Stamatiki Atsave worked for our Treasury Center in Luxembourg from mid-April 2018 through the end of August 2018 on an internship. She was responsible for assisting our Cash Managers in the day-to-day operations, primarily focusing on cash forecasting through the Company's 'Tresura' Cash Management System.

I worked as her professional mentor during said period and came to know Ms. Atsave as an intelligent, consciences and reliable resource. She dares to speak out, both to co-workers and superiors, challenging them to surface the core of issues – and built improvements based on that. I found such conversations with her always very impactful.

I would not hesitate to recommend Ms. Atsave for any position that can make use of the character traits described.

Regards,



Wilko J. van Rooijen
Director, International Treasury

Eastman Chemical Finance Eur S.à r.l.
11-13 Boulevard de la Foire
L-1528 Luxembourg
Grand Duchy of Luxembourg



Global reach
Local knowledge

Ms. Maria ATSAVE
50, Rue Muhlenbach
L-2168, Luxembourg
Luxembourg

TMF Luxembourg S.A
46a, Avenue J.F. Kennedy
L-1855, Luxembourg
Luxembourg

Luxembourg, 05 October 2023

REMITTED BY EMAIL

Subject: Certificate of employment

To whom it may concern,

We confirm herewith that Ms. Maria ATSAVE, born on 10 September 1988 has been employed by our company from 01 February 2020 until 25 September 2023 as follows:

- Junior Onboarding Officer, from 01 February 2020 to 31 December 2021;
- Onboarding Officer, from 01 January 2022 to 25 September 2023.

Her contract was concluded for an unlimited period of time.

Yours sincerely,

Stéphane TOSCANO
Proxy Holder A
HR Director

Patrick van DENZEN
Director

Plevritis-Atsave Stamatiki Maria
50, Rue de Mühlenbach
L-2168 LUXEMBOURG

73

Nos références: 1988 0910 010 20

Luxembourg, le 03.10.2023

CERTIFICAT D'AFFILIATION

Madame,

Nous avons l'honneur de vous informer que vous êtes enregistrée dans nos fichiers pour les occupations / qualités suivantes :

Plage d'observation : à partir du 10.09.1988

DU	AU	QUALITÉ
20.02.2017	10.09.2017	Assurance maladie auprès de la Caisse nationale de santé
01.08.2017	31.08.2017	Salariée auprès de l'employeur RAKUTEN EUROPE BANK SA
16.02.2018	05.09.2018	Assurance maladie auprès de la Caisse nationale de santé
06.09.2018	05.05.2019	Salariée auprès de l'employeur FUNDROCK MANAGEMENT COMPANY SA
06.05.2019	05.01.2020	Salariée auprès de l'employeur ADEM - SERVICE CHOMAGE
01.09.2019	à ce jour	Assurance maladie auprès de la Caisse nationale de santé
01.02.2020	31.12.2020	Salariée auprès de l'employeur TMF FUND SERVICES (LUXEMBOURG) S.A.
01.01.2021	à ce jour	Salariée auprès de l'employeur TMF LUXEMBOURG SA

Ce certificat constitue uniquement un relevé des affiliations à la sécurité sociale enregistrées auprès du Centre commun de la sécurité sociale du chef d'une affiliation obligatoire (p.ex. activité professionnelle, bénéfice d'un revenu de remplacement ou d'une rente ou pension) ou volontaire. Il n'est par contre pas destiné à attester un droit éventuel aux différentes prestations sociales ou familiales.

Ce certificat, qui a été commandé via le site internet du Centre commun de la sécurité sociale, www.ccss.lu sous « Commande de certificats » ou généré via MyGuichet.lu, a été établi automatiquement et ne porte ni cachet, ni signature.



Stamatiki Maria Atsave

Date of birth: 10/09/1988 | **Nationality:** Greek, Luxembourgish |

Gender: Female | **Phone number:** (+30) 6937396272 (Mobile) | **Email address:**

mm.atsave@gmail.com |

Address: 3rd klm EO Sparti-Paroriou, 23100, Greece (Home)

ABOUT ME

Professional with experience in financial services with a keen ability to enhance the banks and financial institutions' bottom line by improving its public image and promoting services. Awarded prestigious scholastic scholarship for excellent academic achievements. Background in customer service including building and maintaining relationships, addressing and resolving customer complaints, and fulfilling needs in client-based and time-sensitive environments. Adept in managing day-to-day functions, delivering quality products and services, and providing administrative support to staff. Proven leader equipped with excellent interpersonal, management, communication and research skills. Dedicated and continually striving to develop new skills and take on new challenges.

Availability: Immediately

References: Available upon request

■ Program Development ■ Banking/Investment ■ Supply Management
■ CRM/Marketing/Sales ■ AML/KYC ■ Negotiations/Back Office
■ Competitive Intelligence ■ Actuarial/Risk Management ■ Forecasts/Projections/Research
■ Confidentiality ■ Conflict Resolution ■ Inventory Control

WORK EXPERIENCE

01/02/2020 – 25/09/2023 Luxembourg, Luxembourg

ONBOARDING OFFICER (PROMOTED FROM JUNIOR TO ONBOARDING OFFICER ON 01/01/2022) TMF LUXEMBOURG SA

■ Adhering to internal Compliance policies and external regulatory requirements in the completion of KYC files.
■ Performing KYC and QC on both onboarding and periodic review files.
■ Obtaining client due diligence documentation from Corporate Banking, Financial Institution and Treasury Relationship Managers ("RMs").
■ Providing guidance to RMs and key stakeholders on KYC requirements.
■ Conducting a risk-based analysis on prospective (or existing) clients according to current KYC guidelines and standards.
■ Using external screening systems (World-Check, Factiva) for PEP screening and adverse media checks.
■ Preparing RCS and RBE filings.
■ Preparing reports and analysis for Compliance as and when required (e.g. Financial Crime Risk Assessment ("FCRA") forms, PEP assessment forms and material adverse media assessment forms.
■ Updating core applications with KYC related static data.
■ Completing all necessary Compliance and KYC training as and when required.
■ Helping to generate relevant Management Information (MI) and assisting with training sessions for the Client Onboarding Manager / Head of Client on boarding when required.
■ Quality checking the completeness of client files

01/09/2018 – 31/05/2019 Luxembourg, Luxembourg

BUSINESS IMPLEMENTATION OFFICER – PROJECT MANAGER (CDD) FUNDROCK MANAGEMENT COMPANY SA

- Ensure a timely, smooth and accurate take-on of any new client.
- Manage the on-boarding of new clients requiring ManCo, UCITS, AIFM or other services from FRMC (e.g. unbundled, new services) as well as change of service provider, merger.
- Being a point of contact with the Fund promoter, portfolio manager and other stakeholders.
- Establish a closely monitored dialogue with all stakeholders involved with each project.
- Maintain updated KPIs, contact lists, and central logs of all open items and potential issues concerning each project. Perform ad-hoc checks, identify and escalate any issues to the Management.
- Ensure a high quality, efficient and timely professional service to stakeholders via regular Service Calls / Meetings at a frequency to be determined by the stakeholders.
- Manage successfully the handing back of projects to the CRM/Operations and Risk & Compliance team upon.
- Acquire a thorough understanding of the Clients' Fund structures and operations impacting the on-boarding process and ensure that such information is documented and shared within the Business.
- Support Prospectus' preparation and Legal Agreements of the client processed to CSSF for assessment.

01/05/2018 – 30/09/2018 Luxembourg, Luxembourg

CASH MANAGEMENT TRAINEE – TREASURY DEPARTMENT (INTERNSHIP) EASTMAN CHEMICAL FINANCE EUR SARL

- Support the Luxembourg treasury team with daily banking tasks to include the input, set-up of manual payments into Treasura System, using bank platforms with Citibank, Bank of America and HSBC.
- Assist with bank maintenance- and internal loans activities, such as collecting signatories, arranging formalities in case of signatory changes, track-and-trace of documents, tracking status of KYC/AML applications.
- Assist with reporting and analysis – for example on bank fees.
- Setup & maintenance of 'bank templates' for input in bank platforms.
- Arrange archiving of documentation.
- Populating forecasts- and other excel spreadsheets.

01/08/2017 – 31/08/2017 Luxembourg, Luxembourg

OPERATIONS ANALYST (CDD) RAKUTEN EUROPE BANK SA,

- Maintenance Document Review and Name Screening
- Review of account documentations to ensure completeness including supporting KYC / Constitutional documents during account life cycle change
- Liaise with FO on any documentation deficiencies, complying with regulatory standards and BOS guidelines.
- Monitor and follow up closely on outstanding documentation to ensure account documentations are submitted accurately and timely
- Perform Individuals/Entities name screening via various search engines as part of the Bank's onboarding/ maintenance/periodic review process
- Ensure effective discharge of the screening requirement based on defined screening methodology and workflow
- Ensure screening request are processed on a prompt and timely basis in accordance with defined productivity/efficiency measures and maintaining a high quality of the screening request performed

01/07/2013 – 31/12/2013 Sparta, Greece

ADMINISTRATIVE AND ACCOUNTING OFFICER AKSIA SIMBOULEUTIKI FINANCIAL - TAX ADVISORS

- Facilitated and processed payroll for 150+ employees on a bi-weekly basis.
- Support staff members while performing administrative duties to Human Resources.
- Complete analytical and financial codification and process payments, along with general accounting practices.
- Coordinated the roll out and administration of a comprehensive Performance Enablement strategy while following guidelines and expectations.
- Reviewed and ensured accuracy of approved timesheets and employee records through verification of employee working hours.
- Reconciled bank statements to verify deducted payroll amounts and government remittances.

01/07/2011 – 31/12/2011 Attica, Greece

SENIOR OFFICE ADMINISTRATOR – UNDERWRITING DEPARTMENT IN LIFE INSURANCE SERVICES SECTOR (CDD) AXA INSURANCE CENTRAL FIRM

- Ensured top-level customer satisfaction and accurate customer data and documentation.
- Verify, analyze, and draft administrative correspondence and finalize reports for signature clearance.
- Answered multiple telephone lines to ensure accurate customer service experience and answer customer questions or route callers appropriately.
- Initiate new and past client's insurance quotes, claims and answer insurance inquiries, as well as, risk profiling assessment.
- Oversaw work of office support staff. Establish priorities and deadlines.
- Trained office support staff as needed on insurance products and administrative duties.

● LANGUAGE SKILLS

Mother tongue(s): **GREEK**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
ENGLISH	C2	C2	C2	C2	C2
FRENCH	C2	C2	C2	C2	C2
GERMAN	B2	C1	B2	B2	C1
SPANISH	B2	B2	B2	B2	B2
CHINESE	C1	C1	B2	B2	C1

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

● DIGITAL SKILLS

ECDL - European Computer Driving Language | Microsoft Office | Aris Business Architect and Designer | R language and R studio | Stata, SPSS, E-Views | ViewPoint/Zebrabox | Communication software(Skype, Zoom, TeamViewer)

● EDUCATION AND TRAINING

CURRENT Gdansk, Poland

PART-TIME DISTANCE DOCTORAL STUDIES, ECONOMICS AND FINANCE, UNIVERSITY OF GDANSK, (2016-2019)

Luxembourg, Luxembourg

MASTER OF SCIENCES, APPLIED ECONOMICS AND FINANCE (ACADEMIC), UNIVERSITY OF LUXEMBOURG, AD (2016-2018)

Piraeus, Greece

MASTER OF SCIENCES, RISK MANAGEMENT AND ACTUARIAL SCIENCE, ECONOMIC UNIVERSITY OF PIRAEUS, AD (2011-2013)

Piraeus, Greece

BACHELOR OF SCIENCES, BANKING AND FINANCIAL MANAGEMENT, ECONOMIC UNIVERSITY OF PIRAEUS, AD (2006-2011)

● ADDITIONAL INFORMATION

HONOURS AND AWARDS

Recipient of Meritorious Scholarship – Economic University of Piraeus, Top 3 Excellent Students, AD (2007)

CONFERENCES AND SEMINARS

AML / CTF Luxembourg and Investment Funds, Governance People SA (2018)

PUBLICATIONS

The impact of 2007-2008 crisis on NBA attendance (2022) - IBAGE



European Computer Driving Licence®

ECDL Core Certificate

Πιστοποιητικό ECDL Core

Serial number:

Αύξων αριθμός: EL100069009SA

This is to certify that

Το παρόν πιστοποιεί ότι ο/η

Stamatiki Maria G. Atsave
Σταματική Μαρία Γ. Ατσαβέ

has successfully passed all modules required for the granting of the:

έχει επιτυχώς ολοκληρώσει όλες τις ενότητες που απαιτούνται για την έκδοση του πιστοποιητικού:

European Computer Driving Licence®

SYLLABUS 4.0

Modules:

Ενότητες:

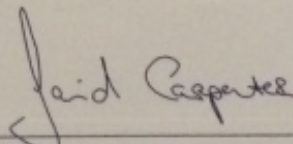
Basic Concepts of IT
Using a Computer and Managing Files
Word Processing
Spreadsheets
Databases
Presentation
Information and Communication

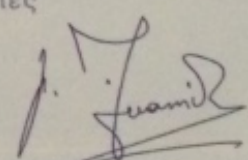
Βασικές Έννοιες Πληροφορικής
Χρήση Υπολογιστή και Διαχείριση Αρχείων
Επεξεργασία Κειμένου
Υπολογιστικά Φύλλα
Βάσεις Δεδομένων
Παρουσιάσεις
Πληροφορίες και Επικοινωνίες

28/2/2005

Date

Ημερομηνία


David Carpenter / Ντέιβιντ Κάρπεντερ
Managing Director of ECDL Foundation
Διευθύνων Σύμβουλος Ιδρύματος ECDL


Nestor Ioannidis / Νέστορ Ιωαννίδης
President of the Greek Computer Society
Πρόεδρος της Ελληνικής Εταιρείας Η/Υ & Πληροφορικής

