

Curriculum Vitae

1. Personal information

Name: Hardy
Surname: Frankie
Date of Birth: '73-06-28
Place of Birth: Poperinge (Belgium)
Address: Potakker 21
8900 Ieper (Belgium)
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Status: divorced



2. Education

2017 traineeship BIV (Belgian Institute for Real Estate Brokers) – education to become real estate broker

2006 – 2016 Update courses Belgian Taxation by Lieven Van Belleghem
Update courses law of inheritance and succession by Paul Van Eesbeeck, Paul Baekeland

2006 insurance education (boar, life, varia) FSMA intermediate (Belgian Insurance Brokers and financial intermediaries)

1994 – 1998 Businessadministration – Accountancy
Mercator Highschool Gent
Bachelor Degree 1998

1992 – 1994 Economical Sciences
University of Gent
1^{ste} year

1986 – 1992 Secondary education (Mathematical Sciences)
Sint-Janscollege Poperinge
Degree 1992

3. Languages:

- Dutch: mothertongue
- French: fluently
- English: fluently
- German: basic knowledge

4. Professional Experience

Freelance administration & Business Consulting

Function : self-employed
Company : EHBA Consult
Period : 2016 - ...
Responsibilities : The services of E.H.B.A. Consult especially focus on small and medium-sized companies, banks and financial institutions/intermediaries

- freelance administration
- coaching & consulting in finance and administration
- project management
- interim management
- business development

Broker in mortgages, credits, life insurances

Function : franchisee
Company : Immotheker Finotheker
Periode : 2006 - 2016
Responsibilities :

- provide investment, tax and insurance advice
- Evaluate the clients' desires and financial capabilities to discover the appropriate suggestions based on their objectives, resources, time horizon, risk profile and preferences
- execute and negotiate follow through of implementation financial vehicles including insurance, investments, tax planning, debt management, estate planning
- maintain proper documentation following preset guidelines established by compliance and regulations of the financial market
- mortgage pre-approval and explaining alternative financing programs
- provide information regarding legal guidelines, rates, mortgage specifications
- fiscally optimizing and structuring mortgages
- collaborate and network with banks, contractors, home inspectors, attorneys and other external stakeholders
- intermediary in mortgages and short term loans: AG Insurance, Allianz, Creafin, Crédit Foncier, Delta Lloyd Life, Elantis, Fortis/Demetris, Recordbank, VDK Spaarbank, Credimo, CKV, Triodos, AXA
- insurances broker (life, general, liability, business): AG Insurance, Baloise, Afi-Esca, Allianz, Cardif, Das, Delta Lloyd Life, DKV, Nationale Suisse, ZA Insurance, Ergo Life, Baloïse Vie, AXA

Account Manager

Function : employee
Company : Except nv
Periode : 2001 - 2006
Responsibilities :
- computerizing clothes and fashion shops, stores
- sales prospecting, sales, installation, education, support
- software, computer hardware and network
- Windows & Apple Macintosh platform

Real Estate Broker

Function : employee
Company : Sofimo
Periode : 1998 - 2001
Responsibilities :
- assist sellers in how to best promote their properties to attract advantageous offers
- advertise properties through a variety of marketing techniques
- mediate the dealings between sellers and buyers ensuring good conduct
- appraise the value of properties by thoroughly researching the market
- present properties to potential buyers

5. Current Personal Projects

SenSana

Unique service for senior and elderly people, residential-care centres and assistant-housing. SenSana provides in the wellbeing of senior and elderly people in every sense of the word: assistance in home administration, personal finance, digital information and technology, housing and even wellbeing through wellness and acupuncture, foot reflexology, yoga and adapted care-holidays. This service platform can be perfectly integrated in the daily management of senior care centres, senior residences and service-flats.

HypoCompa

Development of a new software tool for insurance- and mortgagebrokers. This tool will provide in the comparability in total cost of a variety of mortgages offered by different credit companies. Interest files and approval politics will be integrated in the software by which the broker automatically can assess the feasibility of the credit application. Clients will be able to deposit their confidential documents, needed for the credit application, in a digital safe-deposit box online.

6. Leisure

Clarinetist

- Daily practise and following of private courses
- freelancer for several orchestras
- participating soloist competitions

ClariTech

- repairing and overholing of clarinets
- replacing pads and springs
- polishing, nickel- and silverplating of clarinet keys
- soundcoaching and advise in clarinets, mouthpieces ligatures, reeds and clarinet pads