



**Mr. Douglas Gardner**

Mr. Gardner is the founder and Managing Director of CAIGAN Capital, an advisory and director services firm. He currently serves as a board member and the Chairman of Audit & Finance Committee of Kaspi.kz and a board member of MTS Bank, a subsidiary of Mobile TeleSystems PJSC, and has served as a board member of several listed companies, including Chelpipe Group.

Mr. Gardner was previously elected as the Managing Partner of Ernst & Young, Russia & CIS and has also served as the Head of Financial Services and Managing Partner for Central Asia at Arthur Andersen.

Mr. Gardner received a Bachelor of Business Administration in Accounting and International Business from the University of Oklahoma.



**Mr. Simon Baker**

Mr. Baker is the founder and Executive Chairman of CAV Investment Group, a private fund investing in a range of global internet-based businesses. He is also the Chairman of PropTech Group Limited and has served as a board member of several listed companies, including REA Group Limited, iProperty Group Limited, and Mitula Group Limited.

Mr. Baker previously served as the Chief Executive Officer and Managing Director of the REA Group Limited, a digital advertising company that operates Australia's leading property platforms, as well as real estate platforms in Europe, Asia and the United States.

Mr. Baker received a Bachelor of Science in Computer Science from Monash University and an MBA from Melbourne Business School.



**Mr. Vladimir Verkhoshinskiy**

Vladimir Verkhoshinskiy is Chief Executive Officer and Member of the Board of Directors of Alfa-Bank and Member of the Supervisory board of Alfa-Group. Mr. Verkhoshinskiy was appointed Chief Executive Officer of Alfa-Bank in July, 2018.

He has 15 years of banking experience. Prior to Alfa Group Mr. Verkhoshinskiy held various positions at VTB Group including Head of Strategy at VTB Bank, Deputy CEO at Bank of Moscow responsible for Retail, SME and Private banking. Was member and chaired several Supervisory boards. Mr. Verkhoshinskiy also worked at Moscow offices of Citibank, VR Capital investment fund and McKinsey&Co.

Mr. Verkhoshinskiy graduated with honors from the Financial Academy under the Government of the Russian Federation and holds a Master of Business Administration and a Public Management Program degrees from Stanford University.