

Chrysostomides

DR. K. CHRYSOSTOMIDES & CO LLC
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Elena Panayiotou

Senior Associate



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Elena Panayiotou is a Senior Associate practising within the firm's corporate and commercial department. Elena started her professional career with Chrysostomides in 1997 and re-joined in August 2014 after having worked in the Legal Department of the largest bank in Cyprus for more than 13 years. Her core areas of practice are primarily corporate law, cross border transactions and banking and secured financing.

Corporate & Commercial Law

Elena has long and varied experience dealing with the full range of corporate matters spanning over the lifecycle of a company and she routinely advises on the incorporation and day to day administration of Cyprus companies. She is the key contact for three groups comprising of several companies each and in this role, she takes the lead in advising clients on proposed restructures, acquisitions and financing transactions and heads the group of lawyers and paralegals who offer support in the clients' everyday operations. In this context, she has demonstrated both versatility and efficiency in understanding the clients' operations and needs and dealing with the review and drafting of share purchase, shareholders and financing agreements, corporate instruments and the issue of capacity legal opinions.

Furthermore, Elena is frequently involved in due diligence exercises, rendering advice on the restructuring of corporate entities including dissolutions and exit strategies and the issue of legal capacity, proper execution and enforceability opinions.

Banking & Secured Financing

Having worked for more than 13 years in the legal department of the largest bank in Cyprus, Elena has considerable experience in Banking and Secured Finance. She has advised both local and international banks on financing transactions where she has drafted and/or reviewed loan and facility agreements,

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security agreements such as fixed and floating charges, guarantees, share pledge agreements, assignment agreements and other security documents and has advised on the perfection and enforcement of such securities. In this context, she has great experience on stamp duty matters including the provision of legal advice, the applications for rulings issued by the Commissioner of Stamp Duties and arranging for the appropriate transaction documents to be duly stamped when required. In parallel she carries out due diligence on the obligors and reviews or drafts the necessary corporate authorities and assists with the collection of the deliverables and other conditions precedent or subsequent including the registration of charges with the office of the Registrar of Companies.

Elena has also been heavily involved in Project Finance and Syndicated Lending, and has assisted with the completion of complex projects, involving inter alia, immovable property, share purchases and construction of marinas (as in-house lawyer of the largest bank in Cyprus she advised the bank in respect to the financing of the Limassol Marina).

She is regularly entrusted by financial institutions, clients of the firm, to review, draft and update standard or tailored made legal documents, such as loan, assignment and security agreements to ensure compliance of the documentation and newly introduced products with current legislation or corresponding EU directives on banking law.

Cross Border Transactions, M&A & Restructures

Elena regularly advises and works on the restructuring of private companies and groups of companies. She has successfully concluded domestic and cross-border mergers between two or more companies, members' voluntary liquidations of companies, de-registration of companies from the Register of Companies through strike-off as well as the reinstatement of de-registered companies. Her involvement in these transactions included the drafting, reviewing and advising on the merger/step plan or the procedure and requirements for dissolution, the drafting of all corporate approvals (i.e. directors' and shareholders' resolutions) and the drafting of the required Court applications.

Her core work in this practice area includes advising on, drafting and reviewing joint venture agreements and purchase agreements, dealing with complex amendments in the Articles of Association of the Cyprus target entity in an effort to safeguard the clients' interests in joint venture projects and generally drafting any requisite ancillary agreements or documents. In the context of due diligence exercises prior to any acquisition transaction, she assists with the review and completion of all corporate authorities and documents, the collection of the closing documents and the issue of capacity, execution and enforcement legal opinions.

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Education

- LLM, University of Surrey
- LLB, University of Sheffield

Admitted

- Cyprus Bar Association (1995)

Languages

- Greek
- English

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