



Working with advanced technology and know-how business in the energy transition, Hugh Fraser International (HFI) is a driving force for international business expansion.



Hugh Fraser International (HFI) is a specialist professional services firm led by Hugh Fraser, a Scottish corporate/energy lawyer and member of the Scottish Development International Global Scot international trade ambassador network.

We support clients to establish, expand and divest their businesses through strategic, value-added consulting and legal services, combining specialist know-how, connections, local partners, and execution expertise.

Our focus is on ventures which combine advanced energy technology and know-how with opportunities in the Middle East, East Mediterranean/North Africa, Caspian/Central Asia, East Africa, and India regional zones including new in-country businesses, joint ventures, and acquisitions.

Our clients are principally private equity-backed companies driving the energy transition and we are recognized as a trusted, market-leading boutique practice with a proven track record of over 20 years of driving international ventures.

HFI is led by Hugh Fraser, a Scottish corporate/energy lawyer and member of the Scottish Development International Global Scot international trade ambassador network. Our team comprises our core team, a pool of specialist consultants and a network of in-country law firms and advisors.

We have membership and/or close links and connections with key industry bodies such as the Energy Industries Council (EIC), the Society of Petroleum Engineers (SPE), the European Association of Geoscientists and Engineers (EAGE), the Global Carbon Capture and Storage Institute, Subsea UK, the Society of Underwater Technology (SUT) and International Association of Drilling Contractors (IADC)









WHO WE ARE



Hugh Fraser

MANAGING PARTNER

Hugh is a Scottish corporate/commercial lawyer, originally from Aberdeen, based in the Middle East for 16 years and with over 25 years of experience in the international energy industry.

He was the Managing Partner of the Middle East office of Andrews Kurth Kenyon law firm (2013-2017), founder and Managing Partner of Hugh Fraser International Legal Consultancy (2003-2013) and the former Group Head of Legal at John Wood Group PLC (1996-2003). He established HFI Consulting International in August 2017 including the re-launch of HFI Legal Consultancy. He has extensive experience in international business expansion initiatives for the Middle East and North Africa (MENA) region for clients with advanced technology and know-how in the energy and water sectors. Hugh is on the Middle East advisory panel for the UK's Energy Industries Council. He is a member of the Society of Petroleum Engineers (SPE), Energy Institute and the European Association of Geoscientists and Engineers (EAGE). He was appointed to the Scottish Enterprise Global Scot international business advisory network in May 2017.



Andrew Renton

SPECIALIST LEGAL CONSULTANT – ENERGY & INFRASTRUCTURE PROJECTS

Andrew is experienced in working in international markets, particularly in emerging markets. His pragmatism and commercial approach are welcomed by clients, in securing the completion of transactions and in avoiding disputes. Andrew's diverse industry and sector knowledge adds strength to his extensive knowledge of commercial issues and capability and supports delivery of key outcomes in projects. He works extensively in emerging markets and across Central and Eastern Europe, the Middle East and Asia Pacific.

Recognised as a leading practitioner providing advice to energy and utilities companies, Andrew also does a significant amount of specialist work in the Solar PV, Battery Storage, and offshore Wind sectors. Andrew has worked extensively on Renewable Energy technologies leading advice on several large-scale projects across the Middle East.

His extensive participation in international projects, utilising previous experience as an engineer to understand technical issues, allows him to address issues in an informed and helpful way during completion of contract documentation and the application of contract terms during operations of the asset.





Ramzi is a key member of the HFI Legal Consultancy Middle East & North Africa (MENA) network. He is a senior partner in the Selouan Law Firm (established in 1966) based in

Beirut, Lebanon. He brings 23 years' experience in Lebanese and MENA regional corporate/commercial law and practice, including intellectual property rights. He is a fluent tri-lingual, Arabic, French, and English language speaker. Ramzi has a specific remit to support HFI and its clients in relation to commercial law and practice, and to lead on Arabic language negotiation and documentation, salient to our clients' energy and water ventures across the MENA region.

Brandon Malone

SPECIALIST LEGAL CONSULTANT – INTERNATIONAL ARBITRATION & DISPUTES RESOLUTION

Brandon Malone is an experienced arbitrator, adjudicator, mediator, and expert determiner practicing in Edinburgh, London, and internationally. He is the founder of niche dispute resolution legal practice Brandon Malone & Company. Qualified as a solicitor advocate in both Scotland, and in England and Wales, he operates his international arbitration practice through Quadrant Chambers, London. He was the architect of the Scottish Arbitration Centre and has chaired its board since it was established in 2011 and is Congress Chair for the ICCA 2021 Congress in Edinburgh.

A specialist barrister solicitor advocate and commercial arbitrator, he deals with all forms of construction, engineering, and energy issues, as well as general commercial domestic and international arbitration. He is a Law Society accredited construction and arbitration lawyer working in Scotland, London and internationally, and lectures in domestic and international arbitration at several Scottish Universities. Brandon has in depth knowledge of dispute resolution techniques, and considerable experience of sitting as an arbitrator, adjudicator, and expert determiner. He is listed on the arbitrator rosters of SIAC, DIAC, CIETAC, ICDR, AIAC, SCCA, RSPP, EDAC and BCDR-AAA. He is listed as a construction adjudicator with RICS, CIC, CIArb, UK Adjudicators, and the Law Society of Scotland.



LEGAL ALLIANCE NETWORK



Ahmad Lootah

UNITED ARAB EMIRATES

Ahmad is an Emirati advocate, law graduate of Sharjah University in the UAE and member of the International Bar Association. He specialises in commercial law, litigation, dispute resolution and financial crime. He is the Managing Partner of Hussain Lootah & Associates, a firm established by his father, an HFI's UAE legal network partner since 2003. HLA has supported multiple assignments for HFI clients in the energy sector including acquisitions, divestments, joint ventures, free zone establishment and onshore business registrations and licensing as well as advising on UAE companies' law, litigation, employment law and corporate governance.



Dr Bader B. Al Busaies

SAUDI ARABIA

Bader is a certified lawyer from the Ministry of Justice Saudi Arabia and a renowned Arbitrator in the Kingdom since 2005, working as the Managing Partner of Al Suwaiket & Al Busaies Attorneys at Law since 2006. He is a certified mediator from Chartered Institute

of Arbitrators in London, holds Ph. D from American University of London with a major in Comparative Law and a Bachelor of Law from King Saud University in Riyadh. He has extensive experience in advising international and local clients from both Public and Private sectors like Oil and Gas, Energy, Insurance, Construction, Tourism, Banking, Foreign investment, corporate law etc.



Mukund Puranik

Mukund Puranik is a corporate, commercial and projects lawyer with 24 years of experience in advising on varied corporate, commercial and project transactional and dispute resolution matters. He is a science graduate with a major in chemistry, botany, and agricultural microbiology and plant pathology from Marathwada University, Aurangabad, Maharashtra, India as well as a law graduate from Pune University. Later he did his master's in law in corporate and commercial laws from Pune University.

Initially, he worked in the chambers of leading senior advocate and designated senior advocates Mr S.K Jain in Pune District Court for a year and Mr Shekhar Naphade in Bombay High Court for about three years. During the foregoing periods, he had assisted on various commercial and civil litigation matters. Later, he worked in leading law firms of India which among others include Singhania & Co, Khaitan & Co and Amarchand Mangaldas Suresh A Shroff & Co. He had advised Reliance Industries in connection with its Hydrocarbon and Real estate Projects. He is proprietor of Metwand Chambers, Advocates having his offices in Thane (West), Mumbai Metropolitan Region.



Donia is the founder and managing partner of Mazghouny & Co. Prior to launching the practice. She was a partner with a tier 1 law firm in Cairo, where she headed the Energy & Projects team and specialises in energy law, with a focus on energy and power agreements,

and regularly advises clients on the development, financing and acquisition of energy and infrastructure projects in Egypt. She further advises on transactional matters, corporate and commercial agreements, joint ventures, corporate structuring, and labour matters notably in the energy and power, manufacturing, and services fields. Donia is a member of the Egyptian Bar Association, the International Bar Association (IBA), the Association of International Petroleum Negotiators (AIPN), and the Core Power Committee of the American Chamber of Commerce in Egypt. Donia has authored the Egypt chapters in the Renewable Energy Law Review and Renewables Regulations of Getting The Deal Through, and she was a member of the committee drafting Executive Regulations for the Renewable Energy Law no. 203/2014. She holds an LL.M. in International Financial Law from King's College London (UK), a master's in International and European Business Law from Paris I Panthéon-Sorbonne University (France), and an LL.B. from Cairo University (IDAI). She is identified as an "Energy Expert" by Who Legal and recommended by Legal500 for Energy and Projects & Infrastructure.



PROFESSIONAL SUPPORT TEAM



Linda Al Orm

CORPORATE SERVICES MANAGER

Linda is a business licensing and registration specialist based in Dubai. She is originally from Lebanon and is an Arabic, French and English speaker. She lived and worked in Kuwait for 6 years with a major telecoms company and joined Hugh Fraser International Legal Consultancy in 2011. She was Business Licensing Manager for the Andrews Kurth

assignments for the UAE, Saudi Arabia, Kuwait, Oman, Qatar, Iraq and Egypt.



Irina Abidova
CONTRACTS SERVICES MANAGER

Irina Abidova is a contracts specialist based in Dubai. She has extensive experience for supporting international projects including a project administrator for Lukoil International Services BV for the West Qurna-2 Gas Turbine Power Plant Project in Iraq between 2013 and 2017 and has lived and worked in Afghanistan and Iraq before

relocating to Dubai. Irina is a member of the Society of Petroleum Engineers (SPE). She is a fluent Russian and English speaker.



WHAT WE DO

HFI supports our clients to establish, expand and divest their businesses through strategic, value-added consulting and legal services, combining specialist know-how, connections, local partners, and execution expertise. Our focus is on ventures which combine advanced energy technology and know-how with opportunities in the Middle East, East Mediterranean/North Africa, Caspian/Central Asia, East Africa, and India regional zones including new in-country businesses, joint ventures, and acquisitions.

Our **Joint Participation Ventures Initiative** is focussed on executing collaboration contracts and joint ventures between international technology and know-how partners and in-country local partners across a range of key energy-driven territories in the Middle East and the four surrounding regions: the East Mediterranean & North Africa, the Caspian & Central Asia, the Indian sub-continent, and East Africa. In this "Middle East Plus 4" focus area, we advise and execute on partner selection, due diligence, commercial terms, in-country laws & regulations and legalisation, translation, registration formalities. We also support troubleshooting for, and managed exits from, existing ventures.





Our **DMCC Corporate & Compliance Solutions** is focussed on the use of DMCC free zone companies as an integral part of Middle East and wider international group structures in support of clients' business expansion plans. The United Arab Emirates in the heart of a global energy market valued at US\$5 trillion in recent research by the Energy Industries Council -EIC. The DMCC free zone is now recognised as a world-class cluster of energy sector companies adjacent to some of the largest energy producing nations and energy consuming markets in the Middle East, Europe, Africa, and Asia. DMCC companies are used increasingly as regional hub group entities and, in this context, we provide specialist consulting, licensing, registration and compliance services through the full life cycle from establishment to divestment.





Our **Abu Dhabi Ventures Initiative** supports corporate ventures which are centred on advanced petroleum technology and energy transition ventures relating to ADNOC-driven opportunities in the United Arab Emirates. Although this primary relates to "onshore" ventures, this initiative also extends to renewables and clean energy ventures under the Abu Dhabi Economic Vision 2030 and UAE Energy Strategy 2050, and we offer a MASDAR Corporate & Compliance Solutions service in relation to the MASDAR City Free Zone initiative which is led by Mubadala Investments. Key elements of the ADVI relate to foreign direct investment, local partner, licensing, companies' law, employment, in-country value and ADNOC vendor registration requirements.





Our **Saudi Arabia Ventures Initiative** supports corporate ventures which are centred on advanced petroleum technology and energy transition ventures relating to Aramco-driven opportunities in the Kingdom of Saudi

Arabia and its offshore territories in the Gulf and Red Sea. These opportunities are driven by the massive Aramco investment programme and the diversification objectives of the Saudi Arabia Economic Vision 2030. Key elements of the SAVI relate to foreign direct investment, local partner, licensing, companies' law, employment, IKTVA (In-Kingdom Total Value Added) localisation and Aramco/SABIC vendor registration requirements.





Our MASDAR Corporate & Compliance Solutions specialises in the use of the MASDAR City Free Zone initiative, which is led by Mubadala Investments, for businesses with advanced net zero technologies and know-how who are looking to expand in the Middle East region and on a wider international platform. MASDAR is now recognised as a world-class cluster for net zero businesses with the International Renewable Energy Agency - IRENA now based in Abu Dhabi and is a key pillar of the Abu Dhabi Economic Vision 2030 and the UAE Energy Strategy 2050. Abu Dhabi is also host to the annual World Future Energy Summit. In this context, HFI provides specialist consulting, licensing, registration, and compliance services and has recently supported the establishment of the Global Carbon and Capture Institute at the free zone.





Our **Egypt Ventures Initiative** supports client opportunities arising from the transformation of Egypt from a declining oil producer to a regional energy hub, driven by deep-water gas projects in the Eastern Mediterranean with a stable gas-fuelled power production network and increasing solar and wind renewables capability supported by a new feed-in tariff regime introduced in 2016. The US\$1billion exploration awards for the Mediterranean and Red Sea made in January, the Suez Canal Economic Zone initiative, African Continental Free Trade Agreement and Cairo-based East Mediterranean Gas Forum are all adding further drivers to Egypt's growing energy hub status.

EGVI, in collaboration with our in-country legal network advisors, supports all aspects in the planning, funding, implementation, acquisition and divestment of energy ventures for Egypt including energy and environmental laws and policies, foreign investment laws, business licensing and registration, joint ventures and commercial agencies, taxation, employment laws, intellectual property licensing and protection, investment and financing agreements, land acquisition and development for energy projects, procurement and vendor registration policies and legal compliance





Our **India Ventures Initiative** targets the key global energy transition "battleground" – recognised in the International Energy Agency's India Energy Outlook 2021 - as we look towards the world in 2050. India's population, energy demand and CO2 emissions are set to increase dramatically over the next generation and with that scenario brings huge challenges. It also brings huge net zero opportunities in solar, wind, carbon capture linked to power generation and industrial facilities, battery storage, electrification of vehicles and trains, robust electricity distribution grids, domestic natural gas production, energy efficiency, green hydrogen and electrolysers, and blue hydrogen.

Our INDVI supports all aspects in the planning, funding, implementation, acquisition, and divestment of energy ventures for India including energy and environmental laws and policies, foreign investment laws, business licensing and registration, joint ventures, taxation, employment laws, intellectual property licensing and protection, investment and financing agreements, land acquisition and development for energy projects, procurement and vendor registration policies and legal compliance.





Our **Qatar Ventures Initiative** centres on both the onshore and offshore energy opportunities in Qatar, driven by the massive US\$30 billion North Field Extension (NFE) development project awarded in early 2021. This will consolidate and expand Qatar's position as a leading LNG producer and exporter, rising from 77 million tonnes per annum, to 110 mtpa and then on to 126 mtpa by the end of the decade. The NFE will involve one of the region's largest carbon capture facilities. Qatar has been experiencing a construction projects boom as the country heads towards hosting the FIFA World Cup in 2022.

QATVI in association with our local network legal partners, supports all aspects in the planning, funding, implementation, acquisition and divestment of energy ventures for Qatar including energy and environmental laws and policies, foreign investment laws, business licensing and registration, joint ventures and commercial agencies, taxation, employment laws, intellectual property licensing and protection, investment and financing agreements, land acquisition and development for energy projects, procurement and vendor registration policies and legal compliance.





Our International Local Partner Agreements Initiative is focussed on executing commercial agency and distribution agreements in the Middle East, East Mediterranean/North Africa, India, and East Africa regions. In 2021 HFI launched our upgraded dual language agency agreement for Middle East ventures built on specialist contract automation software and reflects 20 years of know-how and experience in formulating, re-booting, and terminating local partner agreements in the region. The upgrade is our biggest overhaul to date and reflects lessons learned from clients' experiences and legal developments in regional laws over the last 5 years. The success or failure of ventures can depend on building win/win commercial arrangements while managing the legal risks associated with regional legal agreements. Key issues to manage include understanding how local laws can over-ride commercial contract terms, ensuing dual English/Arabic language issues are properly addressed and administering the execution, legalisation and registration formalities associated with regional commercial agencies. Variations of the Agency Agreement, with associated specialist consulting and implementation services, are available for the United Arab Emirates, Saudi Arabia, Qatar, Oman, Kuwait, Iraq, Egypt, India, and other key territories in the target regions.





RECENT NEWS AND CASE STUDIES

Net Zero Legal Solutions Establishes Global CCS Institute Branch in The Middle East

Net Zero Legal Solutions, the energy transition division of HFI Consulting International has completed the establishment of a foreign branch of the Global Carbon Capture and Storage Institute in the Masdar City Free Zone (MCFZ) in Abu Dhabi. The Institute aims to play a pivotal role in accelerating CCS deployment across the Gulf Cooperation Council (GCC) States.

Net Zero Legal Solutions' role included advising the Global CCS Institute, the world's foremost CCS think tank, on the options available for establishing a Middle East presence and the implementation of the project in association with the firm's local legal and corporate services partners. Net Zero Legal Solution and HFI managing partner Hugh Fraser has also taken up the role of interim general manager of the Abu Dhabi branch pending a permanent appointment to the position.

Hugh Fraser says, "Carbon capture and storage will be transformational in the fight against climate change. It is estimated that the worldwide installed capacity of CCS needs to increase one hundredfold, and Middle East states have committed to CCS as an integral part of their low carbon plans. We're delighted that we have played a key role in the setting up of the regional corporate infrastructure and the physical office for the Global CCS Institute in the MCFZ in Abu Dhabi as they support the moves towards a net zero future.

"The region produces around 25% of the annual global oil output and as world demand for oil and gas reduces, the Gulf states are pursuing industrial diversification and decarbonisation. With vast and accessible underground storage potential and strategic goals for net zero, the region will have a significant impact on CCS deployment rates. Some projections estimate CCS projects in the region could grow fifty-fold, from two to over 100 million tonnes of CO2 captured per annum by 2040. The 'golden triangle' of Saudi Arabia, Qatar and Abu Dhabi is seen as a global hot spot for CCS and our clients are looking for routes to establish a local presence to be part of this fast-developing industry sector.

"Businesses need enhanced international group structures, sophisticated joint ventures with local partners and new in-country business establishments to conduct operational activities and the Masdar City Free Zone will play a central role in their ability to do this."

Recruitment is underway for a regional manager and local staff for the Global CSS Institute's Abu Dhabi office. More information on these opportunities can be found at www.globalccsinstitute.com.



Praxis Completion Technology moves into 2021 with expansion in Saudi Arabia

HFI Petroleum Technology Legal Solutions is delighted to congratulate Praxis Completion Technology on the establishment of their new Saudi Arabian business, launched in January following Ministry of Investment of Saudi Arabia (MISA) approval and Ministry of Commerce registration.

Praxis, led by Scottish businessman Peter Moulsdale, provides innovative completion products and services with specialist expertise in multi-feed-thru artificial lift (ESP) and intelligent completion isolation packers. The business has seen significant growth in recent years and Praxis will continue to work with local partners, Al-Hugayet General Contracting Company, towards the next stage of development of the business and technology in the Kingdom. We have been pleased to work with Al Suweikat & Al Busaies legal advisors in Al Khobar on the project and wish Peter and the management team every success for the venture.

HFI Petroleum Technology Legal Solutions is a division of HFI Consulting International and specialises in supporting private equity-backed petroleum technology innovators in their KSA and wider Middle East regional business expansion.

Safehouse Habitats gears up for Abu Dhabi growth

Safehouse Habitats Ltd is gearing up for growth in Abu Dhabi with the signing of a new joint venture arrangement with Euro Mechanical Electrical & Contracting Company, focussing on its hot work pressurised welding habitats which provide safe working environments without disrupting production activities.

The Safehouse business now has a solid platform of 7 years on the ground and the venture will be led by Country Manager, Steve Martin. It has been a privilege to support the Safehouse business in the UAE since its inception and to work on the latest initiative with Phil Maxted, Rick Clark, Steve Martin and Ludo Hughes.

The UAE and Abu Dhabi continues to offer major opportunities to advanced petroleum technology providers, and it has seen significant commercial and regulatory developments over the last 12 months. HFI Consulting International has responded by upgrading our Abu Dhabi Ventures Initiative (ADVI) in conjunction with our local partners, addressing the onset of 100% foreign ownership, contractual local partner arrangements, ADNOC Group vendor registration and ICV planning, free zone and other inter-group trading arrangements, VAT and customs duties compliance, personnel matters, and premises issues at the Industrial City of Abu Dhabi (ICAD) cluster.



Intervention Rentals moves for Middle East growth

Scottish-based Intervention Rentals is ramping up for Middle East growth with the establishment of Intervention Rentals International at the @DMCC Free Zone in Dubai and the appointment of Phil Scott to drive the expansion. The company is a leading supplier of drilling and well service equipment. It has been a pleasure to work with the Intervention Rentals team of Colin Kennedy, Ross McKenzie, Mark Stewart, and Phil Scott in completing the establishment of the new Middle East presence through our DMCC Plus+ Corporate & Compliance Solutions team and we wish them every success with the new expansion.

The HFI Consulting International team are also well through the process of completing a major upgrade of the DMCC Plus+ Corporate & Compliance Solutions service to deepen the support we are providing to clients using DMCC companies as a platform for their Middle East and international growth. This is focussed on streamlining the process of establishing new ventures and implementing the necessary compliance programmes to keep existing ventures in good order in terms of meeting all client vendor approvals requirements and legal regulatory compliance.

HFI Supports IAS Spin-Out from Drilling Systems

HFI Consulting International is pleased to have acted for consultancy firm Integrated Advisory Service (IAS) on a management buy-out from its owners Drilling Systems. The HFI team supported IAS International, which will now develop and expand its portfolio of training and competence consultancy services in the oil and gas industry, on legal aspects of the deal.

HFI advised IAS managing director Graeme Eglintine – previously vice president of Drilling Systems' IAS & Middle East and North Africa (MENA) region - on the setting up of a separate independent company in a deal which will also allow for a continuing collaboration agreement with Drilling Systems. Managing partner Hugh Fraser said: "We are very pleased to have supported Graeme with the acquisition of IAS from Drilling Systems. Due to the fact that there was to be a continued connection between the two entities, this was not a straightforward contract negotiation.

"However, we are delighted to have helped IAS reach a solution that was acceptable for both parties and which leaves both in a very strong position. Graeme consulted with HFI at a very early stage in the process, and that was key to achieving a successful outcome."

While IAS, first established in 2016 will continue to provide training, development, competence, and talent management solutions, the buy-out will enable Drilling Systems to focus on its simulator business.



New Saudi Arabia initiative for World Oil Technology Award winner AccessESP

HFI Petroleum Technology Legal Solutions extend our congratulations to AccessESP on the establishment of their new business in the Kingdom of Saudi Arabia.

It has been an honour to work with David Malone, Ahmed Allouache and Saad Algarni with the cooperation of local partner MIDAD Holdings, Saudi lawyers AlSuwaiketAlBusaiesCo and Houston law firm Ewing & Jones.

AccessESP provides "Go Rigless" wireless retrievable electric submersible pump (ESP) technology using standard slickline, coiled-tubing and downhole tractors. The company is backed by Lime Rock Partners and was the recent winner of a World Oil 2020 technology award.

Inter-Casing Pressure Control (ICPC) focuses on Middle East and Central Asia opportunities

ICPC, led by Canadian oilfield services entrepreneur, Stan LaMascus, General Director, David Barker, and several experienced technical experts, is ramping up for growth in the Middle East and Central Asia. ICPC offers an innovative, patent-pending, and field-proven service to manage a multitude of inter-casing pressure problems in onshore and offshore oil and gas wells. The North-Sea approved rig-less service means no loss of production, using a solids-free, high density, low viscosity fluid, CASEGUARD™, which is stable, non-corrosive and environmentally safe.

ICPC expects a raft of regional contract awards and is building out its network of local partners as part of its international expansion strategy. We are delighted to have been appointed to support the process under our Joint Participation Ventures Initiative. JVPI is centred on a three-pronged approach: win-win commercial terms and contractual arrangements; a full understanding of the over-arching local laws and regulations; and compliance with registration requirements to bring each contract into full force and effect.



BUSINESS SUPPORT TEAM



Emma Mokaya

BUSINESS MANAGER

Emma supports Hugh Fraser on all aspects of client relations, business development, strategy and general management and administration of HFI. She holds a bachelor's degree in human resource management and a master's in international relations and

affairs. She is from Kenya and is based in Dubai.



Carol Fraser

IT & BUSINESS SYSTEMS MANAGER

Carol is the IT and Business Systems Manager based in Aberdeen. She worked for several international Chartered Accountants over a 13-year period before studying Computing at the Robert Gordon University where she graduated with first class honours. Carol then moved to Dubai where she was Finance Manager of Hugh Fraser International Legal

Consultancy, continuing the role after returning to Aberdeen in 2010. Following the launch of HFI Consulting International in August 2017 she was appointed Finance and Business Systems Manager, a role which combines her accounts and computing expertise.



Kenya.

Erica Matagaro FINANCE & ESG MANAGER

Erica is HFI's Finance & ESG Manager with responsibility for all aspects of HFI's finance, compliance and environment, social and governance functions. She has held various finance and auditing roles in manufacturing, hospitality and project management businesses over the last 15 years. Educated in Nairobi and Glasgow, she is based in



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A company incorporated in the DMCC Free Zone in the United Arab Emirates with registered number DMCC-189225 and licence number DMCC-795352

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