

Małgorzata Czarnecka

Associate



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Overview

Małgorzata Czarnecka is an associate in Dentons' Warsaw office and a member of the Banking and Finance practice team.

She advises Polish and foreign banks, bank syndicates and borrowers on financing and refinancing of investments, including renewable energy projects. Her experience includes drafting and negotiating security documents as well as corporate documentation related to financing projects.

Previously, she participated in a number of corporate bond issue projects, M&A transactions, due diligence of companies and provided day-to-day legal support to companies.

Experience

- **EBRD:** Advising on the extension of a senior loan of up to PLN 350 million to Santander Consumer Bank with the aim to support the commercial bank in Poland in on-lending the EBRD funds through local-currency loans to private individuals to finance energy-saving and renewable energy sub-projects in residential buildings.
- **Société Générale, Santander Bank Polska, Industrial and Commercial Bank of China (Europe) Oddział w Polsce, Bank Pekao:** Advising the bank consortium on nearly €150 million refinancing of the indebtedness of companies belonging to EPP group. The companies operate four shopping centers in Poland.
- **EBRD:** Advising on granting a loan facility of up to €72 million to a real property developer, DL Invest Group, to develop and operate seven sustainable build-to-suit logistics and industrial projects in numerous locations in Poland.
- **mBank:** Advising on financing of the construction of a 3.5 MW wind farm located in Wielkopolska Province, Poland, FIGENE Capital's first investment in a wind power project. Polish clothing retailer LPP Group will be the main consumer of the energy which will be supplied based on one of the largest long-term renewable power purchase agreements in the Polish energy market.
- **Syntaxis Capital:** Advising on the financing of its investment in Blejkan Holding, Polish market leader in the rehabilitation of sewage, water supply, pressure, technological and gas pipes, operating in Poland, Romania

and Germany.

- **Optima Wind:** Advising in the process of issuing corporate bonds by Optima Wind. The bonds were subscribed by investment funds belonging to the Eiffel group, and the proceeds from the issue were allocated to the implementation of five photovoltaic projects in Poland.

Activities and Affiliations

Prior and Present Employment

- Associate, Dentons, Warsaw, 2021 to date
- Junior Associate, act BSWW Legal & Tax, Warsaw, 2017–2021

Areas of focus

Practices

- **Banking and Finance**
- **Debt Capital Markets**
- **Real Estate Finance**

Region

- **Europe**

Education

- University of Warsaw, 2020, Master of Law, Faculty of Law and Administration, cum laude
- University of Warsaw, 2016, BA, Faculty of Neophilology, English Institute

Admissions and qualifications

- Trainee Advocate, Poland, 2019

Languages

- English
- Polish