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Achim is an independent international consultant based in Berlin and founder of the financial sector policy think tank Finpolconsult.de.

Achim is a globally acknowledged mortgage sector expert and pioneer of comparative financial and legal-regulatory analysis, both in developed and emerging mortgage markets. In 1995, he was team leader of a transatlantic commercial mortgage credit risk study that co-inspired the risk-based capital requirement approach of Basel II. In 1997, he published one of the first internationally comparative analyses of mortgage prepayment risk and led the first comprehensive comparative study on mortgage consumer protection for the EU Commission. In 2003, Achim co-authored the Mercer, Oliver, Wyman study on Financial Integration in the EU for the European Mortgage Federation. In 2006 he was a member of Forum Group on Mortgage Funding of the EU Commission. He is currently evaluating the proposal for an EU mortgage credit directive.

During the financial crisis, he has become involved in crisis-related advisory services, including in his home country Germany where he is one of the most prominent financial sector experts. He is also working on crisis issues and reform proposals in Central and Eastern Europe, Western European countries and the U.S.

Projects in emerging markets have included mortgage sector reform programs in Poland, Russia, Ukraine, Brazil, Philippines, Iran and Turkey. In Turkey, for example, as team member advising the Capital Markets Board Achim drafted a comprehensive housing finance law that included inter alia sections on covered bonds, RMBS, and consumer protections.

Achim holds a diploma degree in economics from the University of Bonn and a post-graduate degree from the German Development Institute, Berlin. He also studied in Buenos Aires/Argentina. He has been on the staff of the Financial Sector Development Department of the World Bank in Washington, DC, and empirica, a housing sector think-tank based in Bonn and Berlin.

