

Curriculum Vitae

Name

Address

Skype Address

Profile

A talented senior leader with a proven track record operating within the UK SME market, with a proven track record of delivering stretching financial targets in a customer centric and ethical way. Strong credit and operation risk knowledge developed over 25 years of commercial banking experience means results are both sustainable and long lasting.

Extensive transformation leadership experience undertaking business strategy and operating model design and implementation assignments using Lean and Agile methodologies. Driven by a passion for uncovering and deploying the best technology solutions and for building the most capable and motivated customer facing teams, consistently results in strong customer and people advocacy.

Career History

May 2018 to date

Head of Transformation and Channel Management, Apple Finance

- Reporting to the MD, Apple Finance (Invoice Finance, Trade, Cash and Cards) responsible for the successful delivery of the transformation, change and innovation programmes across the business using Agile principles
- Scale leadership of the direct sales propositions Solutionsline that undertakes Cash, Card and Trade transactions for commercial clients remotely and RapidCash the new IF digital business

Achievements

- Led the Transaction Services Transformation Programme responsible for the design and delivery of an efficient and customer centric multichannel sales distribution business including the stand up of the Solutionsline telephony and video origination team. In 2018 less than 10% of trade transactions were done remotely, in 2019 Solutionsline are on course to undertake 50% of all trade transactions
- Creation of an Invoice Finance innovation cell that in only six months has built and launched a new market leading IF digital MVP called Fast Cash, which currently has c35 customers and £3m of funds in use. By the end of 2019 Fast Cash will have c700 customers, £140m funds in use and be the fastest growing Invoice Finance business in the UK
- Led the Invoice Finance Transformation Programme which optimised and automated many of the onboarding and in life management processes and a new operating model, to provide an enhanced customer experience, improved risk management and a 25% reduction in the cost base

April 2016 to May 2018

Head of Business Performance and Development

- Reporting to the MD Sales and Specialist Businesses (Dollar Finance, Transaction Services, Invoice Finance, Mentor, Financial Institutions) responsible for the creation and execution of the commercial sales strategy and driving transformational change across S&SB.

Achievements

- Led the strategic review across Transaction Services and Mentor that resulted in a new large corporate and commercial construct that put the businesses on a sustainable cost base and platform for growth

- Responsible for the agile innovation cells that designed and built a new data and analytics-led origination model for the IF and Dollar businesses; created a new multichannel personalised contact strategy for Dollar customers; opened up new channels such as the use of video technology to support our commercial clients across TS and e-prompts for Dollar customers; and created the first digital applications for trade products

March 2014 to March 2016

MD, Small Business and Community Banking (Birmingham, Edinburgh and Rotherham)

- Reporting to the MD, Business Banking with full P&L (c£50m revenue and c£250m loan book) and Balanced Business Scorecard responsibility for a business which provided a relationship banking service from three contact centres to small businesses and charities over the phone and online (webchat and social media support)
- Key objectives being to improve NPS, meet more customers financial needs and manage the portfolio credit risk
- Support all new start up businesses providing a customer centric onboarding experience whilst managing and mitigating fraud and AML risk

Achievements

- Developed and implemented a multi channel contact strategy that has resulted in an increase in NPS in 2015 from -12 to +9 and we remain the most trusted Bank in this segment
- Designed and implemented the direct onboarding centre which now undertakes all onboarding in BB and achieved an NPS of +41 in less than twelve months of opening in addition to managing all AML alerts across Business Banking

January 2012 to March 2014

Director Telephony and Online Banking, Business and Commercial Banking

- Reporting to the MD Business Banking, the first twelve months was leading the Telephony and Digital Transformation Project working with McDonald and leading the Change Teams to design, secure funding and implement the multichannel strategy for Business and Commercial Banking
- The latter period I led the new Central Business Banking business with full P&L and Balanced Business Scorecard responsibility providing a reactive banking service to micro business customers over the phone and online

Achievements

- Led the project that moved Business Banking from a purely face to face distributive operating model to a multi channel business providing customers with the choice of how they want to engage with the Bank and at a time that is convenient to them. This programme was delivered on time and on budget and resulted in for the first time a dedicated first point of contact telephony support team; a team of telephony-based BMs operating over extended opening hours; and enabling digital fulfilment supported by webchat and social media teams

February 2010 to January 2012

Regional Director Business & Commercial Banking South Midlands and Anglia

- Leadership of a team of six local Directors of Business & Commercial Banking and their Relationship and Business Managers responsible for delivering an outstanding customer experience to SME customers (£0-£20m t/o and facilities up to £10m), providing funding solutions and acquiring new business through developing a network of local intermediaries. In addition, Specialist Sector coverage provided by a team of REF, Agricultural and Healthcare Relationship Managers
- Full P&L and Balanced Business Scorecard responsibility for the Region with particular focus on credit risk management of the portfolio.

Achievements

- Delivered against all stretching BBS objectives with particular focus on acquiring new switcher business and providing funding solutions which ensured achievement of revenue budget for the year (top quartile regional performance)

October 2008 to December 2010

Head of Sales Support and Analytics Business & Commercial

Reporting to the CEO Business and Commercial Banking the teams covered the areas of: **Performance Management** – provision of performance MI and Business Intelligence; **Sales Development** – owner of sales processes and initiator and co-ordinator of sales and marketing initiatives; **Customer Solutions** – responsible for delivering the £130m customer solution budget; **Deposit Strategy and Delivery** – responsibility for the Deposit Sales Manager population; and **Business Lead on the CRM/Business Intelligence Transformation Prog**

Achievements

- Created the Team from scratch bringing together disparate support functions and aligning to the sole objective of supporting the frontline teams deliver outstanding customer experience to their SME customers and driving revenue growth. Within a year NPS moved 10 percentage points in tough trading conditions
- Formed and led the Green Transformation Team that secured at Group Board investment of £36m to build a data warehouse solution, offshore analytics capability and a vendor led CRM

November 2005 to October 2008

Head of Operations, Productivity and Service Ladybird Business Banking (Edinburgh)

- Ladybird Business Banking Board member reporting to the MD of Business and Private Banking and responsible for the achievement of Network business objectives for financial contribution and cross sales; Service; People; and Risk

Achievements:

- Led the Strategic Action Plan change programme that created Ladybird Business Banking
- Chaired key functional boards such as Sales & Marketing Board and Risk Board to ensure appropriate First Line of Defence controls in

January 2003 – November 2005

Various Local Leadership roles at Ladybird Business Banking and Commercial Banking (London)

- Lead, inspire and develop teams of c20 Relationship Managers and c20 support staff to provide service excellence to SME customers (t/o £0-£20m)
- Maximise business performance and achieving stretching targets ie. Income growth (principally through the acquisition of new business and growth in the lending book) and strong cross sale penetration levels

January 2000 – January 2003

Various Relationship Management roles in Ladybird Business and Commercial Banking (London)

- Management of a portfolio of the Bank's high value SME customers and the proactive acquisition of new customers to achieve sustainable income growth and cross sales objectives

June 1995 – January 2000

Ladybird Graduate Scheme and various roles across Retail and Corporate Banking (Liverpool)

Continuous Professional Development

- 2017 ACT Certificate in Treasury
- 2016 Agile Qualified
- 2015 Diploma in Financial Services Leadership awarded by Chartered Institute of Bankers
- 2014 Customer Experience Exchange Scheme with industry leading direct businesses, e.g. John Lewis, Vodafone
- 2014 Executive Coaching Course, Cantles
- 2013 Executives Lean Six Sigma Green Belt awarded by The British Quality Foundation
- 2011 Senior Manager Development Programme (Harvard Business School) – Strategic Leadership and Risk Management
- 2002 Durham University SBM Accreditation