

Personal details

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Risktensive management

Education

1964 - 1970 Woltjer Gymnasium Amsterdam (diploma B).
1970 - 1975 Business Economics at the University of Groningen.
Other courses Boulder Institute of Microfinance (Management certificate)
Various bank courses.
AMBI (IT/MIS: all relevant modules / diploma).
Various management trainings.
Real Estate development course (NEPROM)
Certified expert Risk management (Frankfurt school of Management)

Key qualifications Extensive international experience in risk management (~25 years), project management, strategy and governance; training and facilitation of workshops. Worked in commercial banking for more than 28 years: wholesale and retail banking, internet banking, real estate and asset management. The first years as project / program manager of IT projects, later as head of Operational Risk departments.
Experience in setting up and managing new risk departments.
More than 5 years as independent consultant, project manager, trainer, facilitator risk management.

Areas of expertise Operational risk, Asset & Liability management (Treasury / ALM), Credit risk, Compliance, Governance, Strategy, Due diligence investigations, Compliance and Client protection principles.
Hands-on approach with cases in non-financial risk and financial risk.
Next to the jobs active in committees and boards of various international institutions, amongst other as chair of two audit committees.

Country experience Extensive international experience in several European countries, in Australia, USA, Canada, additionally:

- Asia: Philippines, Cambodia, India, Kyrgyzstan, Russia
- Eastern Europe: Ukraine, Bulgaria, Albania
- Africa: Kenya, Tanzania, Ivory Coast, Ghana, Congo
- Central and Latin America: Guatemala, Costa Rica, Mexico, Uruguay, Nicaragua and Honduras.
- Boulder Institute of Microfinance, Turin, Italy

Employment Record

April 2011 – now Risktensive management.
Founder and owner. Risktensive management focuses on consultancy, project management, training and facilitating workshops, conducting seminars in financial and non-financial risk management, strategy, governance, client protection principles (SMART campaign), compliance, due diligence in financial institutions including Micro Finance Institutions (MFI's), cooperatives and investors.

Some examples of assignments:

Project	Risk assessment of the current level of risk management in a bank in Congo
Quality review and upgrading of existing risk management policies, methods, tools and actual situation. Consultancy and supporting to bring the level of risk management up to standard. Development of the risk map.	

Project	Compliance - supporting in the further development and implementation of Compliance in a bank in The Netherlands
Quality review and upgrading of existing compliance policies; customer due diligence / client integrity / customer file review project in order to reach a higher level of compliance to existing central bank regulations. Training of management and staff.	

Project	Supporting in setting up an Operational Risk department in a bank in The Netherlands
Gap analysis to plan necessary activities to make the department compliant with the required level of operational risk. Supporting in the development of the policy framework, including methods, e.g. facilitation methods of Risk & Control Self Assessments and ORM governance / tools / reporting formats. Executing the various activities to implement the components of the ORM framework. Training of ORM staff.	

Project	Supporting in developing the Graduation model for MFI's of the RIM initiative http://www.riminitiative.org/
Member of the technical working group of the RIM initiative to develop the Graduation model. Development of the Operational risk module and review of other modules. With the Risk Management Graduation Model, MFIs can assess their current level of risk management through a diagnostic process. MFIs are able to identify the areas of improvement and define their plans to bring their Risk management up to standard.	

Project	Treasury/Asset & Liability Mgt training for 10 MFI's in Phnom Penh, Cambodia
Two trainings: Basic and later advanced training. Financial risks and roots cause in non-financial risk; chain of events; risk framework and governance; role of ALCO; Liquidity risk and cash flow planning; calculation of concentration risk; interest rate risk; financial ratios; FX risk; various types of hedging; core deposits; stress testing and contingency planning; ALM policy components; MFtransparency; managing relationships with funders.	

Project	Analysis and support for several MFIs in Phnom Penh, Cambodia
In depth analysis on current situation of the MFI; training of the Risk department; Risk self-assessment workshop; detailed SWOT analysis; reporting to the Board ending with reports and action plans.	

Project	Risk management training for a bank in Albania
Integrated risk management project; risk essentials; risk framework; risk definition; non-financial risks; Asset & Liability management / ALCO, financial risk; client protection principles; hands on approach including cases; ending with action plans	

Project	Seminar for 10 MFI's, Phnom Penh, Cambodia
Integrated risk management training; modules: risk essentials; risk framework; risk definition; non-financial risks; Asset & Liability management, financial risk; client protection principles; strategy and how to deal with the competition; hands on approach including cases; ending with action plans	

Project	Trainer Boulder institute of Microfinance, Turin, Italy
Risk management training, French / English program; hands on approach including cases, The training is organised every year and executed since 2013 (4 th time).	
Projects	Trainer the Trainer Guatemala; Guatemala City and Quetzaltenango Trainer the Trainer Costa Rica; San Jose and Puriscal Training of trainers in risk management; coaching, execution of monitoring and due diligence of MFI's; Guatemala (Guatemala, Antigua) and Mexico (Oaxaca)
Training of trainers in risk management and facilitation methods and techniques; execution of a pilot risk self-assessment with the newly trained trainers.	
Project	Seminar Risk management for several Credit cooperatives; Astrakhan, Russia
Risk management training, conducting case study, client protection principles and risk, preparing action plans.	
Project	Training risk management; Abidjan, Ivory Coast
Training, conducting case study, preparing action plans	
Project	Strategy development, San Jose, Costa Rica
Coaching the region Central America Oikocredit and its 7 countries in the development of strategy plans; conducting training and facilitation of a workshop in Strategy modelling and development; review of draft strategy plans. Reporting: Recommendations strategy.	
Project	Training of trainers in risk management; Nairobi, Kenya
Training of trainers in risk management and facilitation methods and techniques; execution of a pilot risk self-assessment with the newly trained trainers. Follow up coaching.	
Project	Introduction Risk management; risk self-assessment Bishkek, Kyrgyzstan
Review of the existing risk framework of a financial institution (documentation, interviews with management); training risk management; facilitating a risk self-assessment workshop; SWOT analysis.	

1983 – March 2011 ING.

May 2005 – Mar '11 ING Real Estate / ING Real Estate Investment Management.

Setting up and managing an Operational Risk Management department. **Global Head Operational Risk Management (ORM)**, globally responsible for the management of operational risks for the Dutch and worldwide business units and the Holding. ING Real Estate consisted till September 2009 of three business lines in 21 countries worldwide.

1998 - 2005

Sept 1998 –
April 2005

ING Direct (including FSI/CB).

Global Head Operational Risk Management, ING Direct (Internet bank of ING),

Setting up and managing an Operational Risk Management department. Globally responsible for the management of operational risks for the ING FSI/CB and later ING Direct Business Units worldwide and Head Office. In 2005 ING Direct was operational in 8 countries worldwide. Functional lines towards the local OR management.

- 1992 - 1998**
June 1996 –
Aug 1998
- ING Barings.**
Manager Model Office, ING Barings.
Initiated, developed, implemented and managed the Model Office department, a test office to execute user acceptance testing. Simulation of all back office processes of the offices of ING Barings.
- April 1995 –
June 1996
- Senior Consultant** within a new department **Operations Business Control** of ING Bank International / ING Barings. On site implementations and hands-on support in the offices worldwide. Monitoring the system of internal controls of the offices.
- Sept.1992-
March 1995
- Senior Consultant** Architecture (ING / IBI).
Setting up a new organisation to involve the functional responsible senior management at Head Office in IT projects. Defining a new architecture, resulting in a detailed master project plan. Initiated and developed an extensive, worldwide scan of the system of Internal Controls.
- 1983 - 1992**
- NMB Bank / NMB Postbank - domestic.**
Project manager; varying from small organisation and IT projects (1-4 fte) in the beginning to major projects (25+ fte) at the end.
- 1980 - 1983**
- County of Utrecht, Consultant.**
Responsible for building up a new department for IT including the selection process of central and local hardware / software.
- 1975 - 1980**
- Bankgirocentrale (now: Equens), Amsterdam.**
Deputy head & Section head Organisation.
- Consultancy assignments for board of directors and senior management.
 - Project management of various projects in electronic funds transfer
 - Chairing various inter-bank committees.
- 1973 - 1975**
- University of Groningen.**
Part-time assistant – research in organisational learning.

Professional bodies (past and present)

- Treasurer of the Asia Board for Mission and World Service of the Reformed Churches in The Netherlands. Project evaluations of projects mainly in India, Pakistan and Sri Lanka.
- Member of the Financial Advisory Group of the Council of World Mission, CWM, a worldwide organisation of 31 churches worldwide, London; moved to Singapore.
- Member of the Investment Group of CWM.
- Chair of the Audit Committee of CWM (>10 years).
- Chair of the Audit Committee of Oikocredit; > 10 years (financial institution for amongst others MFI's, Head Office based in Amersfoort, The Netherlands).
- Member of the Investment committee of the Protestant Church in the Netherlands (Utrecht, The Netherlands).
- Member of the technical working group RIM, Risk Management Initiative in Microfinance. Actively involved in the development of a graduation (=scoring) model
- Treasurer of Wereldweide (local initiative Utrecht).

Languages.

Dutch	Mother tongue	English	Fluent
German	Very good	French	Good
Spanish	Basic.		