

Key Skills, Abilities and Experience

- Successfully designed, planned and implemented a sizeable and imperative change management in Victorstone Financial from individual staff development plans to designing system specification for new CRM systems.
- Project management of Regulatory Technology platform Predict360 in 6 countries for effective management of GRC and central support
- Prepared a fully comprehensive risk management strategy for all client accounts by improving existing systems to aid regulated functions (CF1, CF10, CF11, CF28) in line with regulatory requirements.
- Achieved Fair Finance yearly target of 1400 loans valuing at £900,000 whilst reducing PAR beyond set target of 8%.
- Prepared VSF business plan which was required to be submitted with the FCA full authority application.
- Excellent retail business management accretion - successfully incorporation and launch of two new Fair Finance sites in addition to the area management of 4 existing sites in London
- Successfully implemented change management projects applying Allianz OPEX model to streamline a more efficient service to implement growth plans through alignment of business processes applying critical path modelling.
- Assist in the development and marketing of Fair Finance Microfinance Model
- Proficient in Microsoft and specialist software - Sentinel/Proposal CRM lending system.
- Responsible for implementing changes and updates in operational policy and procedures whilst VSF attained rapid business augmentation.
- Achieving yearly target outputs on multiple SLA contracts with Housing Association Partners and other personal partners.
- Excellent presentation and written communication skills.
- Development and management of sound internal auditing function and providing quarterly reports to head of services.
- Assisted head of business in attaining VSF investors in people bronze award.
- worked closely with Fair Finance partners in formulating Service Level Agreement (SLA) ensuring the expectations of all parties were met whilst engaging regularly with investors and partners, attending management committee meetings, AGM's and corporate events with commended establishments including Santander, BNP Paribas, Societe Generale and CapitalOne in developing new business directions and strengthening existing relations.
- Excellent Project management experience fully qualified Prince 2 Project Management foundations and Practitioner. Sound experience in managing multiple projects simultaneously including product life cycle management.
- Professional member of the International Compliance Association (MICA)
- Accredited independent institutional assessor with the Risk management initiative in Microfinance (RIM) & Professional Risk managers association
- RIM's Working Group chair (acting) developing white paper on Risk culture standards in Microfinance Institutions (2017- to date)
- RIM's Working Group member Developing white paper on 'Managing Fraud Risk in Emerging Technologies including Digital Financial Solution' (2017-to date)

Association and Networks

Professional Member International Compliance Association (MICA)
May 2018 – Present

Employment History

Mar 2015 – Present

IRWorldwide

Global Microfinance Compliance Manager

- Development of a global risk management framework in order to ensure effective compliance across global operations and regulatory environments,
- Initial configuration and deployment of a cloud based GRC system for utilisation across the global compliance and risk departments as a tool to manage, governance, compliance and Risks.
- Lead in the development and implementation of a Global compliance framework,
- Establish effective corporate governance structures across wider group, including organisational reporting structures in line with international financial reporting standards and MIX market standards,
- Designing, planning and conducting compliance assessment in multiple regions including, Eastern Europe, Africa and Asia.
- Project managed the integration of a global GRC system to standardise compliance obligations and provide effective central oversight.
- Lead in the incorporation of a structure of a financial holding company registered in the UK with capital share structure.
- Remote compliance oversight and manage net of 10 country offices and compliance departments.
- Development and implementation of compliance management framework for global operations
- Development of the group wide risk management strategy employing the 3 lines of defence model.
- Oversees the Business unit's compliance program, functioning as an independent and objective body reviewing and evaluating compliance issues/concerns within the firm.
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Nov 2012-Jan 2015

Victorstone Financial Management

Operations Manager/ Client services and Programme Manager

- Responsible in Improve the operational systems, processes and policies in support of organizations mission specifically, implementing better management reporting, information flow and management, business process and organizational planning.
- Manage and increase the effectiveness and efficiency of Support Services (HR, IT and Finance and customer service), through improvements to each function and reviewing systems and procedures.
- Working with board of Directors in long-term planning, including an initiative geared toward operational excellence.
- Oversee overall financial management, planning, systems and controls for all VSF fee based products and services.
- Management of departmental budget in coordination with the Executive Director.
- Development of individual program budgets,
- Analysing product and service delivery cost against expect profit margins
- Invoicing to funding sources, including calculation of completed units of service.
- Payroll management, including tabulation of accrued employee benefits.
- Disbursement of checks for agency expenses.
- Reviewing and producing Organization of fiscal documents. With VSF financial controller
- Regular meetings with Head of Financial Services and Managing Director around fiscal planning.
- Supervise and coach office manager and department team leaders on a weekly basis.
- Direct line Management of 14 staff back office staff members operating in customer care and accounts team
- Oversee monthly and quarterly assessments and forecasts of organization's financial performance against budget, financial and operational goals. Oversee short and long-term financial and managerial reporting.
- Managing day to day processing of accounts receivable and payable using NatWest Bank line, producing reports as requested.
- Reconciling monthly activity, generating year-end reports.
- Managing the complaints department and liaising directly with FOS whilst preparing monthly trend analysis identifying limitations in service delivery with recommendation for future improvements.
- Assisting Executive Director and Board in creating annual organizational budget and monitoring cash flow.
- Managing referral contracts and reimbursement requests.
- Ensure that Accounting Department requests are resolved and communicated in a timely manner to internal and external parties in line with FCA regulations.
- Develop long-range forecasts and maintain long-range financial plans for specific product and service delivery.
- Develop, maintain and monitor fee based product portfolio in, accounting systems and procedures capturing all fee types in VSF.
- Increase the effectiveness and efficiency of Support Services through improvements to each function (HR, IT, Finance, sales and customer service) as well as coordination and communication between functions.
- Designed and delivered relevant cross departmental training.
- Drive initiatives in the management team and organisationally that contribute to long-term operational excellence.
- Providing consulting services on matters related to fundraising, tax and insurance questions, and business structure and growth.

April 2011 – October 2012

Fair Finance

Head of Personal Loans

- Reviewing the product growth and outputs regularly, setting targets and objectives
- Developing expansion plans to drive the project through to new areas of geographic growth, managing the opening of new offices, new staff, project and office set up.
- Authorising unsecured loans of up to £2000 for loans team, ensuring that Fair Finance responsible lending guidelines and loans process have been adopted and followed.
- Ensuring client relationships and good customer service was maintained by all staff.
- Carrying out regular audits of work undertaken by all personal loans staff
- Managing a growing team of 10 loan officers promoting and creating a culture of excellence.
- Conducting training and induction for new and existing staff on different areas of the business.
- Managing and authorising the level of bad debts ensuring this remains within parameters as set by Fair Finance committees.
- Building and developing strategic partnerships with investors and maintain sound relations with existing including Santander, Soc Gen, BNP Paribas/housing associations and governing bodies keeping them informed of project progress.
- Regularly reviewing and analysing the loan and arrears portfolio and developing actions on how to improve/increase its quality and develop targets for the team.
- Keeping up to date with guidelines as set out by Consumer Credit Act/ FSA/ OFT and implementing this in the loans/ arrears management process.

- Reporting to the Board/ Head of Business/Managing Director on a monthly/quarterly basis on the status of productivity, growth, bad debts and arrears accounts.
- Working with senior management team to develop new areas of product growth and developing existing products to meet the needs of our clients
- Developing various marketing strategies to increase productivity in new and existing areas.
- Networking with local organisations and partners to raise the profile of the programme, promote the service and identify best practice.

October 2010-March 2011

Babcock International

Project Coordinator under contract to Babcock Int

October 2009 – October 2010

VT Group

Project Manager Under contract to VT Group

May 2007 – May 2009

Working Links

Senior Consultant

Education & Qualifications

2017-2018

Alliance Manchester Business school University of Manchester

Post Grad Diploma Governance, Risk and compliance

2017 –2017

CISI (Chartered Institute of Securities and Investment)

Islamic Finance Qualification

2014

QA TRAINING

Prince 2 Foundation and Practitioner

2006 – 2007

INTRAIN

NVQ Level 4 LDSS (Learning Development for Support Services)

2001 – 2004

University of Arts London (London College of Communication)

BA (honours) Marketing and Advertising 2:1

1998 – 2000

University of East London

Year 1+2 BSc Computing and Business Information systems

1995 - 1998

Tower Hamlets College

A-levels Achieved:

Art and Design, Communication Studies, English Literature, Film Studies

1990 – 1995

Sir John Cass Church of England

Achieved 7 GCSE subjects at grade A-C

Hobbies, Interest and Activities

I am a health conscious individual who enjoys participating in various sporting activities including football, weight training, kali stick fighting, boxing, swimming, cycling and running. During my spare time I enjoy reading both fictional and non-fictional literature which helps me to both stimulate and relax my mind. My current role requires me to travel globally regularly where I get the chance to meet and network with people from various backgrounds which I thoroughly and regard it as an educational hobby; learning about the diverse cultures and traditions across the continents and meeting people from innumerable backgrounds has always remained a great personal passion have an interest in acting and have previously gained small roles in prominent movies through successful auditioning.

