



Curriculum Vitae

1. **Family name:** Hekkenberg
2. **First names:** Hans (passport names: Johan Willem)
3. **Date of birth:** 06.05.1952
4. **Nationality:** Netherlands
5. **Civil Status:** Married

6. **Education:**

Institution	Business Economics at the University of Groningen.
Date:	07/1975
Degree(s) or Diploma(s) obtained:	Drs title, graduated (MSc)

Institution	Woltjer Gymnasium Amsterdam, Netherlands
Date:	06/1970
Degree(s) or Diploma(s) obtained:	Diploma Beta: A highly qualified pre-university education that includes the study of Greek and Latin and focuses on science subject.

7. **Trainings:**

- Certified expert digital finance, Frankfurt School (ongoing)
- Treasury, Frankfurt School, 09/2018
- Certified expert SME finance, Frankfurt School, 03/2017
- Certified RMGM trainer, RIM initiative, 10/2016.
- Certified expert Risk Management, Frankfurt School, 03/2015
- AML training for MFI's, Karla Brom, 03/2013.
- Management certificate, Boulder Institute of Microfinance, 07/2010.
- Real Estate development course, NEPROM, 05/2006.
- Certificates, NIBE-SVV (Netherlands Institute for Banking and Securities), 1983 – 2005.

8. **Language skills:** (Mark 1 to 5 for competence, 5 being the highest)

Language	Reading	Speaking	Writing
Dutch	Native		
English	5	5	5
German	5	5	5
French	4	4	3
Spanish	2	2	2



Risktensive management

9. Membership of professional bodies:

- 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 of RIM initiative – to develop the graduation model (RMGM)
- Chair of the technical Operational Risk working group of RIM, development of a knowledge base for Operational risk management.
- Chair of the Risk committee of an MFI in Asia.

10. **Present position:** Founder / owner Risktensive Management

11. **Years within the firm:** 8.5 years

12. Key qualifications:

- **Extensive international experience in risk management (25 years)**, project management, strategy and governance; training and facilitation of (risk self-assessment) workshops **in developing countries**.
- **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** at financial institutions.
- **9 years as independent consultant**, project manager, trainer, facilitator risk management in areas: governance, strategy, due diligence investigations, Operational Risk, Credit Risk, Asset & Liability management (Treasury / ALM), 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 others as chair of two audit committees and a risk committee.
- **Frequent training and coaching interventions for risk management professionals at banks and MFIs within consulting projects worldwide;**
- **Regular consultant for ADA (Luxemburg), Boulder institute for Microfinance, Frankfurt School of Management, Oikocredit, Savings Banks Foundation for International Cooperation (SBFIC).**



13. Specific country experience:

Continent	Country	Date
Asia	Philippines	05/2011, 11/2012
	Vietnam	12/2017
	Laos	11/2017
	Cambodia	11/2012 – 01/2019 various assignments
	Myanmar	09/2017 - 05/2018 05/2019 - 02/2020 (various assignments)
	India	11/2011 - 04/2012
	Russia	05/2013
	Kyrgyzstan	12/2011 - 10/2012
	Sri Lanka	12/2018 – 8/2019
Eastern Europe	Ukraine	04/2013
	Bulgaria	05/2013
	Albania	02/2014
Africa	Kenya	09/2011, 08/2012
	Tanzania	03/2012
	Zambia	08/2017
	DR Congo	03/2016 - 11/2016 (various assignments)
	Cameroon	06/2018
	Ghana	08/2013
	Burkina Faso	10/2017 – 07/2018
	Niger	11/2017 – 06/2018
	Ivory Coast	08/2012
	Morocco	05/2018; 04/2019
Central and Latin America	Guatemala	01/2013
	Costa Rica	02/2012-07/2013 (various assignments)
	Mexico	01/2013, 12/2013
	Uruguay	12/2012
	Nicaragua	03/2014
	Honduras	03/2014

14. Professional Experience Record:

Date:	04/2011 – present
Location:	Various
Position:	Risk Management Expert
Description:	Risktensive management focuses on consultancy, project management, training and facilitating (Risk & Control Self-Assessment - RCSA) workshops , conducting seminars in (operational) risk management, Asset & Liability management, credit risk management , strategy, governance, client protection principles (SMART campaign), compliance, due diligence in financial institutions including Micro Finance Institutions (MFI's), cooperatives, credit unions and investors.



Examples of individual assignments.

Date:	09/2017 - 05/2018; 05/2019- 08/2019
Location:	Myanmar
Position:	Risk Management Expert and strategy consultant
Description:	Risk assessment by means of the Risk management gradation model and detailed planning for the upgrade of the current level of risk management in a MFI. Training of Board and management in risk fundamentals, non-financial risk and financial risk. Participating in an extensive strategy workshop to define a new strategy . Follow up consultancy activities.

Date:	05/2018 and 04/2019
Location:	Morocco
Position:	Risk Management Expert
Description:	Seminar integrated risk management for representatives of a number of MFI's: risk concepts and risk fundamentals, non-financial risk including operational risk, credit risk and asset & liability management

Date:	07/2013 - 07/2019 (for 7 years being a faculty in the program, again in 2020)
Location:	Turin - Italy
Position:	Faculty of Boulder Institute of Microfinance
Description:	Training integrated risk management for representatives of a range of representatives of MFI's around the world: risk concepts and risk fundamentals, with a focus on non-financial risk including operational risk.

Date:	12/2017
Location:	Vietnam
Position:	Risk Management Expert
Description:	Seminar integrated risk management for representatives of a number of MFI's: risk concepts and risk fundamentals, non-financial risk including operational risk, credit risk and asset & liability management.

Date:	11/2017
Location:	Laos
Position:	Risk Management Expert
Description:	Seminar integrated risk management for representatives of a number of MFI's: risk concepts and risk fundamentals, non-financial risk including operational risk, credit risk and asset & liability management.

Date:	11/2017 – 06/2018
Location:	Niger
Position:	Risk Management Expert
Description:	Risk assessment by means of the Risk management gradation model and detailed planning for the upgrade of the current level of risk management in a MFI. 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.



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Date:	10/2017 – 07/2018
Location:	Burkina Faso
Position:	Risk Management Expert
Description:	Risk assessment by means of the Risk management gradation model and detailed planning for the upgrade of the current level of risk management in a MFI. 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.

Date:	08/2017
Location:	Zambia
Position:	Risk Management Expert
Description:	Risk assessment by means of the Risk management gradation model and detailed planning for the upgrade of the current level of risk management in a MFI. 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.

Date:	03/2016 – 11/2016
Location:	Kinshasa, Congo
Position:	Risk Management Expert
Description:	Risk assessment and upgrading of the current level of risk management in a bank: 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. Training of risk management staff.

Date:	11/2016 ; 01/2019
Location:	Phnom Penh, Cambodia
Position:	Risk Management Expert
Description:	Assess and benchmark the risk management framework using the RMGM Graduation model (RIM initiative) for a MFI: Identifying gaps in risk management of the institution in the broadest sense. Describing a work plan to bring the level of risk management up to standard. Follow up assessment and consultancy (2019)

Date:	12/2016
Location:	Phnom Penh, Cambodia
Position:	Risk Management Expert
Description:	Credit risk management / SME lending for 10 MFI's in Phnom Penh: Conducting and facilitating a Credit Risk management training for 10 financial institutions in Cambodia. Highlighting root causes of Credit Risk. Explanation methods, scoring and measuring tools, reports complemented with hands-on exercises



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Date:	07/2013 – 08/2019
Location:	Turin, Italy
Position:	Trainer
Description:	Boulder Institute of Microfinance Risk management training , French / English programs; hands on approach including cases, The training is organised every year and executed since 2013 (7th time).

Date:	09/2015 - 10/2016
Location:	Utrecht, Netherlands
Position:	Risk Management Expert
Description:	<ul style="list-style-type: none"> ▪ FGH Bank (part of Rabo bank) ▪ 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 compliancy to existing central bank regulations. Training of management and staff.

Date:	05/2015 – 09/2015
Location:	Zeist, Netherlands
Position:	Risk Management Expert
Description:	<ul style="list-style-type: none"> ▪ Triodos ▪ 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 Self Assessments and ORM governance / tools / reporting formats. Executing the various activities to implement the components of the ORM framework. Training of ORM staff.

Date:	03/2015 – 11/2015
Location:	International
Position:	Risk Management Expert
Description:	<ul style="list-style-type: none"> ▪ Rim Initiative ▪ Supporting in developing the Graduation model (RMGM) 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.

Date:	11/2012 - 10/2014
Location:	Phnom Penh, Cambodia
Description:	Treasury/Asset & Liability Mgt training for 10 MFI's in Phnom Penh: 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.



Risiktensive management

Date:	11/2012 – 12/2015
Location:	Phnom Penh, Cambodia
Position:	Risk Management Expert
Description:	Analysis and support for several MFIs in Phnom Penh: 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.

Date:	11/2012
Location:	Phnom Penh, Cambodia
Position:	Risk Management Expert
Description:	Seminar for 10 MFI's: 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

Date:	02/2014
Location:	Tirana, Albania
Position:	Risk Management Expert
Description:	Risk management training for a bank: 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

Date:	03/2014
Location:	Managua, Nicaragua
Position:	Risk Management Expert
Description:	Risk management essentials for a MFI: Risk management essentials; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; including Risk & Control Self-Assessment (RCSA) and SWOT analysis.

Date:	03/2014
Location:	Tegucigalpa, Honduras
Position:	Risk Management Expert
Description:	Risk management essentials for a MFI: Risk management essentials; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; including Risk & Control Self-Assessment (RCSA) and SWOT analysis.



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Date:	05/2013
Location:	Astrakhan, Russia
Position:	Risk Management Expert
Description:	Risk management essentials for credit cooperatives: Risk management essentials; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; including Risk & Control Self-Assessment (RCSA) and SWOT analysis.

Date:	05/2013
Location:	Sofia, Bulgaria
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI

Date:	03/2012 - 07/2013
Location:	Puriscal, Costa Rica
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI

Date:	01/2013
Location:	Guatemala City and Quetzaltenango, Guatemala
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI.

Date:	01/2013
Location:	Oaxaca, Mexico
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI.



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Date:	12/2013
Location:	Guadalajara, México
Position:	Risk Management Expert
Description:	Risk management essentials for credit unions: Risk management essentials; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management.

Date:	08/2013
Location:	Kumasi, Ghana
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI.

Date:	12/2011 - 10/2012
Location:	Bishkek, Kyrgyzstan
Position:	Risk Management Expert
Description:	Introduction Risk management; risk self-assessment: 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.

Date:	08/2012
Location:	Nairobi, Kenya
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA).

Date:	08/2012
Location:	Abidjan, Ivory Coast
Position:	Risk Management Expert
Description:	Training on risk management, conducting case study, preparing action plans.



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Date:	03/2012
Location:	Dar Es Salaam, Tanzania
Position:	Risk Management Expert
Description:	Training of trainers Risk management and Risk & Control Self-Assessment (RCSA) / SWOT: Training of trainers to conduct the training Risk management; risk framework; risk definition; non-financial risks; methods and tools for risk identification, measurement, mitigation and monitoring; fraud management; risk, including Risk & Control Self-Assessment (RCSA) and SWOT analysis; execution pilot in a MFI.

Date:	11/2012
Location:	Manila, Philippines
Position:	Risk Management Expert
Description:	Seminar for 10 MFI's: Risk management essentials; risk framework; risk definition; non-financial risks; methods and tool for risk identification, measurement, mitigation and monitoring; fraud management.

Date:	04/2011 - 01/2012
Location:	Various locations (India, Uruguay, Costa Rica, Ukraine)
Position:	Risk Management Expert
Description:	Training regional / country staff of a social investment fund: Operational Risk management; risk framework; risk definition; non-financial risks; methods and tool for risk identification, measurement, mitigation and monitoring; fraud management, business continuity.

Date:	11/2011 - 04/2012
Location:	India, various locations
Position:	Risk Management Expert
Description:	Operational risk management for several MFI's and regional staff: Operational Risk management; risk framework; risk definition; non-financial risks; methods and tool for risk identification, measurement, mitigation and monitoring; fraud management, business continuity.

Date:	09/2011
Location:	Mombasa, Kenya
Position:	Risk Management Expert
Description:	Operational risk management for a MFI: Operational Risk management; risk framework; risk definition; non-financial risks; methods and tool for risk identification, measurement, mitigation and monitoring; fraud management.

Date:	05/2011
Location:	Ormoc, Philippines
Position:	Risk Management Expert
Description:	Operational risk management for a MFI: Operational Risk management; risk framework; risk definition; non-financial risks; methods and tool for risk identification, measurement, mitigation and monitoring; fraud management.



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Date:	04/2010 - 09/2014
Location:	Amersfoort, Netherlands
Position:	Risk Management Expert
Description:	Operational risk management for an investor: Consultancy and support; policy development; including Risk & Control Self-Assessments (RCSA).

Permanent positions.

Date:	05/2005 – 03/2011
Location:	Various – risk management responsible for worldwide operations
Company:	ING Real Estate / ING Real Estate Investment Management
Position:	Global Head Operational Risk Management
Description:	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.

Date:	09/1998 – 04/2005
Location:	Various – risk management responsible for worldwide operations
Company:	ING Direct (Internet bank ING)
Position:	Global Head Operational Risk Management
Description:	Setting up and managing an Operational Risk Management department: <ul style="list-style-type: none"> ▪ 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.

Date:	06/1996 – 08/1998
Location:	Amsterdam, Netherlands – a range of assignments abroad
Company:	ING Barings
Position:	Manager
Description:	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.

Date:	04/1995 – 06/1996
Location:	Amsterdam, Netherlands – a range of assignments abroad
Company:	ING Bank International / ING Barings.
Position:	Senior Consultant
Description:	On site implementations and hands-on support in the offices worldwide Monitoring the system of internal controls of the offices.

Date:	09/1992 – 03/1995
Location:	Amsterdam, Netherlands – a range of assignments abroad
Company:	ING / IBI
Position:	Senior Consultant Architecture
Description:	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.



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Date:	09/1983 - 09/1992
Location:	Amsterdam, Netherlands
Company:	NMB Bank / NMB Postbank - domestic.
Position:	Consultant
Description:	Project manager; varying from small organisation and IT projects (1-4 fte) in the beginning to major projects (25+ fte) at the end.

Date:	09/1980 - 09/1983
Location:	Utrecht, Netherlands
Company:	Province of Utrecht
Position:	Consultant
Description:	Responsible for building up a new department for IT including the selection process of central and local hardware / software.

Date:	09/1975 - 09/1980
Location:	Amsterdam, Netherlands
Company:	Bankgirocentrale (now: Equens)
Position:	Deputy head & Section head Organisation
Description:	Deputy head & Section head Organisation <ul style="list-style-type: none">▪ Consultancy assignments for board of directors and senior management.▪ Project management of various projects in electronic funds transfer▪ Chairing various inter-bank committees.