

RESUME OF CANDIDATE NAME

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PROFESSIONAL EXPERIENCE

- Senior leadership appointments with full P&L
- International multi-site operations across 14 countries
- Track record in GM and COO roles internationally
- Strategic sales and marketing management
- Strong financial acumen - retail and corporate banking
- Broad generalist skills across all functional areas

OVERVIEW

- 15 years' leadership experience across the Asia Pacific region
- National management of direct, broker, aggregator, super fund and spotter channels (\$400m budget)
- Stewardship of a \$1.4b multi-channel retail business for household name brand
- Extensive forecasting, budgeting, P&L and cost management exposure (NIACC & CVA models)
- Managed sales programs for a \$120m NPAT retail business with 274 outlets
- Leadership of FMCG operations generating \$95m revenues pa for Lion Nathan Australia
- Grew profit by 120% (\$8m pa) and FUM by 100% (\$800m) in 3 years for ANZ
- Increased staff satisfaction from 51% to 90% within 12 months

15 YEAR CHRONOLOGY

Finished Dec 05	National Sales Manager, Corporate Banking	Members Equity Bank (Melbourne)
Apr 02 – Dec 04	Regional Manager (regional GM equivalent)	ANZ Banking Group (Perth)
Oct 01 – Apr 02	COO & Director of Sales	Assirt Equities Research (Sydney)
Sep 00 – Oct 01	Group Business Analyst & GM, Strategic Research	Fairfax Business Media (Singapore)
Aug 99 – Aug 00	Operations Manager (Team Leader)	Lion Nathan Australia (Sydney)
Jul 89 – Aug 99	Various senior management roles	Department of Defence

MEMBERS EQUITY BANK

National Sales Manager, Corporate Banking (Melbourne)

Brought on board to spearhead the rapid expansion of the business, reporting directly to the Head of Business Banking. Responsible for **national management of all channels**, including business banking, **corporate banking, SOHO and the broker distribution platform**. Direct reports included the National Broker Manager, Senior Business Development Managers, credit support teams and Equipment Finance staff.

Achievements

Developed the national broker distribution and equipment finance sales strategies. Implemented the company's first national aggregator relationships, **establishing alliances with leading players such as AFG, Balmain NB and eMOCA. Systemised broker management, segmenting firms into three tiers and developing tailored retention and growth strategies.** Paved the way for a **national franchise finance model** involving well known brokers and third party franchise developers.

Underwrote growth by targeting high-performance BDMs and winning them over from competitors. Developed a cost-of-hiring model to identify early investment indicators. **Recruited, trained and managed a team of corporate banking BDMs with individual performances ranging from \$40m-\$90m+ FUM pa.**

Entrusted with accountability for delivering budgeted revenues representing a substantial component of the Bank's new business growth nationally. Streamlined sales reporting and pipeline management, introducing a national sales management system to track lending opportunities across a **\$400m+ pipeline** and reduce "key person" risk.

Gained exposure to a broad range of industries, including property development, construction, aged care, hotels and transport, etc. Fostered a network of contacts to generate referrals in target markets. Hired BDMs with strong referral sources, leading to significant fund inflows. Allocated budgets and contributed to the development of specialisations.

Monitored competitor activity and proposed changes to products and pricing to ensure the business remained competitive during a period of rapid growth. Revised the BDM incentive policy and introduced a Sustainability Multiplier to encourage achievement of critical stretch targets.

Developed due diligence requirements for outsourcing major contracts. **Implemented a low-cost sales and broker management system with real-time reporting** to significantly enhance decision making at the executive level. Contributed to the broader team through product development, systems re-engineering, marketing and policy development.

ANZ BANKING GROUP

Regional Manager (Perth)

Invited to join ANZ by the Head of Rural Banking, Australia at a time when the Board was considering divesting Rural Banking operations on the back of non-performance. Gave direction to the achievement of ANZ's strategy, goals and values, taking up leadership of a languishing banking business encompassing 14 branches across 2 million km sq.

Oversaw the day-to-day management of this **\$1.4b (FUM) business** in keeping with the powers, discretions and delegations granted by the Group Executive. Functional responsibilities included **strategic planning, sales, finance, operations, regulatory compliance, marketing, public relations and human resources**. Exercised **pricing discretion across commercial lending and deposits** and authorised writeoffs within operational limits.

Given the mandate to grow profit, increase market share and transform the sales culture in this highly visible leadership role. **Directed a network of retail branch outlets, franchises, agencies and business lending centres** to distribute a comprehensive suite of retail, corporate, wealth management and agribusiness products. Channels included business banking and corporate lending from \$1-10m. **Leadership of 15 senior BDMs and Branch Managers**. Managed FTE within agreed establishment and approved remuneration arrangements.

Achievements

Set about rebuilding the franchise by proactively finding and developing the best people, increasing **staff satisfaction from 51% to 90% within 12 months**. Brought a balanced entrepreneurial approach to the business, nurturing key talent and stretching people to bring out new ideas and fresh approaches. Built a framework of accountability to achieve a **high standard of corporate governance**.

Guided execution of the strategic plan. Managed the migration from consumer to SME and corporate lending ahead of the trend to **increase business lending from \$10m to \$80m pa within 18 months**. **Increased average business lending deal size by 253%**.

Delivered **profit growth of 120% in 2½ years** whilst reducing **cost-to-income from 64% to 55%** without impacting service levels. Established a "return for performance" culture, **accelerating sales productivity by**

36% and **ROE from 23% to 41.6%**. **Grew FUM by \$320m pa**, improved lending margins by 60 basis points and **increased deposits by 20% pa** to address CFI issues.

Worked extensively with Customer Value Added (CVA) financial models to evaluate performance in key areas of accountability such as **profit, return on equity, margins, share of wallet, market share, operating losses, product cost, ELP, staff satisfaction and customer satisfaction**.

Coached Relationship Managers on deal structuring and made recommendations to the Credit Manager for deals outside of local delegations. Regularly reviewed credit memoranda for commercial lending from \$1-10m. **Managed the risk profile of the portfolio within acceptable criteria and audited credit compliance regionally**. Played a key role in policy developments such as ANZ's Rock Lobster policy.

Implemented business management systems to enhance accountability and improve transparency down to line managers. For example, cascaded CVA reporting to branch level.

Developed and implemented the overall sales strategy to ensure strategic priorities were met. Identified target market segments, authored sales policy, led the sales team, restructured business units to maximise sales capability and managed the sales support infrastructure. Implemented sales planning, tracking and reporting systems.

Expanded the sales platform by promoting third party distribution channels such as brokers, originators and alliance partners. Entrusted with **management of high profile, pilot distribution projects** to accelerate revenue streams. For example, managed ANZ's **first ever retail banking franchise pilot** from conception.

Conceived, developed and rolled out a large scale sales program, substantially increasing productivity across the full suite of retail and corporate banking products. Invited to develop a national sales program based on my success transforming the sales culture regionally. Deeply involved in building a new sales culture within ANZ and widely recognised as **a leading contributor to the establishment of ANZ retail sales practices at the strategic level**.

Headed sales effectiveness initiatives across a \$120m NPAT business with 1,500 staff. For example, worked as **part of a high-level project team with a \$12m budget** to develop ANZ One Way, an FSRA compliant sales methodology that was adopted across all divisions of ANZ.

Developed the senior field management team, placing decision-making in the hands of people closest to the customers to improve operational management. Plucked potential high performers from obscurity and gave them scope to take balanced risks, resulting in some of the best operational performances nationally.

Acted as the **public face of ANZ locally, managing media affairs and public relations** to ensure ANZ's values, services and people were consistently presented to stakeholders in a positive way. Proactively managed external stakeholder relations, liaising with government and industry representatives to provide strong advocacy for ANZ's expansion. Commended by influential industry players for the work done to change public perceptions of the Bank and win the support of key industry lobbies.

Held membership of national committees such as the **Branch Council and Sales Council**, working closely with internal partners to identify business opportunities and **improve efficiency across 274 outlets representing \$26 billion FUM**.

Proactively monitored market trends and competitor activity, making recommendations on changes to the operating model, pricing and product development to ensure the bank's offering remained competitive.

**ASSIRT EQUITIES RESEARCH
COO & Director of Sales (Sydney)**

Reported to the CEO as a member of the company's executive management team, with leadership of the sales, finance, compliance, marketing, people capital and IT functions.

Took over the appointment of Director of Sales from the Executive Director following success in revitalising the sales force and marketing effort. Managed product and service delivery, overseeing the design, marketing, sales and promotion of products and services.

Achievements

Ensured that Assirt remained financially viable through sound cashflow management, accurate forecasting, budget preparation and appropriate financial controls. **Prepared Board-level reporting.**

Responsible for all aspects of the sales function, including authoring annual sales and marketing plans, business development training and downstream training of sales staff. Provided support to new product development and worked closely with senior executives from client firms to create and expand new channels.

Maintained institutional relationships with major clients. Personally liaised with high profile C-Suite executives to research their needs and deliver tailored solutions. **For example, negotiated key equities research contracts with the CEO of E*Trade.**

Developed new products that significantly increased revenues. Restructured the management team, **reduced operating costs by 9% p.a.** and **reduced aged receivables by 80% to avert insolvency** soon after coming onboard. Consistently sought media opportunities to gain positive brand exposure.

FAIRFAX BUSINESS MEDIA

Group Business Analyst & General Manager, Strategic Research (Singapore)

Invited to the international division of Fairfax Business Media in Singapore by the Divisional CEO, Alistair Gordon, when Group management needed help with the international expansion plan and the Asia Pacific plan in particular. Originally appointed Group Business Analyst and later promoted to General Manager, Strategic Research after **heading up a global business review.**

Overall management of operations, including **full P&L responsibility.** Led multi-national sales and marketing teams across Asia Pacific. Analysed product development, competitors, market trends, client needs, sales cycles and marketing activities. **Managed and grew the multi-national sales team,** with responsibility for establishing the long term sales and business development strategy for Asia Pacific markets.

Group Business Analyst

Travelled throughout Asia to identify market opportunities and lay the foundations for growth. Given the charter to develop plans for international expansion. Identified and researched new business opportunities for Fairfax, **evaluating emerging markets, proposed acquisitions, potential channels and partnership options.**

Conducted in-house analysis of trends impacting company products and services. Met with major clients on a regular basis to assess industry trends and client needs. Performed cost/benefit analyses and analysed the income potential of new product and service proposals. Reviewed business proposals, financial projections and budgets.

Planned the AUD **\$18 million acquisition of a Hong Kong firm.** Launched and expanded several brands across the USA, UK and APAC, building relationships with government authorities to minimise delays. Wrote the business plan to take the leading research product (*MarketBase*) to the USA.

Volunteered to manage the Division's flagship magazine special, *e-Directory 2001*, **beating budget by more than 26%** and setting a new company sales record with limited resources. **Improved revenues for the CFO masthead by 10%.**

LION NATHAN AUSTRALIA
Operations Manager (Team Leader)

Led **three \$6 million FMCG production lines generating \$95 million revenue p.a.** Responsible for the operations, maintenance, quality control and staff management functions.

Achievements

Built teams that exceeded **production targets by 20-45% to “set the benchmark in performance”**. Increased **line efficiency for three high-demand stock keeping units from 55% to 72%**. Exceeded the performance of other operations managers by **\$3 million in my first 3 months**. Led a production crew to set a **line efficiency record of 94.5%**.

PERSONAL DETAILS

Email: candidate@work.com.au
DOB: 15th September, 1958
Family: Married with 2 teenage children
Hobbies: Flying, golf, scuba diving
Worked in: Australia, Malaysia, Hong Kong, Singapore, Thailand, Indonesia, New Zealand
Travelled to: Ireland, Germany, Switzerland, France, Hawaii, mainland USA, England, New Guinea
Mobility: Domestic and international

QUALIFICATIONS & ACCREDITATION

- Bachelor of Laws (Commercial, TBC)
- ANZ Business Leaders Program for Executives
- Bachelor of Social Science (HRD & Communication)
- Qualified Omega sales coach for senior sales managers
- Graduate Diploma in Information Management and Analysis
- Rogen Advanced Public Speaking Courses & media interview training
- FSRA regulatory compliance

PSYCHOMETRIC ASSESSMENTS

Literacy: 99th percentile
Numeracy: 96th percentile
Verbal reasoning: 95th percentile
Advanced abstraction: 94th percentile
SPQ*Gold: Not reluctant - strong Accelerator
GPI (Leadership): Results available upon request

^Testing conducted independently by Personnel Decisions International in 2005