

DICK JENKINS

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Summary

An accomplished practitioner in Financial Services now looking to establish, at age 60, a portfolio career. PRA/FCA approved (SMF1, 3, 16) status with an excellent working relationship with all regulators. Background as a leading player in Building Society sector successfully navigating the Bath through the financial crisis to become Britain's most profitable Society. Particular interest and experience in developing strategy and organisational culture, both at the frontline and in the Boardroom. Experience in being able to create the links between governance, regulation, risk and strategy. Extensive experience in both building and contributing to effective teams, Bright and articulate with excellent written communication and presentation skills.

2017	Lending Lifetime Achievement Award, Mortgage Finance Gazette
2003-Date	Chief Executive, Bath Building Society, Non Executive Director of its two trading subsidiaries in Property Letting and Financial Advice
2015-2017	Chairman, Building Societies Association, BSA Council (Board) member since 2011
2002-2003	CEO, Active Resources, a banking sector Business Process Outsourcer
1992-2003	Variety of senior management/Executive roles at Bristol and West Building Society/ Bank of Ireland, including CEO of Bank of Ireland Mortgages 1996-1999 and Director of Organisation Development and Strategy 1999-2002
1979-1992	Variety of roles, including general management roles in marketing and business development in the Marketing Services industry

Board skills

Regulatory understanding	Practical understanding of the needs and expectations of regulators in both Conduct and Prudential areas. Has strong contacts in the FCA and PRA. BSA experience has developed wide understanding of regulatory issues. Appreciation of need for a strong control environment where risks and controls are effectively aligned.
Strategic capability	Development, communication and implementation of successful business strategies for a number of businesses over 4 decades, including business sales, start ups, turnarounds and reframing.

Financial and functional	Depth understanding in developing and presenting key governance and financial documents, e.g. ICAAP, Financial Risk Management, Information Security, Risk appetite
Board experience	Has attended Board and all Committees as CEO at Bath BS spanning Audit, Risk, Alco, Credit, Conduct, Operational Resilience. Member of Building Societies Association Council and Chaired Council 2015-2017 overseeing the development of a concrete strategy for the Trade Association and developing a credible and reasoned response to Brexit. Frequent interactions with Boards in earlier career.
Challenge and support	Ability to challenge proposals and submissions in a constructive and engaging way
Breadth of agenda	Wide experience of CEO roles/general management has developed skill to see linkages between projects and issues and to quickly grasp key and sometimes complex matters. Background in research has sharpened a quick analytical skill.

Executive Board Experience

2003- Date	<p>CEO Bath Building Society <i>A Small Building Society (£300m assets, 60 staff) which over recent years has become a innovative niche lender.</i></p> <ul style="list-style-type: none"> • Steady stewardship through the Financial Crisis • Developed unique mortgage products for university students, later-life customers and “Rent-a –Room” mortgages • Developed lower funding cost strategies through development of SIPP/SSAS/Client Account monies and SME business accounts • Embraced the huge increase in regulation and risk management required of Banks and Building Societies in the wake of the Financial Crisis • Implementation of major change in location of Head Office, implementation of new core software system, successful development of property letting business through acquisition and establishment of IFA Joint Venture • An enviable record in terms of profitability, arrears, business performance • Development of a strong and stable management team • Frequent media contributor, Conference speaker
1992- 2003	<p>Bristol and West, Bank of Ireland <i>Top 10 Society Demutualised to BoI in 1996-7 of FTSE 250 size. Profit of £220m, 5000 employees, 150 locations as at 2003</i></p> <p>CEO Active Resources (£18m turnover, 80 staff)</p> <ul style="list-style-type: none"> • Return Business to profit and sale to trade buyer <p>Director of Strategy and Organisation Development, B&W</p> <ul style="list-style-type: none"> • Acquisition of Willis National IFA/Moneyextra • Development of “Employer Proposition” and HR strategy • Strategy crystallisation and Communication

CEO Bank of Ireland Home Mortgages

- Grew PBT by 60% in 3 years to £22m
- Took Company from 1 star to 5 Star service rating
- Created record levels of staff engagement

Head of Arrears and possessions

- Transformation of operations, processes, human resources and systems to become externally (KPMG) acknowledged as best practice in Arrears Management
- Frequent presentations to Board of progress

Head of Central Mortgage Service

- Increased lending from £320m to £500m in 2 years, with record levels of lending quality

Early career

1989-1992

Management Horizons,

A small retail focussed consultancy, c 60 fee earners

Director, Retail intelligence

1981-1989

AGB (Audits of Great Britain)

Europe's then largest Market research business specialising in market measurement through consumer diaries and electronic recording devices

General Manager, Home Audit

Account Executive,

1979-1981

Dorland Advertising

A leading London Ad agency in its day

Account Planner

Educational

1976-1979

MA Trinity College, Cambridge (Geography 2:1)

-1976

King Edward VII, King's Lynn, 9 O levels, 3 A levels

Interests

Playing guitar, banjo, mandolin etc, solo and in a country/rock band.

Church (worship leader)

Playing golf badly, but with moments of brilliance!

Gardening

Current affairs, Politics and Elections

All things USA!