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After a successful executive career, largely in financial services, my current focus is serving as a NED and mentor on the boards of mutuals, and public and private sector funded organisations. I believe in working with businesses which are sustainable and have a strong social purpose. As an executive director I worked in startups, and medium size businesses, growing them organically and through acquisition. I am a seasoned NED, have chaired audit and risk committees, with strategic-level experience in audit, finance, compliance, risk and business development. I am a chartered accountant, a member of the Chartered Banker Institute, an executive coach and have an MBA from the London Business School. I have served on many businesses regulated by the PRA and FCA and I am currently Chair of Risk at Teachers Building Society and Chair of ARCC at Foresters Friendly.

Current NED

Independent NED (Chair Risk Committee SMF10) Teachers Building Society (appointed November 2021)

At Teachers I chair the risk committee and am a member of the audit committee. I believe strongly in the social purpose of the society. Lives can be changed by education and as a Society we support teachers wellbeing enabling those with small deposits to buy a house. As chair of risk, I regularly meet with the heads of risk and compliance to offer advice and challenge on the risk framework. I actively engage with the internal and external auditors as a member of the audit committee. I am the designated NED on the transformation project committee. This committee is overseeing our 2-year technology project, which will transform TBS's operational capacity and our customer experience. My focus has been on governance, ensuring the operational and finance risks on the project are adequately identified, mitigated, and controlled, and that the project does not compromise business as usual.

Independent NED (Chair of ARCC awaiting PRA approval) Foresters Friendly Society (appointed December 2024)

I have very recently joined FF as an independent iNED and Chair of ARCC. The Society has experienced significant change over the last year both in product offering and in Board roles. My role together with 3 other newly appointed iNEDs is to create and deliver a sustainable future strategy that is acceptable to both our regulator and our members.

Former NED Role and Trustee roles

Independent NED Heart of the South West LEP (pro bono appointed January 2021 – December 2024)

The LEP managed a portfolio of over £750m of government funded and partnership projects, which invested into infrastructure, business support and skills packages. I sat on the Strategic Investment Panel and the Finances and Resources committee, as well as on the main board. Some of my most significant input had been around financial reporting and governance, together with offering challenge on potential investment projects and monitoring of existing ones. During my tenure I worked with local government members and was involved in supporting bids to central government. The last 6 months were a particularly challenging time for LEPs, with government stopping funding on 31st March 2024, and our focus thereafter being on the health and wellbeing of our existing employees, ensuring strong governance around the best use of the remaining funds and continuing to monitor performance of our existing projects.

Independent NED (Chair of Business Development committee and member of audit committee) Exeter Science Park (September 2018 – April 2024)

During my time working with Exeter Science Park we grew from a property developer into a science

park operator. We had a strong ethical purpose building carbon neutral buildings and respecting our natural environment. I chaired the business development committee, enabled better pipeline reporting and focused attention on improvements to our community offering. I was also a member of the finance and risk committee challenging on risk framework, debt management, and the assumptions in our financial statements. I acted as a mentor to our head of finance, and was a member of the appointments panel when appointing both our current Chairman and our Head of Finance.

NED and Chair of Audit at Western Selections – listed on Aquis Exchange Growth Market (June 2018 to February 2024)

Western Selection was an investment company taking sizeable minority stakes in AIM listed companies. As a major shareholder held two board seats, I always ensured that the minorities interests were high in any discussions. This business did not have an executive team and so all directors were involved in investment selection and monitoring performance. I chaired the audit committee and engaged with our auditors and led discussions on appropriate accounting treatment and disclosures. Following the reduction in investment opportunities and the widening of discounts, we as a board agreed that it was in the best interest of shareholders to redeem the portfolio and return funds back to shareholders which was completed in February 2024.

SID and Chair of Audit and Risk, NED at South West Mutual (September 2018 to June 2023)

SWMs vision was to be one of the first regional mutual banks in the UK focusing on ethical banking. I supported SWM in developing a strategic business plan, agreeing our mission, vision, culture, and values, and offered constructive challenge and advice. As former CEO of a peer2peer business, which gained regulatory approval, I was able to support the business in its regulatory application. My finance, risk and governance experience enabled me to support the setup of board committees, and to chair the audit and risk committee. I appointed our first auditors and established both a pre application and post application risk register. As a non-banker I wanted to be able to demonstrate my banking knowledge to the PRA/FCA and I therefore completed examinations with the Chartered Banker Institute. Lack of sufficient funding to progress the application has currently put this project on hold.

Vice Chair at Dartmoor Multi Academy Trust and chair of the Resources Committee (December 2018 to December 2021)

During my tenure at this 17 school multi academy trust, with turnover of £32m and NAV of £47m, I supported the Trust in dealing with the Covid pandemic and the resignation and appointment of a new CEO. During this difficult time the Chair and I stepped in, temporarily taking on more executive roles. Being familiar with the benefits of consolidation I commissioned and oversaw a strategic review which resulted in the centralisation of the finance and operations roles and focused attention on improving the scope of the internal audit program using the consolidated risk register.

NED at UK Agricultural Finance (March 2018 to September 2021)

UK Agricultural Finance, was set up by former Goldman Sachs bankers and is chaired by Mervyn Davies, it arranges secured loans for the UK agricultural industry. As the former CEO of an early-stage P2P lender, I had first-hand experience of breaking into a new market. I was aware of the urgent need to establish a strong reputation and build volume. I was able to share lessons learnt from my former experience. I was also able to share introductions from my network, resulting in UKAF being appointed the first industry specialist firm to join RBS's capital connection panel.

NED, Chair of Audit Committee/member of Remuneration Committee Japaninvest plc (2011 to 2015)

Japaninvest was an FCA-regulated independent Asia equity broker to global institutions, listed in Japan with revenues of £8m, 60 employee and offices in London, New York, San Francisco, Tokyo, and Hong Kong. I built up a supportive relationship with our young CFO to encourage him in his

development. I worked with internal and external audit and with the remuneration committee to agree management incentives, talent management and develop a succession plan. I with fellow independent board directors recommended the sale to Haitong International, providing an excellent return and exit for shareholders.

Highlights of my executive career

CEO Folk2Folk (2015-2018)

FCA-regulated peer-to-peer secured lender. Private-company market capitalisation: £20m, with 60 employees. Revenues: £3m. Active loan book: £160m. Cumulative lending: £210m.

Transformed a Cornish solicitors' private client loan book of £15m into a Peer2Peer business lending over £200m. Created national brand recognition, adopted digital marketing and social media strategies, built a reputation for outstanding service with community savers supporting local community businesses loans. Gained FCA regulatory approval ahead of industry rivals, enabling the company to launch one of the first Innovative Finance ISAs. Created a robust infrastructure, a flexible technology platform and an open culture supported by a committed agile workforce.

CFO AFC Energy Plc (2013 to 2015)

AIM-quoted alkaline fuel cell business moving from R&D stage to commercialisation. Market capitalisation: £60m. 50 employees with offices in Surrey (UK) and Korea. Largest shareholder: Roman Abramovich.

Developed and modelled the Company's strategy and business plan to agree timing and initial routes to market. Developed a cost model to support the business plan, enabling the identification of the key cost drivers. Reviewed and developed new systems, operations and processes enabling the company to increased efficiencies, reduce unit costs and enter profitable sales contracts.

Director of Development and External Relations Ardingly College (2010 to 2013)

Private School in Sussex for day and boarding pupils from 2 ½ to 18. Over 900 pupils, 300 employees with revenues of £17m

Established a development office for the College resulting in philanthropic income to the College from year one. Managed both bursary and capital projects appeals and stewarded major donors, resulting in a significant number of first-time donors to the College growing the number of student bursary places. Managed the external relations function, improved communication with stakeholders, strengthening brand awareness and increasing admissions base.

CFO Syndicate Asset Management plc (2006 to 2009)

AIM-quoted £6bn asset management and financial advisory group with 320 employees and revenues of £45m. 17 offices situated throughout the UK

Negotiated and executed 11 acquisitions in 3 years, growing assets under management from £600m to £6bn. Negotiated the Company's first banking facility and three further facilities providing finance for acquisitions. Raised £17m via a placing and open offer in October 2009, to refinance the bank debt, successfully attracting major institutional investors into a small-cap company

Early to mid-career – Having qualified as a chartered accountant with **KPMG London**, I became a director in corporate finance with **Citibank**. I subsequently founded 2 investment management companies, selling one of them. After completing an MBA with **London Business School**, I moved from advisory roles into Board positions, serving as CFO with an execution only stockbroker and provider of back-office solutions. Having positioned that business for sale, sold it and integrated the business into OMX securities, I took redundancy to take up the new role of CFO of Syndicate.

Interests - I am an active participant in sport, rowing with our gig club, running with our local hash house harriers and playing tennis.

Qualifications: Chartered Accountant (KPMG London 1984), MBA (London Business School 2003), Executive Coach (AoEC 2018), Member of the Chartered Banker Institute by exam 2021.