

Experienced NED (Senior independent Director & Chair of Nominations and Remuneration Committees) with a background in senior financial services leadership over 30 years.

As an executive, led the development and delivery of significant customer-facing strategies in Lloyds Banking Group and LV=. Particular expertise in strategy, distribution (intermediated and D2C), retail & commercial lending, governance and risk management.

Recognised as a trusted leader and team-player who delivers commercial success through strategies and behaviours rooted in strongly customer-focused and ethical values.

Over 10 years' experience as an Approved Person in Lloyds TSB and LV= including as subsidiary CEO. Currently SMF14 (SID) at British Friendly and Health Shield Friendly and formerly SMF12&13 (RemCo Chair) at both. Past experience as industry representative at Link, APACs, ABI and ILAG.

Roles and Achievements

1. April 2014-Present - Portfolio

NED

- Healthshield Friendly from April 2020. Chair of Nominations & Remuneration Committee June 2020-September 2022 and Senior Independent Director from May 2022. Member of Risk Committee.
- British Friendly Society, from June 2017 and appointed Senior Independent Director in 2019. Chair of RemCo Jan 2018 – July 2019. Member of Risk and Audit & Compliance Committees.
- Consumer Duty Champion in both Societies.
- As Chair of Nominations and Remuneration Board Committees, have overseen planned and significant improvement in Board and Executive diversity including the appointment of two CEOs.
- Director/Trustee of CAP UK from April 2023. Chair of Finance Audit & Risk Committee.

Other

- Strategic consultancy and interim management engagements including: Beverley Building Society, Coop Bank (Treasury), One Family, British Friendly, Holloway Friendly and TPAS.
- Executive and team coaching following training and qualification as an Executive Coach at the ICF and EMCC accredited Academy of Executive Coaching (AoEC).
- Facilitator for Windsor Leadership Trust – founded by Prince Philip, Duke of Edinburgh and hosted at Windsor Castle.
- Past Chair of the UK Board of an international leadership development charity, DAI, who train over 30k individuals in the majority world each year.

2. October 2013-March 2014 - Garden Leave

- Wrote and published an Amazon best-selling book on being a Dad! Trained as an Executive Coach.

3. Executive - LV= (July 2006-September 2013)

– 2011-2013: Head of Direct Sales and Operations

Brought together disparate direct sales and operations teams to form a single business unit, supporting an ambitious strategy to position LV= as a Top 3 UK Life Company D2C (digital and phone) operation. Latterly represented this business at the Life Company Executive Committee. Built a diverse and effective network of contacts across the supply and demand side of the industry; recognised as a leading thinker and implementor of D2C digital Life Pensions and Investment initiatives including advised propositions.

– **2006 – 2010: CEO and Director, LV Financial Advice Services Ltd**

Initially as an interim appointment, directed the Life Pension & Investments advice sales business encompassing IFA and Own Product (Tied) operations, telephone and field based together with operational support. Chief Executive of the relevant subsidiary company board. Project managed the successful sale of the IFA business in 2007. From 2009-10 led the cultural and commercial transformation of the protection broker salesforce increasing market share by >20% in 2 years whilst maintaining oversight of the D2C business.

4. Executive - Lloyds TSB (September 1981-December 2005)

– **2004-05: Planning & Operations Director, Branch Network**

Directed the operations and planning functions of the retail branch and ATM network (2000 branches, 23000 staff) reporting to and deputising for the Director, Branch Network. Responsible for agreement and ongoing monitoring of Branch P&L through 16 Area Directors nationwide.

Led central support services to manage annual cost budgets of £700m – Change ‘Gateway’ and Implementation, Risk, Customer Service monitoring & management, Complaints, PR & Communications, Resourcing, Process Efficiency, Premises, Performance Management & Appraisal, Cost management. Prime interface for HR, IT, and Finance business partners.

– **2003-04: Regulated and Regional Director Lloyds TSB**

Directed the relationship between Scottish Widows and Lloyds TSB before leading the advised bancassurance distribution as National Sales Director of the regulated sales force (1200 advisers). At the same time assumed line management of 3 Area Directors (25% of branch network) overseeing 5000 staff and c.450 branches.

– **2001-02: Head of Retail Distribution Change Implementation (Branches & ATMs)**

Responsible for the implementation of change in the Branch Network and ATM channels as a member of a senior retail distribution team accountable for the delivery of a multi-channel strategy.

– **2000-01: Group e-Commerce Strategy Director**

Responsible for the development of retail bank e-Commerce strategy and programme management of a group-wide e-Commerce investment portfolio of £150m. Developed a unique retail digital sales strategy leveraging the existing internet bank.

– **1981-2000: Early Career**

Progressed through a wide range of roles to senior management developing deep experience of retail, commercial and corporate banking. Latterly responsible for operations of the national ATM network including Year 2000 switchover. Board Member of LINK Interchange and member of APACs Committees.

Education & Personal

- Geography BA (Hons) – 2:1 Durham University, 1981
- Married for 41 years with 4 grown-up children and nine grandchildren. Enjoys sport, music, good food and wine!
- Active over many years in various voluntary community activities: School Parent Governor, YMCA Trustee, Children’s Camp Trustee & leader, Youth Club & Street Angel.
- Part of the leadership team (Pastor & Trustee) of a large local church with responsibility for leadership development, small groups and governance. Also, Member of a local Multi-Academy Trust as an appointee of the local Diocesan Education Trust.

