**PAUL GRACE**

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An enthusiastic and energetic person who enjoys working in a challenging and changing business environment. I am extremely proactive in developing key relationships within the business and professional community to achieve customer, community and organisational goals.

**Key Skills**

* Designing Business Development Strategies across sectors, prospects & communities that deliver sustained results.
* Aligning organisation strategy, culture and capability with my own business unit’s strategy.
* Building commercial focus and capability across business units & teams.
* Coaching individuals and teams to maximise performance and achieve their potential.
* Creating and implementing a people strategy to deliver business goals.

**Yorkshire Bank 1995 - 2019**

**Head of Customer Banking, Leeds City Region (LCR) 9/18 to 12/19**

Lead, coach and inspire a team of 150 people across Leeds City region to increase our stakeholder engagement, external business profile and deliver financial performance.

* Manage & lead our Private Banking & Small Business Development teams across Leeds / North East England.
* Total Assets on our local Balance Sheet of c. £1bn with Annual Revenues of c. £27.5m
* Co-ordinate a one city strategy through chairing our city board incorporating divisional heads from our Retail, Commercial & Corporate Structured Finance teams resulting in:
	+ A double digit increase in engagement and enablement scores in our latest employee survey by creating an open transparent culture where all members of staff feel valued, motivated, know their job / role & how they contribute to local and organisational success.
	+ Embedding our new organisation purpose and ensure everybody understands purpose and how it achieves individual, organisation and customer goals.
	+ Maximise business performance to ensure achievement of agreed financial targets. The combined business hit its business growth target for the first time in three years through business development plans, customer referrals & higher profitability per customer.
	+ Customer retention creating local advocates and improving our net promoter score achieved from improved customer communications, quarterly meetings and implementation of customer action plans.
	+ Implementing a business (development) plan across LCR to ensure we meet our long-term business objectives.
	+ Designing people development programmes ensuring we build our next generation of bankers and leaders.
* Preparation and presentation of financial & business reports incorporating current and projected pipeline / new business performance along with, where appropriate strategies to meet any shortfalls in business performance.
* Ensuring all corporate governance / risk standards are met in line with Bank and legal requirements
* Develop and lead stakeholder & business relationships ranging from the public to private sector including charities, universities, local government, business membership organisations, accountants, solicitors and valuers to raise awareness of CYBG, our market position and business strategy.
* A member of the Bank’s National Business Banking leadership team reporting into the UK Director of Distribution.

**Area Manager, Commercial Banking for Manchester & Merseyside 10/16 to 8/18**

Leading a team managing commercial customers with a turnover between £2m - £25m with key responsibilities to drive business growth, brand visibility and customer retention.

* Achieved the best performing commercial team (11 across the UK) by balance sheet growth in the commercial segment (both lending and deposits) through focused business development strategies, seeking customer referrals and leveraging external referral partner relationships.
* Rated No 1 or No 2 in the UK commercial banking team across all P&L metrics by enhancing profitability per customer through cross referrals and new business generation. Total Assets under management >£200m with Total Revenues of c. £9m.
* Personal lending origination of >£35m which generated >£1m new to Bank income through focused targeting of key prospects in our business community.
* Top 3 brand recognition within the professional services community through regular contact by running events, team on team meetings and improved awareness of CYBG risk appetite.
* Implemented a Customer Calling / Retention programme across our Top 30 highest value customers.
* Top quartile risk performance, managing and ensuring compliance with health & safety, risk and compliance metrics along with office wellbeing.
* Project board member on the RBS/Williams & Glynn alternative remedies package and developing our strategic business strategy.
* Accredited member of the HR panel for conducting investigations & grievances (ongoing)
* Wrote a business development training course in conjunction with HR, business strategy teams and PwC. Subsequently lead the presentation and roll out of this to upskill Small Business & Private Development Managers.
* Part of a strategy team working with our products, credit, account opening and compliance teams to develop a banking package for a Trade Association and their members.
* FCA Accredited Material Risk Taker within CYBG Plc.

**Head of Commercial, Small Business & Private, Manchester Business & Private Banking Centre 1/15 to 10/16**

Appointed to run the relationship management team in Manchester implementing an integration programme and focusing on improving customer satisfaction, winning new business and improving the brand in the marketplace.

* Increased profitability and products per customer by restructuring three independent teams into one team driving integration and engagement across the local business.
* Significantly increased the visibility of the brand in our local communities by re-establishing a professional calling programme with local professionals / stakeholder organisations during the Bank’s IPO in line with our organisational strategy.
* Start to build a succession structure in the business to create organic succession and increase employee engagement / enablement through internal promotions, secondments to other parts of the business and mandatory personal development plans.
* Core lending 104% of target- 1st in the Bank. 100% of Mortgage Target & No 3 in the Bank for New to Bank customers generated.

**Head of Business Development (East of England), Commercial 2012 to 1/15**

Leading a team of business development managers in the £2m - £50m turnover segment of the market to drive new customer acquisition.

* Transitioned the business and its people to our new structure creating a regional team.
* Designed and implemented a business plan focused on key sectors and targets within the region to ensure our growth was aligned to our organisational strategy and sector concentration levels.
* Supported the new Regional Director improving the effectiveness of the executive team. Worked with the executive team to deliver cross functional results and solve critical business issues
* Created and delivered a people development strategy focusing on performance, capability and engagement to help the business achieve its growth plans through selective recruitment and alignment to sectors or bank products.
* Over 24 months (September 2014) created the Number 1 team in the Bank for debt volume deals done, number of new customer relationships won and new to bank debt pipeline.

**Senior Partner, West Yorkshire 2010 – 2012**

Appointed to merge two separate business development teams together in the West Yorkshire area and drive wider integration with the relationship management teams.

* Merged two underperforming teams which had previously run independently to each other and implement a business development strategy across the team playing to individual strengths, geographies and sectors.
* Exceeded Business Targets (FY11 £1.6m new to bank income generated) across all the portfolio of products ensuring the balance between capital and non-capital intensive income streams.
* Proactively managed the local balance sheet through focusing on new to bank deposit relationships ensuring that the loan book was self-funded (funding ratio 75%) locking in a higher net interest margin for the business.

**National Lead for Manufacturing (Clydesdale & Yorkshire Bank) 2011 – 2012**

Additional role to develop a sectoral approach to our target market. Worked with the National Head of Sectors and various UK performance committees to professionalise our manufacturing proposition.

* Wrote the Bank’s manufacturing sector risk appetite statement paper working with the National Head of Sectors, credit & risk.
* Wrote & developed, in conjunction with the national virtual manufacturing team, numerous ‘Good Deal Guides’ across the sub-sectors of manufacturing which were then approved by Credit & Risk.
* Held deal support authority for all new to bank manufacturing credit applications in excess of £1m.

**Previous roles can be disclosed / discussed if required**

**EDUCATION**

1995 **BA Hons in Business Administration** (2:2), Bradford University

**CORPORATE SOCIAL RESPONSIBILITY**

~~A~~ strong supporter of Corporate Social Responsibility and believe we should put something back into our communities. In addition to the various CSR initiatives run by my employer I have also taken up external positions in the business community detailed below:

2019 **West & North Yorkshire Chamber of Commerce** – Leadership Board member.

2019 **University of Leeds Business School** – Leaders in Residence Programme

2019 **St George’s Crypt** Fundraising Committee (pending)

2017 to 2018 **Pro Manchester** steering committee for Advanced Manufacturing