**Kevin Cain International Banking Consultant and Non-Executive Director (NED)**

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Accomplished Banking Director, Consultant and NED with extensive success orchestrating transitions, transformations, modernisation, and digitisation across heavily regulated and highly competitive SME / corporate banking arenas globally, including: Africa, the Middle East, Far East and Europe - driving brand awareness through engaging product marketing strategies. Facilitated seamless SME banking operations, including organisation, policy creation, credit issue resolution, product development and customer workshops. Strong cultural awareness and bilingual skills (English / French) gained via a unique mix of international experience. Demonstrated in-depth analytical and strategic ability to facilitate operational and procedural planning as Member of Alco and Credit Committees. Committed towards ongoing personal development; recently presented an SME Masterclass training with Bank of Maldives.

**Core Competencies**

Due-Diligence | Policy Implementation and Monitoring | Influencing and Negotiation | Project Scoping

Decision-Making | Complex Problem Solving | Financial Reporting | Strategic Thinking | Digitisation | Global Mind-Set

Risk Management and Mitigation | Audit and Corporate Governance | Product Development | Business Growth

Commercial Operations Management | Staff Leadership and Training | Client / Stakeholder Engagement

**Professional Experience and Achievements**

**Universal Merchant Bank,** *Accra, Ghana*

**Retail and Consumer Banking Director 2017-2019**

Oversaw operations of this full-service financial institution’s Retail and Consumer Banking division spanning 35 branches, including SME business, retail customers, alternative channels and public private partnerships.

* Managed 35 branches alongside alternate channels, Private Banking and Public-Private Partnership (PPP)-based incubators.
* Led, motivated and provided strategic direction to 800 staff.
* Translated ambitious vision into plans delivering growth while identifying and exploiting new opportunities across Retail and Consumer Banking.
* Trained and mentored staff on SME matters; delivered training sessions to customers while establishing and directing PPP unit bank-wide.

**Key achievements**

* Introduced an automated loan origination and monitoring programme.
* Developed a retail banking application, including automated loan approval of small loans for micro-companies based on mobile money account activity, as well as app-based payments.
* Secured first mandate under PPP initiative to finance a Chinese managed construction project converting cassava into starch for exporting to China.
* Opened seven new branches, including three specialised SME centres.
* Project managed development and introduction of SME-specific products as well as products for Islamic customers.

**Professional Experience and Achievements continued**

**East African Development Bank (EADB),** *Kampala* **| ADG/AFCI,** *Germany*

**Consultant 2015**

* Evaluated credit operations, policies and procedures within this development finance institution promoting development across East African community member countries. Reviewed organisational structure and offered recommendations for enhancement. Sampled, commented upon and mitigated major exposures.

**Bank of Africa (IFC-funded project),** *Kenya, Uganda and Tanzania*

**Resident Adviser 2011-2014**

Oversaw due-diligence following IFC’s grant award to Bank of Africa while supporting capacity development and support of SME business in Uganda, Tanzania and Kenya:

* Reviewed and revised policies and procedures while identifying improvements to service delivery.
* Reduced staff attrition through effective training and engagement.
* Facilitated new business growth via product development.
* Chaired workshops with SME customers.
* Introduced Bancassurance; developed products and approved credits under IFC line of credit.
* Met IFC targets for volumes of business development, including volume and quality of assets.
* Enhanced loan application efficiency and turnaround time having introduced automated loan origination and monitoring software – removing requirements for manual documentation postage.

**Non-Executive Directorship Highlights**

* Called upon decision-making skills while exercising meticulous due-diligence to advise stakeholders in driving strategic direction and harmonising disparate policies.
* Advised on organisational development / structuring, financial stability and risk mitigation.
* Created strategies and business plans designed to facilitate achievement of organisational objectives.
* Advised on governance and strategy at executive committees, including finance, audit and risk.
* Employed keen sense of risk and organisational analysis to recommend opportunities for profitable change.
* Demonstrated a positive response to pressure to overcome operational obstacles in change-averse settings.

**Previous Highlights**

* Enjoyed over two decades’ success in business-critical advisory and consultancy roles for international financial services providers, including Doha Bank in Qatar and Raiffeisen Bank, London, UK.
* Team Leader for evaluation of EU funding disbursements as the largest supplier of SME sector funds globally – gained significant insight into SME operations across over 120 banks during tenure at European Bank for Reconstruction and Development (EBRD).
* Assumed senior roles with Deutsche Bank (General / Country Manager in South Korea, Hong Kong, Australia and Head of Corporate Banking UK) as a commercial banker.
* Consulted on public sector projects, such as Senior Banking Advisor for Department for International Development (DFID ) in Moldova.

**Education and Qualifications**

 *St Joseph’s College, Ipswich Suffolk*

*College Notre Dame des Dunes, Dunkirk, France*