**Mandy Sinclair**

Tel: 07985 558707 Email: mandy.sinclair15@yahoo.com

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Experienced change and operations leader with 30 years’ experience in the banking, card, insurance and retail industry. Qualified accountant with a proven ability to deliver change programmes and lead people across a wide spectrum of disciplines. Decisive and pragmatic leader with a clear vision and the ability to engage effectively at all levels including Board.

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**Core Competencies**

* **Coach / Mentor** – experienced coach who excels in helping others to acheive their goals and provides operational leaders and change sponsors with the support they need to succeed
* **Trusted Partner** – communicates with integrity and builds strong relationships with sponsors and executives to provide both a sounding board and a challenge to shape and deliver effective change programmes
* **Problem Solver –** skilled at rapidly analysing the root cause of complex issues and identifying potential options. Confident to challenge organisations to address issues within their operating model
* **Customer focused –** passionate about customer centric transformation to reduce failure demand and increase customer loyalty
* **Drives business change –** challenges status quo; shapes strategy, provides clarity and drives change programmes to achieve business goals
* **Influencer and negotiator –** builds strong relationships with all stakeholders; internal and external. Negotiates supplier contracts to deliver objectives and build partnerships for growth

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**Professional Experience**

**AMW Interim Services Ltd** 2012 to present

Director

* Interim operational and change leadership services
* Coaching and mentoring support for individuals and corporates to enable them to achieve their potential

**Shop Direct Group - Project One Associate** Mar 2016 to March 2019

**Business Change Lead – NCE programme**

Directed all business change activities to ensure the business was fully prepared to support increased personalisation of the credit offering following a major financial system implementation and account migration.

* Led a team of up to 20 to support and control change across 27 business areas in 3 countries including major outsource partner to ensure business is prepared to successfully adopt the new system. Responsibilities included business readiness, new operating model, training to 2200 colleagues over 7 sites, data and MI remediation, policy and procedure updates and all internal and external communications.
* Provided leadership and governance to business design authority including triage of design challenges and workarounds impacting the business.
* Managed complex stakeholder relationships at all levels up to and including Group Board.

**HSBC PLC – M&S Bank Ltd – Project Associate** Nov 2015 to Mar 2016

**Mobilisation Lead – Product Launch Programme**

Programme mobilisation lead for launch of new secured lending product at M&S Bank to enter a new market and deepen relationships with existing customers.

* Led development of operating model for outsourced solution, drove development of business strategy and structured programme to deliver against it and defined all programme governance to safeguard delivery.
* Established strong communications across complex matrix organisation and developed stakeholder management routines to support project approval and delivery.
* Provided skills training and coaching to team members and sponsors.

**Lloyds Banking Group – Scottish Widows** Apr 2015 to Sept 2015

**Interim Head of Operational Support, Corporate Pensions**

Interim role following creation of a new department (38 FTE) to improve the operational capability of Corporate Pensions and embed the new risk and control framework required after the successful recovery.

* Created the revised risk and control frameworks, financial support and governance, and implemented a new change control process which, combined with the process and training support improved the quality of the change delivery within the Operation.
* Completed all recruitment necessary to embed the new structure within the Operation with all key governance routines established and all key posts filled with permanent colleagues.

**Lloyds Banking Group – Scottish Widows** July2014 to Apr 2015

**Head of Tactical Programme, Corporate Pensions Transformation**

Led team to deliver an agile programme of business and technical changes to urgently address the root causes of the operational issues following the auto-enrolment implementation.

* Rapidly mobilised a team across IT and key business stakeholders to identify a backlog of tactical changes and to inform technical requirements for a strategic programme
* Delivered over 50 initiatives to support recovery and stabilise the business including improving straight-through processing rates by more than 70%, improving legacy system faults, building process maps and rectifying customer issues, implementing improved financial controls and developing MI to support recovery and on-going operations.

**Lloyds Banking Group – Scottish Widows** Apr 2014 to Jul 2014

**Interim Head of Auto-Enrolment – Corporate Pensions**

Asked by the Managing Director of LBG Customer Operations to lead an urgent operational recovery following the auto-enrolment regulatory changes.

* Initiated and stabilised the critical operational recovery following the recent system and regulatory changes relating to auto-enrolment (550 FTE on and offshore). Created recovery plans, identied and on-boarded additional resource via a number of partners.
* Managed multiple executive stakeholders (including Group Executive), regulators and external parties to provide accurate and timely communication and to build trust in the recovery.
* Led a full review of the underlying root causes of the issues following which a £20m Transformation programme was funded and resourced.

**Lloyds Banking Group**  Oct2012 to Apr 2014

**Portfolio Lead on E2E Simplification Portfolio**

Central portfolio role on £2bn Simplification programme to drive operational efficiencies following the merger of LBG and HBOS.

* Established strong stakeholder relationships across the Wealth, Asset Finance, International and Insurance Divisions in order to both support and challenge the design and delivery of 15 complex change programmes which achieved divisional cost reduction targets (£250m annualised cost savings)
* Coached and mentored sponsors, programme members and business leaders to embed strong governance routines and standards across all programmes to safeguard delivery and benefit realisation.

**Affiniture Cards Limited – Diners Club UK and Ireland** Dec2011 to Sept 2012

**Head of Service Delivery**

Led the project for the initial business start-up implementing a processing solution in 9 months for Diners Club cards in the UK and Ireland working with multiple technology and service providers across the UK and Europe.

* Developed business requirements for the full customer life cycle including online servicing and all functions from acquisition to collections
* Sourced of service providers for print, card personalisation, banking, and Direct Debit bureau and managed all third parties including onsite presence in Slovenia at main technology partner site
* Led all phases of testing; functional, end to end process and production testing and completed successful migration of existing portfolio from current provider
* Initiated second phase of development including CHIP & PIN, credit bureau interfaces, online debit card, and PIN by SMS.

**MBNA / Bank Of America**

**Head of Performance Intelligence – European Consumer Collections** 2009 to 2011

Responsible for driving significant change programme in the European Collections Division. Managed short term loss forecasting, performance reporting, portfolio reporting, capacity planning and expense management for the UK and Ireland products across 3 sites (1200 FTE on and offshore). Managed team of 15 analysts with SAS/SQL and VB skills.

* Transformed reporting function to provide best in class daily performance reports and implemented and led production routines to ensure that data informed and drove key business decisions and focus.
* Created and implemented site strategy and capacity planning initiatives that delivered 20%+ improvements in unit costs in 18 months. Introduced expense management routines to improve control over non-people expenses to drive further efficiencies. Total budget controlled £25m+.
* Improved forecasting practices to deliver consistent 3 month accuracy of 5% from previous 12-15% against a back-drop of significant operational and regulatory change.
* Implemented new function of portfolio analysis that enabled impact of proposed regulatory changes to be sized and mitigation options identified.

**Head of Pre-Delinquency Customer Unit** 2009 to 2009

Led project to identify customers needing financial assistance before they have fallen into arrears, design solutions to meet regulatory and customer needs and create and lead a customer facing unit (50 FTE).

* Created prototype customer unit within 10 days to provide initial customer assistance and provide further research to inform solutions required. Refined and developed processes as required over period of trial until successfully transferred to Credit Division as permanent function.
* Designed a number of customer solutions dependant on circumstances and succeeded in gaining both internal and external approval via a comprehensive presentation road-show including with the FSA and OCC.

**Head of Business Lending Operations** 2005 – 2009

Led all customer facing areas (90 FTE) excluding account acquisition; including sales (insurance and cash), customer service, collections, back-office administration and fraud together with the support functions of training, technology (including TSYS), audit and compliance. Matrix responsibility for credit decisioning and financial planning for £100m portfolio.

* Identified and implemented key technology tools to improve both customer satisfaction and efficiency; on-line servicing including first on-line PIN in commercial market, secure messaging and collection queue automation. Runner-up in Card Awards for PIN technology.

**Head of Business Lending and Consumer Finance Operations** 2006 – 2007

Led project to review, evaluate and then eventually cease the personal loans business. Led the operational areas including sales, customer service and collections for £1bn loans portfolio during the review and was the senior business manager throughout the shut-down period.

* Re-engineered the acquisition call process reducing call time by 25% without affecting conversion or sales rates. Together with further efficiency savings this reduced headcount by 30% in sales area.
* On cessation of the business, championed the redeployment of 150 call centre staff within the company to meet demand to a high level of associate satisfaction minimising attrition. Managed the initial controlled shut down of the function and led the consultation process for redundant staff.

**Customer Service Department Manager, Business Lending** 2003 – 2005

Following successful launch assumed responsibility for all the customer facing areas; sales, service, fraud and collections and also the project team. This was a period of high growth for the portfolio which required constant business and IT change, recruitment and training.

* Led business roll-out of further product developments including launch of new self-employed card, Chip and PIN, fraud and collection strategy scorecard development.
* Implemented robust control structures across the teams that were recognised with an “excellent” audit rating.

**Project Manager – Business Lending Launch** 2001 – 2002

Mobilised and delivered a new commercial lending division for major US bank in order to increase market penetration and deepen customer relationships with existing self-employed customers.

* Completed all product specifications, financial and pricing model approvals, supplier identification and contract negotiation, technology build, and operating model design
* Led all programme activity working with new outsource system provider to implement full end to end customer journey and achieved all regulatory approvals.

**Business Process Re-engineering** 2000 – 2001

Re-engineered a number of bank-wide processes to improve efficiency and quality measures. Facilitated workshops and built process maps both as-is and to-be in order to drive change.

* Led project to archive old data from processing system delivering £600k savings a year.
* Researched, designed and obtained approval for launch of commercial card product including initial product pricing and marketing plan.

**Head of Finance and Administration Systems** 1997 – 2000

Senior leader within Finance Division with accountability for business project management and ownership of all financial systems including general ledger, treasury, regulatory and budgeting applications. Drove vision for integrated reporting tools and led project prioritisation process.

* Implemented upgrade to Oracle Financials to initial timeline for 15% of initially budgeted costs by utilising internal resources and processes.
* Designed new purchasing system using Oracle Purchasing and linked to new Oracle Fixed Assets system – implemented both at considerably reduced budget and timescales.
* Evaluated new budgeting system options and led project to implement Hyperion solutions.

**Société Générale**. **Head of Management Information, Projects and Policies**. 1995 – 1997

Chaired resource allocation process for UK Group projects approving project spend and monitoring all projects for compliance with policy. Business Project Manager for MI Data Warehouse, responsible for budget control, prioritisation of applications and communication. Policies Co-ordinator responsible for formulating and implementing policies across the UK Group.

* Championed full review of existing data warehouse project, streamlined objectives and accelerated delivery of key components to deliver benefits.
* Initiated and delivered a full policy review across both lending and finance functions

**Previous Roles also held at**

Credit Suisse Financial Products

Bankers Trust

CIN Venture Capital

Cohen Arnold & Co Accountants

**Education and qualifications**

Co-Active Training Institute – Core Curriculum

Fellow of Chartered Association of Certified Accountants – admitted May 1991

Academic: 3 A Levels 9 O Levels