

Shawn L. Rea - CA (SA), AAIA

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Interim CFO, Advisor

- ✓ Accomplished leader with rounded understanding of all aspects of finance, compliance, and risk functions, derived from c20 years PQE from top tier Commercial & Retail Banks, Asset / Wealth Managers, & FinTech's.
- ✓ Drives P & L growth through supporting and challenging Business, origination of M & A acquisitions, & organic growth.
- ✓ Drives technology and innovation through effective financing mechanisms to build scalable platforms
- ✓ Builds robust controls and ensures cross-jurisdiction compliance with complex and evolving regulatory framework.
- ✓ Applies lean commercial minded processes to scale ups.
- ✓ Big 4 trained Chartered Accountant.

Key Skills

Equity & snr Debt raising
Project Management
MI & Reporting
Risk Management & Controls

Financial Leadership
Change Management
Regulatory Compliance
M&A, Due Diligence

Corporate Governance
Budgeting & Forecasting
Process Optimisation
Fintech & Private Equity

Key Responsibilities

- Overseeing the monthly Group consolidation, for both regulated and unregulated business.
- Board member, providing challenge and rigour.
- Review and challenge of the budget forecast and long-range plan process, including Technology & Innovation.
- Drives top line growth, Cash Flow management, Leverage and Balance Sheet control.
- Responsible for Build & Buy acquisitions & Platform integrations FS & SAAS Models, Metrics, Investor decks
- Manages key external relationships with Debt/Equity finance providers including capital raising, securitisation.
- Drives M & A activity at local level including acquisitions & sales, divestments. Leads IPO and MBO processes.
- Responsible for all regulatory returns oversight including COREP, ICAAP, ILAS etc. to UK and EU regulators.
- Responsible for all Taxation affairs including Transfer pricing, Vat, operational and fund accounting & taxation.
- Thought Leader for various projects including Crypto Wallets, Financial platforms, ESG. Mentor & Coach

Professional History

CEO, FOUNDER – THE FINTECH-CFO

MARCH 19- PRESENT

The Fintech-CFO provides consulting support as an advisory to scale-ups to allow them to be “funding ready”. It also provides accounting and monthly reporting services to scale-ups in Financial Services & Venture Capital/ PE.

Achievements

- Group Virtual CFO of Psych-Tech VC in UK, EU including AIFM, regulatory, tax & Compliance.
- Implemented full “funding ready” processes on Vaultd a start up from Investor /Pitch decks to Term Sheets.
- SAAS and BAAS models and metrics for KPI and Investor stories for 2 other confidential clients. CAC/SLV/Churn etc
- Raised 2 seed rounds £0.5m for 2 start-ups with full investment offering, including investor relations and Compliance.

INTERIM - CFO – FINDEXABLE (PAYMENTS RESEARCH, RESEARCH FINTECH)

APRIL 20- JUNE 21

Findexable is a high growth scale up focused on ESG – Impact Investment metrics of Scale ups in Payments mainly. NED and Advisor ongoing.

Achievements

- Lead with the CEO Seed, fund-raising activities including building pitch and investor decks, Models and Route to market.
- Scaled Finance & risk from a zero base and recruited qualified support staff. Implemented KPI's / FPA reports.
- Built the long-term strategy both Tech and Financial. Standing start in March 2020 to profit making June 21.

INTERIM CFO – N BROWN PLC (CONSUMER LENDING-FINTECH)

OCT 19-MAR 20

N Brown plc is a UK FTSE 250 listed, vertically integrated apparel & fashion retailer and credit lender to the subprime and near prime UK market. My role is to secure the funding of a public securitisation with bankers, raise new private securitisation funding, improve performance by onboarding a new platform, and implement a risk & regulatory framework.

Achievements

- Led the investor roadshows for a Hedge-fund focused debt raise (Private Securitisation), DD process of £50m debt with the CEO and advisors. Improved pricing and on existing £0.5bn facility, secured preferential uplift in advance rates.

- Reviewed the existing IFRS 9 credit model plans with optimisation across the financials. (£12m in Half year outturn achieved across several drivers. Led technical accounting review).
- Created Pitch/Investor decks for the fund raise of £30m Mezz, and securitization, P/E Standard documentation.
- Defined the new business plan and strategy, for optimal scale across the credit perimeter, including higher risk-based pricing, APR's, improved arrears management and default rate mitigations.
- Created & led ICAAP & wind-down planning for FS business. Board engagement & education.
- Drove the implementation of a new forecasting model with a credit lender focus. Implemented new KPI's and decks
- Created ALCO and Risk and various governance committees under SMCR reasonable steps programmes.
- Managed Board, plc stakeholders, institutional & Hedge-fund Investors across Financials, & Regulatory Landscapes.
- Implemented a Finance and Risk Transformation plan and a controls framework following a Lenders audit.

INTERIM CFO - DUOLOGI/ SPECIALIST LENDING LIMITED (CONSUMER LENDING – FINTECH) MARCH 19-SEPT 19

Duologi is a Fintech Scale up, owned by Oaktree Private Equity in the specialist lending digital space with a focus on retail Point of sale /API technology and digital integration. Working with a P/E firm my role was to scale, professionalise, capital raise. [Consumer Finance Options to Suit Your Business | Duologi](#)

Achievements

- Led the fund raise Private Series A, investor roadshows, DD process of £120m debt with the Chairman and CEO.
- Led the build out of Investor and P/E house reporting to upskill Finance and be ready for funding round.
- Implemented a securitization and SPV structuring of 30% of the loan book, tax, accounting & Liquidity papers
- Integrated the Loan Platform for the retail business & acquired further Real Estate & solicitor books of business
- Implemented IFRS 9 credit model plan with optimisation across the financials. (Real time analysis)
- Wrote and defined the business plan, TOM, and strategy with new CEO and P/E house, for optimal scale.
- Successfully remediated to limit credit loss positions and took charge of all credit reporting,
- Implemented a Finance and Risk Transformation plan across several aspects to stabilise and professionalise business.
- Managed 3 Private Equity stakeholders across 2 transactions

QUILTER INVESTORS LIMITED / (OLD MUTUAL GLOBAL INVESTORS LIMITED) 2017- 2019 DIRECTOR OF FINANCE /INTERIM HEAD OF FINANCE (INTERIM CONTRACT FOR TERM OF IPO)

OMGI was a well-respected UK asset manager that was part of the Old Mutual plc Group. [Quilter Investors](#)

With exceptional past growth the group listed in Mid-2018. It had segregated its single strategy and multi asset businesses. Dealing with 2 transactions, I lead the carve out of the business into the now Q.I. & Merian, respectively.

Achievements

- Created the Carve out Pro-forma P&L and Financials splitting AUM by strategy. Assigned Cost control and identified stranded costs for both businesses.
- Set up early Governance forums with guiding principles at the start of the carve out. Highly effective in later negotiations.
- Drafted the Investment Memo and Investor decks for both businesses, with Valuation for exit of both entities.
- Led Negotiations on all TSA arrangements with cost minimisation and risk management goals achieved.
- Monitored and was responsible for the TSA post divestment P&L and divergence discussions, where relevant.
- Led the IPO and LSE Listing for the QI business including Long Form report review with funders, analysts, and Bankers,
- Managed a new Build Budget to build the new Asset manager £25m effectively and the project around it.
- Built and designed for scalable and optimal usage a new Finance function from scratch.
- Built the Capital Plan/ ICAAP & winddown plan for new QI business. Approved by FCA.

EQUINITI FINANCIAL SERVICES LIMITED (A DIVISION OF EQUINITI PLC) 2016 - 2017 COMMERCIAL FINANCE DIRECTOR/CFO

EFSL is a Fin-tech wealth platform company [EQ Invest - Equiniti](#) arising from Private Equity a division of Equiniti Plc a FTSE 250, specialising in SAAS payments and wealth management through a technology platform (SIPPS, ISA's, Day trading,). The market facing execution entity. operating in B2B, and B2C segments. Board member and key Executive Committee member. I also ran and developed [EQPay - EQ's Leading Business Payments Platform](#) from the acquisition of 2 payments B2B businesses.

Achievements

- Drove Top Line Growth through clear commercial plans and marketing coordination, including the creation of revenue opportunities from asset on-boarding, sales pipeline to existing and new customers,
- Acquired 3 business (Self trade platform, TW Global Payments & Lloyds ISA businesses). End to end integration completed. Client base increased from 150,000 customers to >1m
- Arranged Credit facilities with external lenders and managed all capital raising matters
- Initiated and led strategic review of the business line improving EBITDA of 20%, during weak trading conditions. Successfully transformed underperforming units and departments, through monitoring of clear plans.

- Slashed 6.5% in year from Cost base through various efficiency and detailed review processes.
- Defended a SREP to reduce capital requirements by creating new high standard capital plan & ICAAP.
- Performed post IPO reviews on key business lines mitigating further external party renegotiation.
- Managed £8 bn AUA / cash across treasury & wealth platforms.

BNP PARIBAS SECURITIES SERVICES LONDON

2011 – 2016

HEAD OF FINANCE / FINANCE DIRECTOR

[BNP Paribas Securities Services - The bank for a changing world](#)

Headed 4 teams and a total staff of 16 to support the EMEA CFO in all governance and reporting activities, alongside project execution, oversight of finance risk, head of control and operations, sign off all accounting and in charge of external and regulatory reporting including FCA/PRA and Bank of England, as well as internal reporting to Business and Product lines

Achievements

- Created Financial Products across vanilla trading products.
- Drove Top line growth of UK Branch through active plan delivery in conjunction with Sales team globally.
- Drove multi-site Finance transformation to Lisbon offshore centre, £1m saving pa.
- Supported business strategy through M & A activity, executing sale and purchase of subsidiaries to external buyers.
- Improved pricing analytics, resulting in 20% profit clarification on analytics, and Vat change of 7% positive.
- Supported public debt issuances and securitisation
- Balanced commercial & regulatory issues as main point of contact for FCA during the Banks history. (US Sanctions)

LLOYDS BANKING GROUP

2010 –2011

SENIOR MANAGER GROUP REPORTING

Reporting to the Head of Group Finance. Responsibility for preparing the Group's UK accounts, results press releases.

ANGLO IRISH BANK/ IRISH BANK RESOLUTION CORPORATION LTD, LONDON

2007 – 2010

UK FINANCIAL CONTROLLER

Responsible for accounting, reporting, regulatory compliance, and tax when the bank was turning a healthy annual profit.

Achievements

- Managed the creation of the UK "Good" vs "Bad" Banks to separate assets following 2008 banking crises. (NAMA)
- Optimised tax efficiency through arbitrage process, minimising tax exposure in UK, reducing by 55%.
- Redefined provisioning criteria in paradigm shift following nationalisation in early 2009.
- Carefully maintained delicate balance of high-quality risk reporting adapting to Irish public domain scrutiny.

MORGAN STANLEY INTERNATIONAL, LONDON

2003 – 2007

EUROPEAN CONSOLIDATION & REGULATORY CONTROLLER

2005 – 2007

Promoted to EU entity consolidation controller, heading a team of 4 charged with preparation of reporting packs for senior management. Led review FSA financial resource calculation and of subsidiary SPV's prior to audit submission.

CONTROLLER, FIXED INCOME - STRUCTURED PRODUCTS (TAX ARBITRAGE)

2003 – 2005

Assigned oversight of statutory accounting for around 40 entities and responsible for their presentation to directors at Annual General Meetings. Delivered daily Middle office P&L reporting and monthly balance sheet sign off.

THE NORTHERN TRUST, LONDON FINANCIAL ACCOUNTANT, CLIENT SERVICES

2002 – 2003

JP MORGAN/ FLEMINGS, LONDON (CONTRACT) MANAGEMENT ACCOUNTANT

2000 – 2001

PRICEWATERHOUSECOOPERS INC, JOHANNESBURG

1997 – 2000

ASSISTANT AUDIT MANAGER, CONSUMER & INDUSTRIAL PRODUCTS

Developed broad understanding of company finance function in risk-based audit for diverse companies across retail and industrial sectors including Sodexho, Shell, Nike, Fidelity Securities, Carrier SA, and the University of Witwatersrand.

Education

CA (SA), South African Institute of Chartered Accountants, South Africa, 1999 (2000 registration).

Bachelor of Accountancy (Hons), University of South Africa, 1997, Certificate in Theory of Accountancy

Bachelor of Commerce (General), University of Witwatersrand, South Africa, 1994

Personal

Fluent in English & Afrikaans, good command of Dutch & Flemish, intermediate Spanish. Keen sportsman & culturist.