**Stephen Lovell-Taylor-Haines**

**Mob: + 44 (0) 7825 665 200**

**Executive Summary:**

**I help Change, Technical, Risk and Finance Officers deliver complicated change through effective change strategies, active leadership, and proactive assurance | Security Cleared | GCI Playmaker.**

A highly effective interim Program Director, assurance, and anti-money-laundering (AML) expert. Extensive international experience, culturally sensitive, and familiar with various business practises, cultures throughout Europe, Scandinavia, North America, Asia, the Middle East, and British Overseas Territories. Delivered operational, functional, financial, and technical transformation successfully, exceeding required outcomes. Outstanding interpersonal abilities. Skilled at implementing regulatory change in the insurance and financial services industries. Successfully implemented finance systems change in multi-national businesses as Consultant and Programme Manager / director throughout Europe, Scandinavia, North America, Asia, and the Middle East.

Highly skilled at problem-solving, brokering solutions, and guiding the decision-making process. Effective at all levels of communication; adept at inspiring and developing strong teams. A strong negotiator and facilitator who takes pleasure in working with stakeholders to find solutions to complex issues. Skilled at establishing and maintaining relationships with third parties, ensuring adherence to established protocols, and resolving delivery problems.

I respect those who are straight-talking, honest, and who want to make a difference.

**Career Highlights:**

* **West Bromwich Building Society (the WestBrom) – Transformation Programme Director**

Accountable for a portfolio of change that assisted the Society to realise its business goals, modernise its systems, and develop its digital platform capabilities. Created a portfolio tied to a two-year roadmap. Updated technical development and service introduction methods. Implemented wholesale revision of change governance. Restructured the change organisation to increase delivery velocity. I enhanced the existing staff and provided coaching and mentoring.

* **Mitsui Sumitomo Insurance Co (Europe) Ltd. – Remediation Programme Manager**

The syndicate was subjected to an FSA Arrow visit which revealed issues under Principle 3 of the FSA handbook resulting in a Section 166. Established a Programme of remediation activities to resolve Section 166 and issues identified in a report by PwC. Collaborated with prime and secondary Regulators to gain approval of remediation plans. Delivered full Corporate Governance rebuild, new operating model incorporating head office and branch activities. Revised financial controls and management processes. Managed the senior management team through the process, leading decision making and resolution of divergences. Brokered solutions in a challenging stakeholder landscape (UK, Germany, Japan, and Country specific regulators). Remediation successfully completed in 11 months, 1 month ahead the regulator's deadline. Business was removed from the FSA watch list and trading restrictions lifted.

* **Coventry Building Society – Assurance Consultant**

The CRO determined that a sizable and extremely complex portfolio of changes to address IT risks, business capabilities, and the revitalization of the core banking system required independent assurance. The previous programme had been stopped due to delivery issues. Assurance was delivered in three phases. One; core banking platform rejuvenation / replacement decision. Two; re-planning the delivery portfolio and, Three was assurance of the planning, resourcing and delivery of a new Oracle estate, new Mortgage Origination system, and new software testing and DevOps software development capability. Advised delivery teams, sponsors, executives, Board and NEDs of risks and, delivery confidence. Conducted risk assessments to inform decision making across the portfolio and delivery predictability. Assisted the CIO with establishing and assuring the implementation of a supporting IT Strategy. Assisted the CFO in revising finance processes and change affordability assessments.

**Career History:**

**Employer: Various SMEs, Partners, and Charities 02/2022 – present Job Title: Consultant**

**Programme: Various |U.K. / Remote**

* Assisting various SMEs with business challenges and advising on strategy, change and risk management.
* Volunteered project management skills to help with the set-up of York based charity Kids club for Ukrainian refugees.
* Launched Change-Allies consulting services brand forging partnerships with change, software, data, and digital transformation experts.

**Employer: N/A 05/2021 – 12/2021**

**Job Title: Carer**

Full-time carer for my wife during a serious illness.

**Employer: Bank of England 06/2021 – 07/2021**

**Job Title: Assurance Consultant (contract)**

**Programme: Global Payment Messaging standards implementation (ISO20020) |Remote**

* Led assurance of Programme governance and controls. Focus was upon the dependency and resource management across the Programme of the first phase delivery plan. Identified risks, issues and mitigations and resolutions.

**Result:**

* **Eight recommendations and thirteen findings were accepted and implemented in full. The result was that the Programme risk level reduced from High to Medium; testing strategy revised to enable utilisation of existing assets; team effectiveness significantly enhanced; improved business comprehension of resource allocation process and impacts of resource allocation across the Bank; fortification of critical resources introduced. Exposure to execution, delivery, and regulatory risk reduced to within acceptable tolerances.**

**Employer: Coventry Building Society 01/2020 – 01/2021**

**Job Title: Assurance Consultant (contract)**

**Programme: Key Programme and Roadmap Assurance | Coventry, U.K. / Remote**

Engaged by Protiviti to assure a core platform replacement / rejuvenation decision. Two further phases of assurance were requested by the client.

* Collaborated with delivery teams to provide assurance for three critical programmes (Mortgage Platform, Oracle estate refresh, test environments, and DevOps deployment), ensuring all programme operations and output. The change portfolio roadmap generation process and content were validated. Informed the Board, NEDs, and the Chief Risk Officer of issues that needed executive attention.

**Results:**

* **Independent assurance and opinion used to evaluate and inform critical portfolio decisions. The CEO, NEDs, and board recognised private briefings that revealed hidden dangers and problems.**
* **The assurance outputs enabled the CRO to deploy targeted actions by the risk team.**
* **Early awareness of risks related to governance, planning, technological and business solutions, people, third parties, and sustainability allowed the chief executive officer, sponsors, and delivery leads to identify and address both general and specific delivery threats.**
* **Improved delivery velocity by enhancement of decision-making process, reducing decision lead time by an average of 4 weeks.**

**Employer: Coventry Building Society 07/2019 – 12/2019**

**Job Title: Assurance Consultant (contract)**

**Programme: Portfolio Re-Plan Assurance | Coventry, U.K.**

* Evaluated the data used to develop the portfolio re-plan proposal by their change partner. Assessed the financial viability, resource capacity and capability to implement it. Validated the integrity of proofs of concept and the key Programmes at governance checkpoints.

**Results:**

* **Delivery strategy and plans revised because of assurance highlighting risks and dependencies.**
* **Worked with CFO to establish financial risks and mitigations. Established financial decisions process and**
* **Updated governance processes to remove checklists, updated processes and communication to deliver a comprehensive internal assurance strategy.**
* **Presented evaluation of the portfolio re-plan to the CRO, Board, and steering committees. Improved decision making, affordability of solutions, and supported executive interventions in the planning process.**

**Employer: Coventry Building Society 03/2019 – 07/2019**

**Job Title: Assurance Consultant (contract)**

**Programme: Banking Platform Replacement / Rejuvenation Decision Assurance | Coventry, U.K.**

* Independent assessment of the efficacy of systems analysis by third parties and the Society’s change team. Assessed the capability and capacity to replace or rejuvenate the core banking platform. Conducted a detailed risk assessment of business, execution, and financial risks

**Results:**

* **Risk insights presented to the Board guided the core banking platform rejuvenate / replacement decision process.**
* **Assurance of the efficacy of systems, analysis and the Society’s capability and capacity supported the decision discussions with the Board.**
* **The detailed business and execution risks assessment highlighted key areas to address in the planning and execution of change, accepted by the Board.**

**Employer: Butterfields 01/2017 – 08/2018**

**Job Title: Anti-Money Laundering Consultant – KYC Specialist (contract)**

**Programme:** **Anti-Money Laundering** **|Bermuda, Cayman Islands, Guernsey, Canada**

Butterfield offers a range of banking, trust, and Investment services from multiple sites. Listed on NYSE as NTB.

* The Bermuda Monetary Authority (BMA) regulations were tested against the Banks’ operations. The resulting Onsite Report Priority Recommendations for Bermuda, and associated jurisdictions required a reset of AML operations for Retail, Corporate, Trust, Private Banking, Custody and Asset Management bank services to satisfy Bermuda, Cayman Islands and Guernsey regulations.

**Results:**

* **Defined and implemented an AML strategy supported by a group level AML policy that specified group, jurisdiction, and business line specific needs.**
* **Led the senior management through the changes to business operations to deliver the AML strategy.**
* **Customer data and evidence capture via the introduction of PDF form set ensured that the policy, rules, and procedures were uniformly adhered to.**
* **Utilising the new customer risk rating tool and supporting operations model resulted in the management of the onboarding, monitoring, and review procedures operating in a compliant manner.**
* **A new cost-effective Shared Service Centre was set up in Halifax, Canada to perform transaction monitoring, screening, and alert management processes.**
* **Reduced breaches of regulations across all jurisdictions by 77%.**

**Employer: West Bromwich Building Society 03/2015 – 11/2016 Job Title: Transformation Programme Director**

**Programme: Transformation Programme |U.K.**

* Defined and delivered a portfolio of change enabling delivery of finance, regulatory, system stabilisation and functional enhancements, and develop digital capability for future growth. Accountable for the commercial control of the programme, third party engagement and outcome benefits.

**Result:**

* + **Developed the inhouse change capability and capacity.**
	+ **Implemented a PMO, financial and change controls and governance, consolidation of data, reporting and insights.**
	+ **Functional enhancement of mortgage platform resulted in efficiencies enabling process improvement to deliver mortgage decisions 30% quicker.**
	+ **Stabilised platforms and implemented new functionality that enhanced processing and reduced maintenance and testing overheads by 20%.**
	+ **All regulatory deadlines met (SM&CR, FSCS, GDPR etc.)**
	+ **Revised finance processes to integrate change project decisions and funding approvals. Amended**
	+ **RFI/P processes to select a testing services consultancy and a partner to deliver investment and savings digital capabilities.**
	+ **Engaged partner to assist in streamlining testing processes achieving 40% improvement in testing throughput and 23% reduction in repeat testing failures.**

**Employer: Hydrogen Group 02/2015 – 03/2015**

**Job Title: Consultant (contract)**

**Programme:** **Human Resource Team - Performance Review | U.K.**

* Examined the tasks carried out by the human resource team to identify areas for improvement. Determined the contribution of the human resources, internal hiring, and learning and development teams to the company and their capacity to implement the intended strategic change. Reviewed auxiliary IT systems and made recommendations for required development.

**Result:**

* **There were gaps in each team's capability to support the strategic plan. Specific recommendations and priority actions to resolve and mitigate process, system, and resource challenges informing strategic planning were presented to The Board Chairman and the Chief Operating Officer for EMEA and the United States.**

**Employer: Practicus 09/2013 – 10/2014**

**Job Title: Director - Performance Improvement (Perm) | U.K.**

Reported to the Managing Partner. Developed internal performance improvement capability and, client propositions. Responsible for short-term assignments with

**Client: Aldermore - Transformation Programme**

* Supported the change and transformation director in assessment and re-structure of the Banks change portfolio.

**Results:**

* **Delivered revised change portfolio, roadmap and governance and financial controls supported by new PMO capability.**
* **Delivered Mortgage platform enhancements (inhouse, intermediaries and panel choice).**
* **Reviewed and revised arrangements with third-party suppliers to meet the portfolio objectives.**

**Client: Virgin Money - Payment Card Industry Data Security Standard (PCI DSS Level 1)**

* Managed the client and teams delivering Payment Card Industry Data Security Standard (PCI DSS Level 1), new current account capabilities and migration of credit card portfolios from Capital One.

**Result:**

* **Successfully managed the onsite team delivering PCIDSS Level 1 and card portfolio migration.**

**Client: Thomas Cook - Technical Update Programme**

* Managed the client and teams delivering service management and BYOD capabilities, data centre migrations and, implementing a 24/7x365 service desk**.**

**Result:**

* **Implemented a delivery assurance method, process, and schedule and a PMO managing five client Programmes.**

**Employer: Mitsui Sumitomo Insurance Co (Europe) Ltd. 10/2011 – 09/2012 Job Title: Programme Manager (contract)**

**Programme:** **Business Remediation | U.K., Germany, Japan**

* The syndicate was subjected to an FSA Arrow visit which revealed issues under Principle 3 of the FSA handbook resulting in a Section 166. Established a Programme of remediation activities to resolve Section 166 and issues identified in a report by PwC. Collaborated with prime and secondary Regulators to gain approval of remediation plans, the delivery strategy to enable resumption of trading. As part of restructuring, Initiated Part-7 transfer of books of policies to new business in Germany.

**Results:**

* **Complete rehabilitation was delivered successfully in 11 months, 1 month before the regulator's deadline, leading to removal from the FSA watch list and the lifting of trading restrictions.**
* **Delivered full Corporate Governance rebuild (committees, structures, responsibilities etc.).**
* **Defined a new operating model for the syndicate, branches, and financial controls.**
* **Managed the senior management team through the process, leading decision making and resolution of divergences.**
* **Negotiated solutions with a diverse and challenging stakeholder landscape (UK, Germany, Japan, and Country specific regulators)**

**Employer: Aviva 03/2011 – 10/2011**

**Job Title: Programme Manager (contract)**

**Programme: Global Igloo | U.K., Ireland, Canada, France**

* Turnaround a delinquent Programme to deliver a centralised general insurance modelling solution utilising the Towers Watson Igloo platform. Removal of ‘local’ processes to follow single process, data capture and onward submission into Solvency II internal model.

**Results:**

* **Remediated the Programme issues, delivering a single solution used consistently in five (5) locations, accounting for jurisdiction specific requirements.**
* **Met Solvency II internal model data provision quality and provision needs.**

**Employer: Royal Bank of Scotland – Global Merchant Services 10/2010 – 10/2010 Job Title: Compliance Oversight Manager (contract)**

**Programme: Sale of card services to Advent & Bain Capital | U.K.**

Role to define and deliver a compliance model for the business transition period. Defined regulatory requirements of the payment services directive applicable to the transaction. Resignation due to serious personal injury.

**Employer: Prudential Assurance 1/2009 – 07/2010 Job Title: Portfolio Manager -** Risk Management (Pillar 2)

**Programme:** **Solvency II | U.K.**

* Accountable for Solvency II's Pillar 2 (risk management) requirements for the ‘internal model’, Risk Management Framework, Risk Appetite, and Own Risk Solvency Assessment (ORSA).

**Results:**

* **Successfully delivered an internal model with requisite validation processes, a risk appetite and risk management framework and, validated ORSA.**
* **Delivered a management information solution to support the reporting of key data both internally and to the regulator.**

**Employer: Royal Bank of Scotland – Global Banking & Markets 05/2009 – 10/2009**

**Job Title: Project Manager - Repo remediation (contract)**

**Programme: Counterparty Exposure Management Programme | U.K.**

* Turned around a delinquent Repo Transaction project within the Counterparty Exposure Management Programme.

**Result:**

* **Project successfully delivered new capabilities and supporting operating model. Existing business portfolio stabilised. Generated new business in new markets to the value of £11m during the warranty period.**

**Employer: Royal Bank of Scotland – Global Banking & Markets 03/2009 – 05/2009**

**Job Title: Project Manager - Data Control Framework Project (contract)**

**Programme: Counterparty Exposure Management | U.K.**

* Defined a data control framework to find the root causes of data issues and its’ reconciliation to support regulatory reporting and internal management information used by the Counterparty Credit Risk business.

**Result:**

* **Completed Data Control Framework. 3 of 8 data tranches analysed and partial dataset rebuild completed. Project handed over following request to address a delinquent Repo project.**

**Employer: The Black & White 09/2008 – 02/2009**

**Job Title: Photographer**

Created a photography business and opened galleries in Maidenhead and High Wycombe (with photographic studios). Identified prospects and started a collaboration with Black & White Galleries to develop a showcase sales website. Engaged  contributors and award-winning photographers including the Born Free Foundation and Save China Tigers. Terminated activities because of the effects of the economic climate.

**Employer: Ivobank 05/ 2008 – 07/2008**

**Job Title : Project Manager -** **White Label (contract)**

**Programme: New Business | U.K.**

Ivobank was a start-up bank offering an online banking service specialising in online payments and money transfers. Early leader in offering secure fast online payments, the ‘money wallet’ and a virtual debit card concepts.

* Defined candidate bank services for ‘white-label’ opportunities. Identified white-label partners and drafted partnership agreements.

**Results:**

* **Defined two mobile channel and multiple payment services suitable for provision as ‘white-label’ offerings.**
* **Identified six suitable partners, opened discussions and drafted partnership agreements**

**Employer: Ivobank 02/2008 – 05/2008**

**Job Title: Head of IT Business Solutions (contract) | U.K.**

* Stabilised and restructured IT services team that was responsible for business analysis, configuration management, release management, defect management, testing, and implementation. Implemented payment and AML solutions. Recruited permanent Head of IT and handover responsibilities.

**Results:**

* **Team stabilised, low-friction processes and new governance controls with development teams resulting in reduced average package delivery timeline from 32 to 20 days**
* **Following RFP selection process, implemented anti-money laundering KYC validation, data capture and sanctions checking solutions.**
* **Implemented European payments processing via Fortis Bank through an outsourced model and operation**
* **Recruited an excellent permanent Head of IT**

**Employer: Co-operative Financial Services 08/2007 – 01/2008**

**Job Title: Programme Manager (contract)**

**Programme: Retail Banking Strategy | U.K.**

The Co-op Bank is a UK bank offering a range of personal banking products, strongly focussed on ethical products and ways of working.

* Defined and deliver a change Programme to support the Banks’ business transformation strategy and ensure that all regulatory compliance needs are met.

**Results:**

* **Created a change team to deliver the extensive programme using contract and third-party resources.**
* **Delivered all first phase Programme outcomes within £14.5m budget.**
* **Implemented Branch Modelling solution and IFA toolkit.**
* **Revised current account, package account and mortgage product offerings.**
* **Met all regulatory implementation dates (2-factor authentication, AML)**
* **Improved credit card portfolio profitability by 30% via portfolio restructure and disposals.**

**Employer: Barclaycard 12/2006 – 06/2007**

**Job Title: Programme Manager (contract)**

**Programme:** **Joint Venture Establishment | U.K.**

* Set-up a tripartite joint venture Barclaycard, Thomas Cooke House of Fraser of enable provision of white label credit products and services via the Barclaycard network.

**Results:**

* **Delivered all set-up, legal agreements, card scheme agreements, funding, regulatory approval, and operational handover of Joint Venture to partners.**
* **Delivered branded credit card and loan products.**

**Employer: Barclaycard 06/2006 – 12/2006**

**Job Title: Programme Manager (contract)**

**Programme: Anti-Money Laundering & Counter Terrorist Funding |U.K.**

* Defined a Programme to implement updated AML / CTF regulations in all Barclaycard Businesses.

**Results:**

* **Successfully defined a Programme of work to deliver the requirements to implement new AML / CTF requirements,**
* **Met group mandated milestone dates, outcomes, and expectations.**

**Employer: Barclaycard 01/2006 – 03/2006**

**Job Title: Planning Manager (contract)**

**Programme: Sarbanes Oxley | U.K.**

* Temporarily filled the position of Sarbanes Oxley Planning Manager to maintain process consistency while moving from a programme to business as usual.

**Result:**

* **Successfully defined, ran, and transitioned the SOX Planning Manager role from Programme to Business as Usual (BAU).**

**Employer: Barclaycard 09/2005 – 12/2005**

**Job Title: Programme Test Manager (contract)**

**Programme: Sarbanes Oxley | U.K., Germany, Ireland, Netherlands, and Spain**

* Turnaround of delinquent testing workstream of the Sarbanes Oxley Programme, completing all tests to meet minimum 95% pass rate. Responsible for definition and implementation of Entity Level Controls.

**Results:**

* **Completed the testing of all controls for all Barclaycard businesses exceeding Barclays Group testing target of 95% by 2.7%.**
* **Managed mixed team of sixty (60) third-party auditors ad internal resources to perform testing of all controls across the Barclaycard estate.**
* **Delivered Entity Level Controls for Barclaycard.**

**Employer: Barclaycard 12/2004 – 08/2005**

**Job Title: Project Manager (contract)**

**Programme: Strategic Partnerships – Joint Venture House of Fraser**

* Delivered a loyalty card scheme and loan product for the Irish subsidiary of House Fraser, launch aligned with new store opening in Dundrum.

**Result:**

* **Delivered compliant loan and loyalty scheme products within budget and launched at the store opening.**
* **Worked with third-parties to deliver software, legal approval, print and marketing.**
* **Successfully managed Joint Venture stakeholders to gain agreements and approvales to enable on time delivery.**

Earlier career

Coda Plc (now Unit 4) - **Programme Manager / Account Manager** 03/2001-06/2004

Science Systems (Commercial) Ltd - **Project Manager / Principal Consultant** 04/1999-03/2001

Science Systems (Commercial) Ltd - **Senior Business Consultant** 11/1995-04/1999

Freelance Consultant 10/1994-11/1995

Great Mills Retail Ltd - **Senior Business Analyst** 09/1993-09/1994

Adams Childrenswear Ltd - **Project Manager** 05/1990-09/1993

Sears Men’s & Childrenswear Retail Services Ltd - **Business Analyst / Project Manager** 03/1988 – 05/1990

Various Positions 10/1982-03/1988

**Qualifications**

* + APM Assurance Practitioner
	+ Certified Agile DevOps Professional
	+ Managing Successful Programs
	+ Prince2
* Certified Scaled Agile Framework Leading SAFe® 5.1
* APM Agile Change Agent

**Professional Development**

* + Agile methodologies
	+ SAFe Portfolio Management
	+ Cyber Security Awareness
	+ DevOps structures and toolkits
	+ Directors Academy – Directors Training

**Personal Details**

* **Email:** Stephen.lth@change-allies.com
* **Residence:** Kettering area, United Kingdom. UK and International travel within expectation**.**

**Additional Information**

* Volunteered with a Community Interest Company in York to establish the ‘Sunflower Kids Club’ that provides educational and psychological support to Ukrainian families and their hosts.
* Range Rover restoration and VW Camper enthusiast.
* Owner of four dogs, one is a Therapy Dog who helps distressed children and the older generation in care by providing individual attention and calming.

**Testimonials**

* “The Board was fully agreed with the recommendations and have pushed for completion. The review really has aided the Program to step up and work more effectively. It highlighted areas of improvement and the Program are working much better/ to a higher standard than before. Thanks again for your part in this review.”

**Delivery Assurance Lead | Bank of England**

* “I had the pleasure to work with Stephen as a consultant embedded to provide guidance and assurance to me on a complex Portfolio of delivery. His clear experience, professionalism and pragmatism all came together to make him highly effective at communication and problem solving, and I’d be happy to work with him again in the future.”

**Mike Hindmarsh | Head of IT Projects | Coventry Building Society**

* “I worked with Stephen on large financial services change Program, starting with Program definition, and then moving to Program and project delivery. He brings a wealth of experience to work he delivers and operates with a high degree of professionalism at all levels in an organisation.”

**Peter Collingridge | IT and Transformation Director | Aspens Services (the WestBrom)**