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| PERSONAL INFORMATION | Patrick Bunton |
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|  |  Valley View, St Julians Road, Shoscombe, Bath, BA2 8NB  |
|  01761 439087  07963 312044  |
|  patbunton1@gmail.com  |
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| Gender Male Date of birth 20/11/1967 Nationality British  |

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| WORK EXPERIENCE |   |

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| April 2020 to presentJune 2019 to presentApril 1993 to Jan 2018  (then Consultancy until 5 September 2018) | Managing Director with full responsibility for all of LiveMore’s sales and marketing activities, including both the sales and marketing teams, as well as being a significant contributor to LiveMore’s intermediary facing technology platform. This followed on from an initial consultancy contract with Livemore as they sought to obtain FCA approval and successfully launched to market in July 2020. Adviser (NED designate) to Ahauz Ltd <https://ahauz.com/>A Venture Capital (Forward Partners) funded start up looking to introduce a new equity share loan facility into the UK residential mortgage market. Helping the business through the FCA Authorisation process and upon successful authorisation will be a NED.Operations & Compliance Director |
| London & Country Mortgages Ltd (L&C)www.landc.co.uk |
| * Main Board Director (CF1 from 19/5/2003 – 18/1/2018)
* Chaired main Board Meetings from 2001 2018
* Management and oversight of Compliance Functions (CF10 from 1/12/2001 – 18/1/2018)
* Responsibility for Insurance Mediation (CF from 14/1/2005 – 18/1/2018)
* Responsibility for MCD Intermediation (21/3/2016 – 18/1/2018)
* Management and oversight of IT & Operations Functions
* Provision of Leadership and advice to all areas of the Business
* Key driver of Corporate growth, Strategy and Planning
* A key driver of the Company’s Corporate Relationships
* Press & PR Spokesperson for the Company
* The Company’s contact point for all relevant Regulators
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| Business or sector Residential Mortgage & Protection Intermediary Firm  |

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| January 2012 to January 2018(prior to that Deputy Chairman and Director since 2007) | Chairman  |
| Association of Mortgage Intermediaries (AMI)[www.a-m-i.org.uk](http://www.a-m-i.org.uk) |
| * Chairing the Board of AMI
* Working with the Chief executive of AMI to lay out Strategy and Policy positions
* Ensuring that AMI is positioned to best support the professional mortgage intermediary
* Lobbying Treasury, FCA, Government, BoE & EU policymakers and other opinion formers
* Working to help ensure the regulatory & business environment is positive towards the intermediary.
* Playing an objective, critical, but constructive role within the mortgage regulation process – offering insights from the “front line” of the intermediary mortgage market.
* AMI is a non-commercial, not-for-profit trade body and exists solely to bring about a better business environment for our members, so they can best serve their clients.
* Oversight of the organisations Corporate Governance and Finance Functions
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| Business or sector UK Trade Association - Representing the overwhelming majority of intermediaries in the UK  |

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| 1990-1993 | Senior Residential Loan Executive |
| UCB Homeloans Plc www.ucbhomeloans.co.uk |
| * Responsible for all residential mortgage activity across the South West of England & Wales
* Top performing Region in 1992
* Liaison and business development with mortgage intermediaries
* Sales mangement and management of resources to support lending function
* Oversight of underwriting function
* Assisted with the design of new and sometimes innovative mortgage contracts
* Responsibility for the delinquency rates of non performing loans
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| Business or sector Centralised Mortgage Lender  |

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| 1985-1990 | Variety of Branch Based Management Roles |
| Britannia Building Society www.britannia.co.uk |
| * A variety of Branch Management roles across the South West of England
* Responsibility for a Direct to Consumer Building Society Branch
* Youngest Branch Manager grade person in the Society at the time (aged just 22)
* Oversight and management of all product areas within Branch – mortgage, investment, protection, credit cards, secured loan, unsecured loans, foreign currency etc
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| Business or sector Building Society  |

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| EDUCATION AND TRAINING |   |

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|  | * Certificate of Regulated General Insurance – 28/02/2013
* Diploma in Mortgage Advice & Practice – 12/07/2012
* Advanced Certificate in Mortgage Advice & Practice – 06/01/2009
* Financial Planning Certificate – 30/09/1994\*
* Certificate in Mortgage Advice & Practice – 01/03/1999
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| Examining Boards: The Institute of Financial Services (IFS) or \*The Chartered Inurance Instsitute |
| PERSONAL SKILLS |   |

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| Communication skills | * + - Experienced Company Director used to communicating at the highest levels internally and

 externally* + - Experienced Board Chairman
		- IT & Operational Management including strategy and transformation planning and

implementation* + - Sales Management – vast experience in this area, from running a small sales team in a

 small business to a big one n a large one* + - Change Management – leading and implementing significant change management

 programmes successfully and on time/budget* + - Oversight and direction of an expanding organisation - grown from 3 to over 800+ people

 since 2000.With T/O from nothing to £60 million with pre-tax profits of £10 million.* + - Operational Management
		- Public Relations – good knowledge of all aspects honed through building a successful

 business, in a competitive market place and with a high public profile* + - Media Relations – Accomplished at talking to the National & Broadcast Media
		- Sports Club Management – Chairman & Treasurer of a Rugby Club in the UK dealing with

 players, officials, salaried staff and volunteers* + - The ability to communicate effectively with diverse groups outside of finance, as evidenced

 by work for the RFU, as a member of the Rugby World Cup 2015 – Lead Up & Legacy  Board (2013-15) |  |
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| Organisational / managerial skills | * Leadership - responsible for a team of over 30 direct reports and many more indirect reports
* The ability to embed regulatory rules and processes into day to day working and sales practices within a firm dealing with consumers at the coal face
* Setting culture within a firm by embedding a ‘Consumers Champion’ ideology, thereby ensuring fair outcomes for all consumers
* Change management including the radical restructuring of the firms IT Department and working methodologies and moving to an Agile working methodology
* Press and PR managing the firms image and ethos by representing the firm and the wider industry in the National Press and Broadcast Media
* Formulating responses to regulatory papers and debates through work with HMT, the Financial Conduct Authority, Council of Mortgage Lenders, Intermediary Mortgage Lenders Association, Building Societies Association, Association of Mortgage Intermerdiaries and the European Federation of Insurance Intermediaries (BIPAR)
* Wider communication skills within voluntary organisations evidenced by work for the Rugby Football Union (RFU) and Oldfield RFC
* Organisational Skills required as a 2015 World Cup Lead Up & Legacy Board member for the RFU – this Board was formed to look at optimising the impact of the 2015 World Cup on the game in England, including the maximisation of commercial performance and player recruitment & retention.
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| Other relevant skills | * Good command of the inception, organisation and growth of a respected intermediary firm in line with industry best practice, as a Director of London & Country Mortgages Ltd
* Good command of Training & Competence Regimes in the UK gained from running the firms formal T&C scheme
* Good command of MCOB and ICOB regimes in the UK and the EU Mortgage Directive – making ful contributions to FCA and EU bodies in the MMR Consultation and Drafting stages
* Sat on FCA’s Industry working group drafting the FCAS Rule changes need to bring the UK into compliance with MCD
* Completed preparatory work for L&C and the SMCR regime
* Participant in numerous working groups for FCA and a speaker at numerous conferences
* Good command of Money Laundering requirements gained as the firms Money Laundering Officer
* Good command of General Insurnace products and sales processes gained through the design and supervision of this channel
* Good command of Non Investment Protection Policy products and sales processes gained through the design and supervision of this channel
* Good command of IT and technology issues including design architecture gained through running the firms IT Team and design and build of a bespoke, best of breed CRM and workflow system
* Good command of GDPR requirements as the designated Director responsible for Data Security
* Good command of PCIDSS requirements
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| ADDITIONAL INFORMATION |   |

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| PublicationsPresentationsProjectsConferencesSeminarsHonours and awardsMembershipsReferences | * Mortgage Strategy – Winner of Mortgage Personality of the Year 2016
* L&C won over 250 industry awards during my time – exceeding any other intermediary by far
* L&C appeared in the Sunday Times Fastrack 100 of quickest growing private companies in the UK on two occasions
* Presented at numerous industry events for many years in the UK including Mortgage EXPO, CML Conference, FCA & Imperial College Mortgage Conference and many other industry events
* FCA (then FSA) assisted as a member of various working parties on the Mortgage Market Review
* BIPAR - EU Mortgages Directive – member of their Industry Working Group
* Jan 2012 - Presentation to EU Parliament workshop on responsible lending
* HMT – member of EU Mortgages Directive - Working Group
* HMT – contributor to working group on Mortgage Advice for First Time Buyers
* Became the first elected Chairman of the Association of Mortgage Intermediaries (AMI) in 2012
* Top Regional Executive for UCB Bank in 1992
* Youngest Branch Manager for Britannia Building Society in 1989
* Treasurer, Trustee and Chairman of Oldfield RFC from 1994 to present
* Runner Up of Outstanding contribution to Sport in Bath 2012 & 2014 and West of England 2012
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