

IAN L MALTBY ACIB: CAREER RESUME

Nat West Bank/RBS

- 1963/74** Several clerical positions in branches/offices in the Northern Counties.
- 1975/81** Assistant Manager roles in Manchester, Stoke on Trent, and Birmingham.
- 1982/84** Business Relationship Manager, Southend-on-Sea.
- 1985/86** Sanctioning Manager, Brighton Area Office.
- 1987/89** Senior Corporate Account Executive (Relationship Manager to large companies), Brighton.
- 1990** Senior Manager, Heathfield Sussex Branch ('old fashioned' Bank Manager role).
- 1991/94** Head of Lending, Severnside Regional Office, Bristol (Corporate and Retail).
- 1995 to May 2001** Regional Head of Credit, South West Region (Retail i.e. personal and small/medium-sized business sectors). Responsibilities: -
- Member of Regional Board: responsible for the Retail Lending Book which comprised circa 20% of NWB lending nationally. Involved planning, extensive communication, and portfolio management including balancing income/lending growth against risk.
 - Ultimate Line Manager of several Sanctioning teams, with focus on service and support. Personally sanctioning (7 figure lending discretion) and overseeing top end/marginal requests. Also teams covering field/audit work and problem lendings/insolvency.
 - Dealings with external professional sectors/organisations/Bank of England.
 - Considerable change management/restructuring/IT expansion/process and policy changes, including Royal Bank of Scotland integration programmes.
 - My Department comprised average 50 staff (mostly Managerial/Assistant Manager level). During 1995/1999 also managed 11 other offices (total 280 staff) which involved budgets, key appointments, reward, plus redundancy/ redeployment programmes on closures.

Commercial Finance & Business Consultant

- Jun/Dec 2001** Business Link/RDA: Accredited Consultant on Foot and Mouth Disease for non-farmers. Undertook many business reviews to give advice, compiling action plans/grant applications.
- Major Clearing Bank-Recoveries/Insolvency Department: Consultant/Field Manager, undertaking complex disputes, mediation, settlements, and Court work/Witness Statements.
- 2002 to date** Commercial finance broking/related consultancy work: assisting SMEs of all types/sizes to obtain funding (wide range of lending products). Involves preparing business plans and presentations to lenders, advising on appropriate structuring or packaging, undertaking viability studies, managing bank relationships/negotiations in distressed situations, and mediation. Also general business advice/research, "signposting", and problem solving.
- Business Link accredited consultant, active member of the National Association of Commercial Finance Brokers, and Panel Member of Bristol Enterprise Development Fund.

