

David James**Contact Address**

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Executive Profile

I am an experienced Retail Banking Professional and Business Consultant, having developed my expertise as a Commercial Banker with over 20 years banking experience in Latin America and Sub-Saharan Africa, including Kenya, Tanzania, Uganda and Zambia. I have twelve years experience in heading up Credit Risk Departments in both a Commercial Bank as well as a Development Bank covering both Corporate and Retail Clients. Since 1995, I have been heavily involved in policy and strategic issues both with Barclays Bank in Kenya, and more recently, with the East African Development Bank, serving on the Boards of both Barclays and EADB. Since 1st March 2007, I have been a Senior Banking Advisor with LFS Financial Systems GmbH specialising in providing banking services to the MSME sector.

**CAREER HISTORY
SUMMARY**

LFS Financial Systems GmbH, Berlin.	March 2007 to date
Short Term Consultancies for Business Turnaround	June 2006 to February 2007
East African Development Bank. Head of Operations	August 2003 –April 2006
Barclays Bank of Kenya Ltd. Risk Management Director	2000-2003
Barclays Bank Miami Agency. Executive Vice-President, Chief Credit Officer	1996-2000
Barclays Bank Plc. West Wales, UK Area Manager	1992-1995
Barclays Bank of Zambia Ltd. Chief Inspector	1989-1992
Small Industries Development Organisation (SIDO) Tanzania	1977-1980

LFS Financial Systems, Berlin

March 2007 to date

Senior Banking Advisor

- Team Leader responsible for reviewing and finalising the detailed implementation plan for the pre-operational phase of a proposed green-field bank in Tanzania; designing and agreeing the strategic business plan and projections with the potential investors; drafting new Policy and Procedure Manuals for the bank as well as identifying potential sites for the Head Office and at least two branches in Dar-es-Salaam, Tanzania.

Independent Business Consultant

May 2006 to February 2007

- Various short term assignments for family owned businesses in East Africa. Provided diagnostic reviews of businesses failing to achieve optimum performance and helped to introduce change and improvements. Carried out strategic reviews and assisted in the realigning of business priorities.

East African Development Bank

August 2003 to April 2006

Chief Credit Officer and Head of Operations

- Overall responsibility for overseeing the business activities of the Bank, including Country Offices, in Kenya, Tanzania and Uganda; developing new business opportunities (circa \$65m per year) and leading the efforts to clean up a hitherto deteriorated portfolio. I led a Team of 3 Country Managers, 21 Project Officers and Support Staff and was responsible for hiring, training, developing and motivating Staff to achieve improved results.

- Designed new policies for re-positioning the Bank and led the effort to grow the Bank to avoid being marginalized (earning assets had fallen to below \$85m). EADB produced its first profit in 2004 after two years of substantial losses and a profit of around \$1.5m in 2005 (subject to Audit)
- Developed a renewed focus on the MSME market, bearing in mind the Bank's developmental mandate, by working collaboratively with Micro-Finance Institutions and other development partners in the rural areas.
- Set up a Workout Unit to handle turnaround and recovery projects which recovered \$7m in 2005 contributing over \$3m to bottom line profit.
- Played an integral role in drawing up a new Five Year Strategic Plan for EADB, approved by the Board in January 2006, incorporating a fresh impetus on expanding the Equity Fund, including a Venture Capital Fund for East Africa and a Secondary Housing Market initiative.
- Introduced Performance Measurement Contracts for all Staff in my Department and implemented a new Management Information quarterly reporting system to monitor portfolio quality and individual Project Officer's contributions to Key Performance measurements.

Barclays Bank of Kenya Ltd

2000-2003

Risk Management Director

- Held responsibility for a loan portfolio of US\$ 650 million and had oversight of 71 staff
- Carried regional control, for Risk Management, of subsidiaries in Seychelles, Tanzania and Uganda as well as serving as a main Board Director and a member of the Country Management Committee
- Implemented a new design for Credit Risk Management through the identification of high risk clients; segregating Retail, SME and Corporate clients to facilitate growth in each market segment.
- Introduced a substantially enhanced Management Information System, which led to a 50% improvement in risk profile, releasing an additional bottom line profit of US\$7.5m.
- Developed and trained departmental staff to the point where they were able to replace expatriates at Pan Africa, Regional and National levels

Barclays Bank Miami Agency USA

1996-2000

Executive Vice-President and Chief Credit Officer

- Overall control of a US\$9 billion portfolio across 15 countries. 80% of the lending was to approximately 120 Commercial and Development Banks in Latin America.
- Supervised debt workout solutions for Banks in distress or undergoing major restructure
- Was specifically charged with the protection of the Barclays brand through adherence to international standards and policies
- Through the introduction of a standardised risk management procedure eradicated conflicting processes in different departments of the bank, working closely with Barclays Capital and the rest of the Barclays Group

Barclays Bank Plc UK

1992-1995

Area Manager, West Wales

- Held accountability for a cluster of 7 branches, a team of 16 relationship managers handling £200m of lending, 3200 business relationships and 17000 personal customers
- Successfully improved profitability from an annual £1m loss to a £2m profit in 1994
- Established aggressive new procedures, controls, measurements and targets for the Sales Teams/Managers
- Centralised all back-office activities across the seven branches and created a target-driven front office

Barclays Bank of Zambia Ltd

1989-1992

Chief Inspector

- Headed Internal Audit with responsibility for 22 branches as well as holding responsibility for all fraud investigations
- Produced a 20% improvement in credit risk audits and halted the growth of fraud

Project Development Accountant

- Accountant in Charge of Development Budget (approx \$8m).
- Designing new projects requests, applying to government and non government development agencies for grants and financial assistance.
- Project monitoring and timely reports to development partners and the Tanzanian Ministry of Industries on utilization of capital grants.

PERSONAL INFORMATION

Education

Associate of Chartered Institute of Bankers (A.C.I.B.)

Whitland Grammar School

Languages

Fluent in English and Swahili. Basic French. Capable of reading a Balance Sheet in Spanish

IT Skills

Proficient in MS Word, Excel, PowerPoint, Internet Applications, Datapro, Microbanker and other Bank specific applications

REFERENCES

Mr Godfrey Tumusiime

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