

MEET THE TEAM

CAPCO TEAM PROFILES – PROPOSED WORKSTREAM LEADS (1/3)

Workstream Suitability

Capco has a strong and diverse pool of senior resources with highly relevant experience aligned to the proposed Wholesale CDAO Integration solution approach

Capco Delivery Partner



Rehaan Anjum
Partner

Rehaan is a Partner with broad experience across capital markets, corporate and retail banking projects. He has led teams to successfully deliver high profile transformation projects, while managing senior stakeholders across business and support functions.

Rehaan has recently overseen the execution of several key Programmes for a global universal Bank, including the design of an Enterprise Data function, and the organizational design of a new capital reporting function.

Rehaan is a graduate of the University of Cambridge, with a MA in Natural Sciences.

Selected Relevant Experience

- **Global Universal Bank, Chief Data Office & BCBS 239 Programme Manager** - Led a Capco engagement of 50+ people to mobilise and establish the Chief Data Office of the bank, while achieving compliance with key data management requirements of regulations including BCBS 239 and CCAR. As part of this programme, Rehaan led the target organization design workstream for the CDO, as it transitioned into BAU.
- **Global Universal Bank, Unauthorised Trading Programme Manager** - Rehaan managed a Programme team of 22 Capco and client resources delivering across Programme Execution, Operating Model and BAU transition. Rehaan had wider oversight of the full set of delivery Programmes encompassing a £35m budget, approximately 200 resources, and worked closely with the IB Chief Controls Officer (Accountable Exec) to escalate and resolve key issues, as well as producing senior management and regulator facing update material
- **Global Universal Bank, Capital Operating Model Lead** - Led the Organisational Change Programmes for the redesign of the Investment Bank's capital operating model. This resulted in the merger of cross departmental capital professionals from Risk and Finance, creating a single capability for the first time within the Bank, and associated realignment of responsibilities. The project considered all aspects of organizational design including culture and ongoing improvement mindset.

Capco Engagement Lead



Lucinda Szebrat
Executive Director

Lucinda Szebrat is an Executive Director at Capco with 25 years' experience as a programme/project manager for change and technology programmes. In her career she has delivered on Complex Systems Implementations, Post Merger Integration, Regulatory Compliance and Applications Decommissioning.

Recently she has specialised in mobilising portfolio/programme management offices, packaged and bespoke system implementations and rescuing.

troubled programmes. Lucinda studied project management at George Washington University, holds a B.A. in Political Science and Spanish from Bucknell.

University, and is fluent in Spanish. Prior to Capco, she worked for KPMG and IBM.

Selected Relevant Experience

Core Banking Implementation Programme Director

- Executed recovery of £50m Core Banking Transformation for a Wealth client, delivered and chaired the revised programme governance, integrated delivery plan and 3rd party vendor management with a team of 200. Once stabilized, successfully transitioned in-house at final stages of User Acceptance Testing.
- Orchestrated stakeholders across board, audit and risk, and change committees and departmental heads, presenting key updates on the programme, driving timely decision making and prompt risk mitigation and issue resolution.
- In parallel, directed target operating platform definition including analysis, options and high-level delivery planning, to support upcoming merger.

Service Sustainability Programme Director

- Restructured and directed a £320m global technology change portfolio across multiple lines of business, which focused on maintaining the technology assets across 10,000 services for security, resiliency and performance purposes to limit risk of CyberSecurity threat or systems outage.
- Shaped a collaborative, high performing direct team of 50 with further matrixed team of 75, restructured governance, developed clear plans delivery plans, resolved operational deficiencies, aligned with the controls framework and obtained CIO, COO and Chief Control Officer support.

CAPCO TEAM PROFILES – PROPOSED WORKSTREAM LEADS (2/3)

Workstream Suitability

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Workforce Delivery



Charles Evans

Managing Principal

Charles is a Managing Principal at Capco and data management lead in the UK Data Practice. Currently advising clients how data can be managed and utilised better to provide business value within the financial services industry, especially with the introduction of digital technologies such as AI & Machine Learning, Graph Technology, Cloud, Data Virtualisation, DLT / Blockchain etc.

His previous experience includes data strategy projects for large to niche financial institutions and large-scale data management programmes to support regulatory compliance and generate business value. Charles also studied Strategy in the Age of Digital Disruption at INSEAD, holds a BSc Mathematics and Economics from the University of Warwick and is a CFA Charterholder.

Selected Relevant Experience

- **UK Universal Bank, Data Office** - Data Management Lead: Led a team of 24 to implement data management capabilities such as data glossaries, data lineage and data quality across Compliance, Risk, Finance, Treasury, Wealth and the Investment Bank, in order to support the bank in meeting BCBS 239 and CCAR regulatory commitments, as well as providing business value, such as cost reductions and process improvements across the bank. Also responsible for the data strategy and capability design including the implementation of the data management tooling. Duties included: Presentation of data management capabilities to senior stakeholders across the bank and coordinating consistent delivery of data management capabilities across multiple teams.
- **UK Universal Bank, KYC & Customer Onboarding – Strategy Lead**: Defined and mobilised a programme to create a strategy for accurately and consistently managing a customer's identity across the whole organisation to improve the customer experience and drive benefits in internal operational processes. Led a team of 7 people to define the overall strategy, target operating model and implementation strategy. Implemented a cloud-based architecture solution on Amazon Web Services (AWS).

Operating Model



Dave Moore

Principal Consultant

Dave is a Principal Consultant with extensive strategy execution and Target Operating Model experience primarily gained within the financial services sector. As a Business Architect, Dave have successfully completed the design, development and implementation of large and complex Target Operating Models (TOM) for several multi-national companies. He has extensive experience of business analysis, requirements definition, problem solving, business process re-engineering and business process automation. Most of his experience is business related but he also has good experience of IT operating models. In addition, Dave also has experience in the areas of work management, workflow and document management systems where he has successfully completed assignments across the full project lifecycle – from requirements definition through to system implementation. Dave's experience includes programme managing several large transformation initiatives and project managing the implementation of workflow and document management systems.

Selected Relevant Experience

- **Tier 1 UK Retail Bank** - TOM Design and Implementation: Led and managed teams responsible for both designing and implementing two large and complex target operating model projects. Defined methods to be used and deliverables to be used and led the analysis work needed to understand both the objectives and the changes to be made. Also led the work to define and design the "to be" state including detailed process mapping, organisational design, RACIs, KPIs etc. Led and managed the interactions with the Bank's 3rd party partners/ suppliers and responsible for ensuring that all contractual obligations were identified, understood and met. Facilitated many analysis, design and planning workshops.
- **UK and Ireland Commercial Bank** - Regulatory Related TOM: Responsible for leading the project to define the Target Operating Model for the Bank's operations in the Republic of Ireland. The TOM design had 2 key objectives; 1) Support / enable the Bank's application to operate under a Branch Passport; 2) Design the overall branch structure, governance framework and MI / Reporting.
- **Tier 1 Insurer** - Operational Efficiency Project: This key support division of the insurer required a complete redesign of their entire operation. Led a team in the successful delivery of this project which had the following components; Clarification of the Value chain; Definition of the function's lifecycle, IVP and CVP; Delivery of redesigned Services, Processes, People competencies, Control Framework, Management methodology and MI; Delivery of Capability Maturity Model; 2-year Implementation Roadmap.

CAPCO TEAM PROFILES – PROPOSED WORKSTREAM LEADS (3/3)

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Service Management



Thomas Bell

Managing Principal

Thomas has extensive experience across a wide range of business, technology and digital transformation disciplines, ranging from proposition design & implementation, product management, digital strategy, and design thinking to change management and agile delivery. He has worked cross industry but has mainly focused on supporting board-level capital markets, retail and wealth clients through complex transformation and new business initiatives. Thomas is a strategic thinker with proven execution capabilities and a passion for solving complex problems. He has an innovative creative design mindset and strong technical skills (though his coding days are well behind him!) and a track record of successfully leading large global teams and senior stakeholders through periods of extreme change.

Selected Relevant Experience

- **FTSE100 Financial Services Provider** – New Venture (Digital Lending) Implementation Lead: Delivered strategy and initial proposition and oversaw overall agile implementation (technology and business) of initial AI-powered unsecured personal lending offering, including product development, customer testing, design, prototyping, FinTech vendor identification and negotiation, and business modelling.
- **FTSE100 Wealth Manager** – D2C Channel Implementation Lead: Led strategy and proposition design for innovative D2C wealth offering, and agile delivery of development and business change across the organisation, working closely with vendors to improve customer experience & service quality.
- **Regional Full-Service Bank** - Innovation Centre Programme Lead: Led design of a cross-functional innovation operating model, including ideation and innovation processes, TOM, and KPIs. Gained C-level consensus on the design of the operating model and roadmap for implementation.
- **Tier 1 IB/CB/WM Bank** – Digital Workforce Implementation Lead: Oversaw creation of pipeline and operating model to identify opportunities to utilise workforce automation tool, partnering with Fintechs and initiating internal delivery of NLP/Analytics, OCR, AI/ML, RPA solutions.

Workforce Uplift



Nicolette Poulos

Managing Principal

Nicolette is a well-rounded leader with a customer-focused approach to management and subject matter expertise in strategy development, customer experience and organisational transformation. She is analytical, creative, and collaborative and has a proven record of delivering projects with diverse requirements and aggressive deadlines. With 18 years of global career experience Nicolette has expertise in all facets of strategy development, customer success, and project management and is a talented cross-cultural communicator, who is fluent in English, Afrikaans and German.

Selected Relevant Experience

- **5one (a Mastercard company)** - Head of Consulting: Served as an outsourced customer insights unit to South Africa's leading supermarket chain and led a team of 24 Mastercard people to drive loyalty, personalisation and category management and to make better strategic decisions using data-driven analytics totalling \$4M revenue p.a. Advised and collaborated with South Africa's largest supermarket chain, helping them retain their status as the top customer loyalty program for the 7th year in a row. Delivered 33% spend uplift from marketing campaigns for a global fast-food chain. Created targeted marketing opportunities of \$36M in revenue from new customers for a global hotel group. Identified new partnerships for a major retail client, generating 3M new customers and \$32M in revenue.
- **Amazon** - Strategy and Execution Manager: Spearheaded a global restructure for all global e-commerce businesses with 3000 employees. Established a new virtual Amazon delivery business unit serving customers in the United States. Created and presented training for 16 operations managers, all of whom were integral to Amazon success. Defined new customer service measures for a global Amazon business unit
- **Old Mutual Group** - Management Consultant: Advised the Managing Director to adopt a \$33M transformation program, identifying revenue generation opportunities equalling \$21M, improving customer experiences, and reducing cost of operations by 50%. Managed up to 14 team members in designing and implementing a highly-effective target operating model. Partnered with the executive team to streamline operations, revitalise sales, and instill service excellence. Defined customer journeys to enhance customer experiences and improve operations