**Katherine (Kathy) Aphaivongs**

**­ Dual Citizen: Thailand & USA**

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| **THAILAND**  58/17 Sukhumvit Soi 31/4  Bangkok 10110 Thailand  +668 5245 1100  ThailandKathy@gmail.com | **USA**  1302 Amberlin Lane  Louisville, KY 20425  ThailandKathy@gmail.com |

**GENERAL MANAGER / ENTREPRENEUR / eCOMMERCE EXPERT**

Kathy brings extensive business knowledge and has a high level of professionalism, with over 15 years of working experience in the USA and Thailand, and training by global leaders, She is driven, result oriented, and continuously adapting to meet the changes in the market in which she works. Her experiences include sales and business development, change management, product development, operations, marketing and media relations, customer service, and green field operations. She is well known for winning large contracts through her ability to create compelling professional proposals, and building strong trust and relationships with her clients and business partners.

**PROFESSIONAL EXPERIENCES**

**SIAM HANDYMAN, 2016 - PRESENT**

Founder & Owner, Bangkok, Thailand

* Founded & launched www.siamhandyman.com
* Full P&L responsibility and fundraising capital
* Online Marketing via Social Media, SEO/ SEM, Blogging, Linkbuilding/Content Marketing, Affiliate partnerships
* End-to-end customer service

**SAVINGSASIA (THAILAND)CO., LTD., 2015 – PRESENT**

**MASII GROUP (THAILAND) CO., LTD., 2015 – PPRESENT**

*Masii, founded in 2015, is powered by B. Grimm Group. As part of SavingsAsia, an international team of experts, we are committed to developing exceptional products for Southeast Asia's 600 million people. The company builds highly-localized products reflective of the diversity of one of the most vibrant and promising regions of the world. Masii is the website, in Thailand, that provides the best financial products comparison service. We boast the most comprehensive listings and easiest site to use. We ensure that our platform is compatible with all computer devices and screen sizes. Considering two out of three Thais are surfing from their mobile devices, we thought this might be a good idea.*

Managing Director, Bangkok, Thailand

* Market entry and **successful launch** of SavingAsia’s online comparison website www.Masii.co.th
* Full P&L responsibility and fundraising capital
* Leader of business development team in creating relationships with business partners within the financial services industry (insurance, banks, hotels, telco)
* Establish call center platform
* Establish operations, human resources, and finance workflows
* Online Marketing via Social Media, SEO/ SEM, Blogging, Linkbuilding/Content Marketing, Affiliate partnerships
* Acquisition of partner companies to enhance business solutions
* **Exceed month-to-month traffic and revenue budget by over 100% with projections to profit on the month in December 2016.**
* Kick started with a 71% bounce rate. Apply to Application ratio of 38%.

**FREELANCE CONSULTING 2013 – PRESENT**

*Kathy has established herself as the medical insurance and employee benefits expert in Thailand with two insurance market entries under her portfolio as well as establishment and facilitation of an exclusive SME/Middle Market health insurance programs with Marsh. Her hands on experience includes product development in both the local and international level, rate development based on risk assessment, underwriting, claims management, compliance, provider network negotiations and management, as well as P&L responsibilities, as demonstrated in her time with Global Benefits Group and Cigna Global Health Benefits. Her close relationships with local hospitals allow for provider cost control as well as speedy claims turnaround time for users. Her experiences as a firefighter/EMT for six years exposed her to substantial medical knowledge and terminology that has supported her knowledge of medical claims and insurance processes. Additionally, her work with both Cigna and Marsh exposed her to health management and wellness programs that is a proven success in lowering claims and increasing profitability in both the medical loss ratio as well as supplemental income through wellness consulting services. Her market entry experiences demonstrate her understanding of end to end processes, and her full P&L responsibilities prove understanding of budgets as well as ensuring profitability which means not only revenue generation, but also spend.*

*Additionally, Kathy has served has the chair of the Human Resources Committee with the American Chamber of Commerce in Thailand for 4 years and has in-depth knowledge of HR trends in Asia as well as labor laws in Thailand. She understands the sensitivity of the local culture as well as the need of the multinational corporations, and has set up various forums to address these gaps. She is also an expert speaker for various business forums in which she addresses questions and concerns regarding HR related matters.*

**MONEYGURU CO., LTD., 2014 – 2015**

*MoneyGuru is Thailand’s leading comparison portal and most comprehensive online platform for comparing products and services in the financial sector. MoneyGuru is part of CompareGlobalGroup, which operates a continuously growing network of comparison portals globally. Headquartered in London, CompareGlobalGroup is a global investment company focused on building and investing in sustainable Financial Aggregator companies across the world. The Group holds investments spread across 3 continents and 12 countries.*

Managing Director & Country Manager, Co-Founder, Bangkok, Thailand

* Market entry and successfully launched MoneyGuru’s online comparison website www.MoneyGuru.co.th
* Full P&L responsibility and Fundraising capital
* Led business development team in creating relationships with business partners within the financial services industry (insurance and telco companies, and banks)
* Established call center platform which has been implemented in other CompareGlobalGroup companies
* Established operations, human resources, and finance workflows
* Online Marketing via Social Media, SEO/ SEM, Blogging, Linkbuilding/Content Marketing, Affiliate partnerships

**MARSH PB CO. LTD., 2013 - 2014**

*Marsh is a global leader in insurance broking and risk management. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the largest global professional services firm with revenue exceeding USD11.9 billion.*

Senior Vice President, Country Sales Leader, Bangkok, Thailand

*Professional Services Advisor & Mercer Marsh Benefits Leader, Bangkok*

* Member of the Executive Committee, reporting directly to the country CEO
* Overall responsibility for new business revenue for Marsh in Thailand (76 provinces) across all practices
  + Leader in inter-company cross selling initiatives; budgeting and forecasting revenue and report generation; advisor to the CEO on sales initiatives, growth projections, and new business initiatives such as insurance partnerships and program facility management
  + Lead all local marketing initiatives, coordinating with regional marketing team.
* ***Awarded recognition for large account sales by global Marsh CEO, June 2014.***

Senior Vice President, Professional Services Advisor and Sales Leader, Bangkok, Thailand

*Mercer Marsh Benefits Leader - Employee Health and Benefits Practice*

* Advisor to the EH&B business unit as well as overall responsibilities in new business development
  + Leader in change management within the EH&B business unit – restructuring organizational processes, talent redistribution, create traceable work flows within the sales and client management teams, lead CRM system utilization across the company
  + Flexible Benefits and Wellness champion for Thailand, and SME Facility leader
* Launch of inaugural Wellness Benefits Seminar Series with collaboration from Mercer Thailand

**CIGNA GLOBAL HEALTH BENEFITS, 2010 - 2013**

*Cigna Global Health Benefits is a division of Cigna International. Cigna International serves nearly 40 percent of the Fortune 100 and 35 percent of the Fortune 500 companies. Cigna is listed on the New York Stock Exchange (NYSE: CI) and is a component of the S&P 500 stock index with over USD30 billion in earnings.*

Thailand Director, New Business Development & Client Management, Bangkok, Thailand

* ***APAC Outstanding Performance award, 2012***
* Oversee all Thailand based operations for CGHB
  + Successful cross sell with CGHB USA & regionally, and between Cigna’s individual and corporate product lines; Provide enterprise support of new product innovation and market entry; maintain and develop relationships with local and international insurance intermediaries; provide on-going training and customer support
* Liaise between CGHB and Thailand’s Office of Insurance Commission on all CGHB products

Thailand Director, New Market Entry, Bangkok, Thailand

* Successful launch of CGHB Thailand.
* Established relationships with Thai government to legalize the admittance of CGHB’s insurance product through cooperative work with a team of actuaries, underwriters, lawyers, and finance personnel
  + Worked closely with USA, UK and China-based operations to ensure consistency, compliance and operational success

**GLOBAL BENEFITS GROUP, INC.,** **2008 – 2010**

*Global Benefits Group is the largest independent, fully integrated provider of international benefits in the world. GBG is a privately held company which is headquartered in Foothill Ranch, CA, USA, with over 400 employees worldwide and an annual revenue of over USD50 million.*

Country Manager, Bangkok, Thailand

* Oversaw all Thailand based operations
* Established relationship with Thai government to legalize the admittance of GBG’s insurance products through cooperative work with local Thai insurance company
* Worked closely with USA-based corporate office to ensure quality and excellence & expanded current client base and increase overall revenue in Thailand

**HAND IN HAND MINISTRIES, INC.,** **2006 - 2007**

Director of Development & Marketing, Louisville, Kentucky, USA,

*Hand in Hand Ministries is an international organization that transforms lives by sharing life’s essentials with the poor. Headquartered in Louisville, KY, USA, HHM raises over USD2.5 million each year, and spends over 75% on its programs.*

* Oversaw all fundraising, including events, major gifts, and grants (coordinated all grant writing); Coordinated development committee volunteers & staff; led marketing committee & oversaw all print material
* Developed donor relations with large corporations (Brown-Foreman Corporation, Kentucky Lottery Corporation, ioVEST Development, Papa John’s Corporation, etc.)
* Increase annual donations by USD600,000 breaking the USD1 million mark for the first time.
* Assisted in the establishment of HHM in Halifax, Canada in addition to the existing entities in Belize, Nicaragua and Kentucky Appalachia

**INVISIBLE FENCE OF GREATER LOUISVILLE & SOUTHERN INDIANA, 2003 - 2006**

Sales Manager, Kentucky, USA

* Maintained high closure rate – 75% on average
* Ranked number one in entire USA sales force for top sales for 2005

**CONSUMERS CHOICE COFFEE,** **2001 – 2003**

Account Executive, Kentucky, USA

* B2B sales and client services

**EDUCATION**

**Bachelor of Arts in Rhetoric and Communication Studies, 2001**

*University of Richmond, Virginia, USA*

**ADDITIONAL TRAINING & CERTIFICATIONS**

Life Insurance Broker License, 2013 - Present

Miller Heiman Alumnus, 2011

Dale Carnegie Sales Training, 2002

**VOLUNTEER WORK**

**American Chamber of Commerce in Thailand, *Professional Women’s Committee Chair* *(Present)***

Business Network of Women, *Member* (Present)

American Chamber of Commerce in Thailand, *HR Committee Chair*, 2010-2014

Australian-Thai Chamber of Commerce, *Member*, 2010 - 2014

Louisville for Humanity - Tsunami Relief Effort, *USA,* Founder/Director, *2004 – 2005*

Fire & Rescue, Louisville, Kentucky, USA, Event Coordinator/Fire Fighter, 2001 - 2006

**LANGUAGES**

English (native), Thai (native)

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