

# HOWARD ALISTAIR

NATIONALITY	British
EDUCATION	<p><a href="#">University of Essex</a> (2004 — 2006) MA Political Economy (Pass), <a href="#">Department of Government</a></p> <p><a href="#">University of Essex</a> (2002 — 2004) BSc Economics (2.1 with Honours), <a href="#">Department of Economics</a></p> <p><a href="#">The University of Sheffield</a> (2000 Entered — 2002 Withdrew) BA Economics (Year One: Pass); JCR President of Sorby Hall</p> <p><a href="#">The Sixth Form College</a>, Colchester (1998 — 2000) A – Levels (A B B); Established a <a href="#">Dot Com</a> Company</p> <p><a href="#">East Bergholt High School</a> (1993 — 1998) GCSEs (A A A A A B-B B B); <a href="#">Young Enterprises</a></p>
EXPERIENCE	
Dec. 2022 – Present	<p><b>Career Break</b></p> <ul style="list-style-type: none"><li>• Cultural Research<sup>1</sup> and Activities – <a href="#">Writings</a> (2023/9 – )</li><li>• Educator – <a href="#">Language School</a> (2023/2 – 2023/6)</li><li>• Relocated to the United Kingdom (2023/1 – 2023/2)</li></ul>
Apr. 2022 – Nov. 2022	<p><b>Instructor – <a href="#">International Business Education Consultancy</a></b></p> <ul style="list-style-type: none"><li>• Instructed employees of Japan-based multinational companies (via online meetings), whilst working-from-home (in rural Japan).</li></ul>
Mar. 2022 – Apr. 2022	<p><b>Holiday</b> (Niigata, <a href="#">Japan</a>)</p>
Apr. 2021 – Mar. 2022	<p><b>Interim – Teacher of English – <a href="#">International Senior High School</a></b></p> <ul style="list-style-type: none"><li>• Taught English language courses to six classes of Japan-based (private-sector) secondary school (international) students.</li></ul>
Apr. 2020 – Mar. 2021	<p><b>Instructor – <a href="#">International Business Education Consultancy</a></b></p> <ul style="list-style-type: none"><li>• Instructed employees of multinational companies based in Japan (including banking, fund management, manufacturing, and pharmaceutical companies) in-person (in Tokyo), until consideration of the emerging pandemic prompted a change to online meetings via video-conferencing.</li></ul>

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<sup>1</sup> Attending the [Ipswich County Library](#), and also the [Ipswich Institute](#).

Oct. 2019 – Mar. 2020

**BARCLAYS INVESTMENT BANK, Roppongi, Tokyo**

**Business Analyst – Japan Governance,  
Finance Department**

Accomplishments (Management Accounting):

- Developed Profit and Loss (P&L) Explain spreadsheets to help understand and report P&L for the Rates business (including explanation by Relative Curve Movements for the Interest Rate Swaps Desk).
- Improved the weekly Trading Desk P&L Management Information (MI) and the monthly JFSA and Bank of Japan reporting spreadsheet process, as well as controls and procedures relating to the monitoring and reporting of risk and valuations.

Responsibilities included:

- Internal and external reporting (JFSA, BoJ) covering the Macro businesses (Government Bonds, Interest Rate Swaps, XCCY FX).

Jan. 2018 – Sep. 2019

**Career Break**

- Independent Travel<sup>2</sup> and Explorations (2019/4 – 2019/9).
- Teacher<sup>3</sup> – [Language School](#) – Joetsu, Niigata (2018/6 – 2019/4).
- Cultural acclimatisation<sup>4</sup> – Fukuoka, Tokyo (2018/1 – 2018/5).

Sep. 2017 – Dec. 2017

***iTravelled<sup>5</sup> to the Far East***

Aug. 2017 – Sep. 2017

**Travel Preparation**

- Lived in Athens (Greece) for a month [to prepare](#) to [teach English whilst living abroad](#).

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2 Leisurely travel to north Honshu via coach (to [Otaru](#) and [Sapporo](#), in Hokkaido, via [Sendai](#), [Morioka](#), [Aomori](#), and the historic port city of [Hakodate](#)). Travelled to [Tokyo](#) by train via [Nagano](#), [Ueda](#), and [Matsumoto Castle](#). Brief visit to [Hohhot](#) during return flights to Japan. [Self-funded](#) a Summer Holiday to England to attend a wedding.

3 Taught English to young learners, students, adults, and employees of Japan-based chemical, electricity, and manufacturing companies, in groups, and 1:1 whilst based in [Takada](#), [Joetsu](#) (Niigata). Often visited at weekends my wife and daughter in [Tainai](#) (Niigata).

4 Improved my Japanese whilst [Fukuoka-based](#) (2018/1 – 2018/3) at two language schools (via [group lessons](#) and [1:1 tuition](#)).

5 Eastward travel from [Athens](#) to [Japan](#) (whilst awaiting my spousal visa, that was eventually [collected](#) from [Busan](#)) via: [Thessaloniki](#) (Greece); [Sofia](#), [Rila](#), [Old Plovdiv](#) (Bulgaria); [Istanbul](#), [Cappadocia](#), [Trabzon](#) (Turkey); [Tbilisi](#), [Kazbegi](#) (Georgia); [Baku](#) (Azerbaijan); [Dubai](#) (United Arab Emirates); [Rajasthan](#), [Agra](#), [Khajuraho](#), [Varanasi](#) (India); [Bangkok](#) (Thailand); [Ho Chi Minh](#), [Hoi An](#), [Hue](#), [Hanoi](#) (Vietnam); [Hong Kong](#); [Beitou](#), and [Taipei](#) (Taiwan). Planned and [booked](#) my itinerary using an [Apple iPhone 6S](#).

Oct. 2012 – Aug. 2017

**BANCO SANTANDER, Regent's Place, London**

**Manager – Global Corporate Bank**

April 2015 – August 2017

**Accomplishments – Operational Risk Management:**

- Implementation of the Operational Risk Transformation Program (2016) pivoted around ensuring that Risk Control Assessments for each business area identify High and Critical risks, as well as their remediation.
- Relationship Management between GORC and the public-side (wholesale banking) business-areas within SGCB, including: Electronic FX, Gilt Edged Money Markets, Interest Rates, and Short Term Markets (Equities, Rates).
- Risk Incident Management: investigated incidents to ensure that root causes were correctly identified along with effective remediating actions to prevent repeat occurrence.

**Responsibilities – Compliance & Operational Risk:**

- Conducting ongoing Risk Control Assessments with Business Heads and trading/support teams to ensure that operational risks and remediating actions were identified, assessed, and managed.
- Involvement with Operational Risk Policy implementation, Scenario exercises, and the monitoring and development of Risk Indicators and Trader-level Controls.

**Associate – Global Banking Markets**

November 2012 – April 2015

**Accomplishments — Risk & Management Accounting:**

- Improved Equity Finance accounting procedures relating to Fair Value Adjustments, Provisions (for Profit Share Payments and Financial Transaction Taxes), Write-offs (where receipt of tax claims was deemed doubtful), Revaluation of non-GBP P&L (especially concerning the differentiation between marked-to-market trading positions and realised settled cash positions).
- Managed and redesigned the P&L Reporting process for the UK and International Equity Finance trading desks so that P&L could be explained at a trade-level of detail and reconcile with the Risk system's (Reef) Year-to-Date report, enabling trade-level explanation for P&L and FX Revaluation.
- Enhancement of Management Information by providing narrative explanation for P&L and Risk metrics.

**Responsibilities:**

- Risk-based P&L attribution and Risk reporting
- Subject Matter Expert for ad hoc queries including Collateral Management and Valuation.
- Monitoring of VaR, FX, and Risk Sensitivities against Trader Mandate limits.

Mar. 2012 – Oct. 2012

**Career Break**

Aug. 2011 – Mar. 2012

**BARCLAYS CAPITAL Canary Wharf, London**

**Business Analyst – Treasury (Finance)**

Responsibilities and achievements included:

- Coverage and handover of the FX sell-off processes.
- Handed-over an improved process with clearly defined stages (to minimise operational risk).
- Transferred to business-line product and valuation control teams contextual, process, and booking knowledge and understanding of the FX sell-off process (conversion of non-GBP realised and unrealised P&L exposure per multiple sub-ledgers).

**Business Analyst —  
Liquidity Management Accounting (Finance)**

Project: Company-wide Balance Sheet Unallocated Funding

Responsibilities and achievements included:

- Successfully identified and resolved the major cause (at a book-level) of incorrect Cost of Carry (GCoC) being suffered by the central management book.
- Corrected the source of the problem (which was the set-up of profit sell-off accounts), and introduced controls to prevent reoccurrence.
- Facilitated the correction to funding allocation across the Portfolio Liquidity Management business areas, in liaison with senior management.
- Developed the tracking process so that the Treasury team could monitor any remaining unallocated funding going forward, then allocate known funding impacts (from dividending of profits, and Own Credit), and prevent occurrence of any Trial Balance imbalances.
- Transferred sub-ledger and GCoC funding knowledge to both the business-line product and valuation control team and the central treasury team through explanation and documentation.

Apr. 2010 – Jul. 2011

**HSBC, Global Banking & Markets, Canary Wharf, London**

**Financial Controller**

Investment Bank & Markets

Achievements — Structured Equity Derivatives:

- Continuously improved month-end journal procedures (the carrying-forward of FX exposure; FOBO adjustments; funding and valuation differences; cost accruals).
- Developed and improved Valuation Control reports so that they (more transparently and effectively) showed trade-level detail (of costs and income), liaising regularly with Valuation Control to ensure that large costs/income were fully understood and substantiated; liaised occasionally with Business Management, to ensure that individual traders understood the process and figures.

Mar. 2008 – Mar. 2010

**BARCLAYS CAPITAL, Canary Wharf, London**

**Valuation Controller**

Equity Derivatives Product Control (Finance)

Finance Liaison — Complex Trade Review Project

- Liaised with the project team on a daily basis as a Subject Matter Expert to ensure that requirements were practically delivered in the production of a new tool to assist in the new and life-cycle trade review of over-the-counter trades (OTCs) and Equity Linked Notes (ELNs) booked in or via the risk-management system.

Responsibilities and achievements:

- Proactively improved controls and processes either directly or via Information Technology development projects (e.g. by instigating the improvement of Balance Sheet classification rules so that a department-wide regular review indicated higher-risk trades than before).
- Conscientiously corresponded with Sales, Trading, and Middle Office functions to resolve queries relating to bookings and breaks, and to understand complexities (e.g. over-hedges, booking limitations, and dynamic payoffs based on cumulative performance).

Controls coverage:

- Complex Trade Review, P&L Explain (Kinetics and Dynamic Baskets), Balance Sheet Review (booking completeness), Static Prices, Amends, Unwinds, Over-hedges, Approximate Bookings, Unlocking of bookings (Amendments, Corporate Actions).

Jun. 2007 – Mar. 2008

**PRICEWATERHOUSECOOPERS, London**

**Auditor**

Banking and Capital Markets

- Developed professional skills and self-awareness from working with a variety of colleagues in audit teams and training scenarios.
- Proactive in establishing relationships with senior client contacts to obtain a technical understanding of their business.
- Responsible for carrying out independent investigation and enquiries.

Jan. 2007 – Jun. 2007

**BARCLAYS CAPITAL, Canary Wharf, London**

**Product Controller**

Equity Derivatives Product Control (Finance)

- Increased understanding of how financial instruments are used in the trading of equity derivatives across major world indices as part of arbitrage and economies of scale strategies.
- Corresponded with Sales, Trading and Middle Office to ensure that the bookings of corresponding products had payoffs that were correctly represented within the trading system.

Jul. 2006 – Dec. 2006

**Career Break**

Mar. 2006 – Jul. 2006

**CAIXA GERAL DE DEPOSITOS, City of London**

**Middle Office Controller** (London Branch)

- Analysed, prepared and reported the daily currency (FX), risk, and marked-to-market P&L positions of the branch.
- Improved processes (using spreadsheet formulae and by editing the code of recorded macros).
- Documented (editable) procedures (accessible via a web page, pre-empting the intra-organisation wiki page).

Additional details are available upon request.