

## **Curriculum Vitae**

Helen Neal

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## **Personal Profile**

I have 13 years' experience in the commercial banking sector in a variety of customer facing relationship management and supporting roles. I am comfortable dealing with funding and people for businesses of all levels from large corporates and professionals to smaller entities. I have a passion for personal development and always strive to become an expert in a role to provide support and advice to colleagues. I am currently studying for a diploma in software development outside of work as I have an interest in this sector and see this as a skill that will benefit me in the future as current banking roles adapt to technology.

## **Key Skills**

- Relationship building and management
- Financial analysis and reporting
- Pipeline management and target driven
- Collaboration and communication

## **Employment History**

### **Lombard Asset Finance (part of NatWest/Royal Bank of Scotland)**

#### **Senior Relationship Manager (February 2018 - present)**

A target driven income generating role managing a portfolio of 150+ businesses with turnover between £2m and £10m in the Cotswolds and Swindon area in South West UK. I have a lending target of £10m per year which I have achieved in both years in the role. Day to day I manage my time to arrange customer appointments visiting their businesses and discussing needs, working with bank colleagues to build relationships and generate new opportunities, business development activities to uncover organic business, assessing the serviceability of proposals and writing credit applications to my underwriting team to gain approval for lending and managing my assistant and other internal functions to ensure deals are transacted correctly.

### **Lombard Asset Finance (part of NatWest/Royal Bank of Scotland)**

#### **Corporate Assistant Relationship Director (December 2015 - January 2018)**

Working alongside 2 Corporate Directors with portfolios of businesses across the South West UK with turnover greater than £25m. I supported them in delivering in excess of £80m of lending per year. Responsibilities included attending customer meetings alongside the director and writing credit reports and applications, transaction management with internal departments to ensure funds were delivered correctly. Debt and documentation management on complex customers and transactions.

### **P&N Bank (Perth, Australia)**

#### **Project Assistant (Feb 2015 - April 2015)**

Short term contract while on my working holiday visa in Australia. Role included working with the project manager to complete the distribution footprint strategy analysing and presenting data on the footfall, distance and usage of regional branches across WA to support discussions around potential closures or opening time changes for the bank.

### **Royal Bank of Scotland Invoice Finance**

#### **Portfolio Risk Management Assistant (2012 - 2014)**

**Lombard Asset Finance**  
**Assistant Relationship Manager (2007 - 2012)**

**Qualifications**

Currently studying - Full Stack Developer Course with Code Institute - working towards a Diploma in Software Development

Completed -

Chartered Banker Diploma in Lending Skills

IFS Diploma in Corporate Banking

A Levels - History - B, Maths - C, Politics - C

AS Levels - Psychology - B, General Studies - B

References available on request