

BILL PERCY

Dundee, Scotland

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An experienced & passionate leader with significant P&L experience across organisations of different sizes & maturities

Strong track record of successfully running operations & delivering transformational change including contact centres, fulfilment, sales, underwriting, customer experience & digital

Experience running all aspects of businesses including marketing, finance, IT, business risk & controls & in working with & managing 3rd party partners.

In addition to my current responsibilities I have previously been a director of my own consultancy company, a property company, a director of Marketing Edinburgh & a non-exec director of a construction company & a hotel

EMPLOYMENT HISTORY

Head of Change Readiness

Aldermore Group , Manchester

2023 to 2024

- Leading the change program responsible for implementing the Groups new core platform, a major initiative transforming the organisation, including business readiness & design & ongoing management of the Model Office alongside several other initiatives including automation, mortgage underwriting transformation & changes to the Bank's credit policy to secure increased lending volumes

Freedom Finance Limited, Manchester

2021 to 2023

Head of Freedom Services

- Transformed the Sales performance for this Private Equity backed business (record breaking performance, up 40% YoY) in parallel with step changes in Customer Experience and Risk & Controls Management
- Delivered a 33% efficiency gain in the Contact Centre operation whilst delivering record Income
- Successfully project managed a re-platforming of core processes to a new technology platform
- Relationship managed a range of 3rd party partners

Consulting & running a Property Company

2020-2021

- Supported the redesign of the E2E customer experience for an FS organisation's Fraud processes including front line contact centres & investigation & reporting teams
- Full E2E review of a large BPO outsourcer's contact centre & fulfilment & risk management operations

Virgin Management Limited (VML), London

2019 to 2020

Group People & Culture Director

- Step changed Customer experience & delivered a 500%+ increase in traffic to both Virgin's global knowledge-base / case study repository & its colleague benefits platform, by redesigning & relaunching both platforms
- Supported all Virgin Companies globally, including media, rail operations, cruise liners, airlines, gaming, finance & even space flights, giving advice & inspiration on a full range of People matters

Virgin Money (VM)

2016 to 2019

Customer Experience Director, Edinburgh

- Delivered 'highest ever' scores across all customer experience metrics across all channels, with direct impact on all in-house & outsourced contact centres, branches & digital operations
- Fully redesigned the Mortgage underwriting process & improved the credit policies for lending leading to a 15% efficiency saving & increased value of overall lending
- Re-designed & transformed the Voice of Customer program, introducing data science capability, winning several awards as a result (entered 7 awards, won 6 & shortlisted for the other)
- Reduced VM's carbon footprint by championing the ESG/sustainability agenda, delivering many initiatives
- Responsible for all aspects of operational delivery of 3rd party partners including Direct Line, Capita, Insure & Go, Friends Life, Bank of America & International Financial Data Services

Director, COO Group Services

2016

- Managed centralised teams including internal communications, culture & events, finance, business risk & controls, all 3rd party partners & sustainability for Virgin Money's Chief Operating Officer (2,500 staff).
- Re-structured the COO risk & controls function, delivering improved performance with reduced headcount

Virgin Money (VM)**Customer Experience Director**

2013 to 2016

- Built award winning research & insight capability across digital, stores, intermediaries & contact centre operations. Delivered significant process & customer experience improvements.
- Managed VM's risk, change & regulatory landscape from a customer perspective.
- Managed all aspects of VM's relationships with 3rd party suppliers and corporate partners

Tesco PLC**Head of Operational Development, Dundee**

2007 to 2013

- Directed change, continuous improvement & QA teams across 2 contact centres (2,000 staff)
- Achieved £4m+ p.a. cost savings & step changed capability in team
- Successfully Lead several complex & high profile initiatives including the launch of Tesco's Social Media team, implementing a new VOIP telephony platform, WFM tool, voice analytics solution, designing an in-house knowledge base for use by over 2,000 staff (also part-deployed online for 'self-help'), introducing a ground-breaking home-working operation of 250+ colleagues & outsourced & insourced activities to India

The Royal Bank of Scotland Group plc:**Commercial Director, Retail Markets, Ratingen, Germany**

2006 to 2007

- Redesigned operating model to improve customer experience & reduced operating costs by 25%

Commercial Director, Retail Banking, Edinburgh

2005 to 2006

- Exceeded £100 million P&L target across 11 contact centres & 3000 staff
- Responsible for all aspects of the contact centre & 3rd party operations for several brands within the Group

Chief Operating Officer, Primeline, London

2002 to 2005

- Responsible for all aspects of the business including C Ex, fulfilment, sales, risk, marketing & finance
- Exceeded £30m income target & delivered highest ever Customer Satisfaction levels across Telephony & Online operations for Personal & High Net Worth customers
- Successfully secured affiliate deals with British Airways & Ede & Ravenscroft to recruit customers

Project Director, Project Whisk

2004 to 2005

- Directed the development & launch of the RBS Mint Credit Card ahead of budget & plan

Non-Exec Board Member, Trust Assured

2003 to 2005

- Re-structured the sales operation, generating over £1m in additional sales income

Tesco Personal Finance Limited (TPF):**Head of Operations, Edinburgh**

1998 to 2002

- Managed all 'out-sourced' operational activities & partners, successfully setting up relationships with all new partners (full due diligence, contract negotiations & relationship management)

QUALIFICATIONS AND PROFESSIONAL DEVELOPMENT

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| • Master of Business Administration | University of Edinburgh |
| • Member of the Chartered Institute of Bankers in Scotland | Napier University, Edinburgh |
| • Associate of the Chartered Institute of Bankers in Scotland | Napier University, Edinburgh |
| • Diploma in Marketing | Abertay University, Dundee |
| • The General Management Programme | Harvard Business School, USA |
| • Fellow of The Institute of Sales and Marketing | |
| • Tesco's Senior Management Development Program | |
| • RBS's Executive Leadership Program | |