

Curriculum Vitae - Daniel Carroll

Personal Details

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Personal Statement

I am a practical and insightful professional seeking a position in compliance to utilise my skills of critical analysis, business judgment and effective communication developed through roles in, quality assurance, risk management, training, customer service, sales and account management. My particular and relevant work experience to date has been as a compliance and risk officer within the financial services industry, including within the finance purchase, debt solutions & recoveries, and claims management sectors.

Through experience I have developed a deep understanding of the regulatory environment, including the requirements of bodies such as the Financial Conduct Authority, the Financial Ombudsman Service, Lending Standards Board, Information Commissioners Office, Credit Services Association, and Solicitors Regulation Authority.

In my most recent role I have worked in a start-up business, achieving the development and implementation from the ground up of the conduct risk framework. Currently employed as a senior risk and compliance associate, and having achieved a series of promotions, now looking to advance my career within the financial services sector.

Education & Qualifications

2018 to 2019	Further Education PGCE	Edge Hill University
2006 to 2010	English and History, BA Hons (2:2)	University of Liverpool
2004 to 2006	3 A-levels: History (A), English Language (B), Geography (B)	Poynton High School
1999 to 2004	9 GCSEs: 2 'A' Grade, 6 'B' Grade, 1 'C' Grade	Poynton High School

Relevant Experience

To-date my specific compliance related responsibilities have included:

- Sector Experience – through undertaking a variety of roles I have developed a wide appreciation for the financial services sector, in particular those areas concerned with financial solutions and debt recovery within the consumer and commercial sectors.
- Call Auditing & Complaints handling – extensive experience of call auditing & complaint handling procedures. In my most recent role I worked independently to develop and implement both call auditing and complaint handling functions. Conducting call audits and handling complaints on a

day-to-day basis. Writing bespoke, personalised, customer complaint communications. Creating response templates and handling escalated complaints.

- Vulnerable Customers - championing the compassionate and individualised approach to dealing with vulnerable customers. Handling high risk vulnerable customer referrals, including liaising directly with high risk vulnerable customers to ensure good outcomes are realised.
- Conduct Risk Reviews – identifying areas of challenge within the customer journey and producing reporting to help support the implementation of necessary improvements.
- Due Diligence - Assisting with due diligence procedures for outsourced partners and conducting onsite reviews of these ensuring their business practices meet expectations.
- MI & Reporting - Creating periodic MI to provide insight to the board of quality assurance metrics. Presenting the MI produced to the executive committee members.
- Training – creating new training materials for the implementation of new business, and regulatory requirements. Providing practical training for the giving of day-to-day effect to these.

Skills

Verbal and Written Communication

Through extensive reading, social interaction, study of English language at university, and my family background, I have developed considerable competence in verbal literacy and communication. This has been complemented by my work in risk & compliance, customer service, sales, and hospitality, where concise, and readily comprehensible modes of expression and communication are essential for effective working practice and team work.

I have been able to apply these skills to maximum effect in my work generally and, more specifically, to enhance my proficiency in the completion of thematic reviews, drafting of emails, letters and presentations (using applications such as Microsoft Excel, Publisher, PowerPoint and Word). Particular examples of practical application would include, as mentioned above, the creation of bespoke customer communications, call auditing processes, training materials for new and existing members of the company.

Negotiation and Persuasion

The research and analysis skills which I have learned and acquired have enabled me to develop the ability and competence to select and use information judiciously and to the best possible advantage given the overall purpose pursued. I believe that, although, information may be power, in the demanding and fast moving world of business, such power may be greatly enhanced by:

- The quality of information relied upon as determined by the effectiveness of research;
- The organisation and presentation of that information as determined by the goal pursued;
- The confident and uncomplicated communication of that information to the person(s) or organisation to which it is directed.

These are the principles which I have used and applied, and, I think, not without some success in my career to date, as demonstrated by previous promotions achieved.

Teamwork and Leadership

I believe I possess a confident, motivated and well-rounded personality. I enjoy and function effectively in a team, on my own, or when leading others. I try at all times to foster a positive working environment with those around me and to win the confidence and trust of colleagues and clients. This, I feel, can be critical in achieving the necessary winning edge over competitors and for allowing effective communicating with colleagues.

Commercial Awareness

I believe efficient working practices are the essential basis for business success – whatever the business or commercial environment. Consequently, particularly in relation to routine procedures/processes, regardless of complexity, it has become my practise to formulate and apply bespoke methodologies for achieving the best possible outcomes with the minimum outlay of superfluous time or effort.

To this end, and in the compliance context, I have, for example, undertaken the construction and implementation of new processes to ensure risk of financial loss is reduced through identifying ineffective processes and implementing positive change.

Effective business compliance is concerned with achieving the correct balance between business ethics and financial growth. Some of the primary factors I believe should be taken into account in achieving this balance would include;

- The increased emphasis on business transparency and ethical behaviour;
- The argument that those customers and clients may respond more positively if of the view that they have been treated fairly and reasonably;
- The long term business and financial benefits of improving a company's image and reputation in whichever business or commercial sphere it operates.

Employment

October 2019 to present	Senior Risk & Compliance Associate, Finance Purchase	Azzurro Associates	Manchester
February 2018 to September 2018	Store Assistant, Retail	Tesco	Whaley Bridge
November 2017 to February 2018	Store Assistant, Retail	Waitrose	Poynton
October 2016 to Sept 2017	Claims Handler, Claims Management	Financial Logistic Solutions	Stockport
April 2015 to October 2016	Quality Assurance & Training Officer, Debt Management and Personal Insolvency	Harrington Brooks	Manchester

December 2013 to March 2015	Compliance, Training & Complaints Officer, Claims Management	Financial Logistic Solutions	Stockport
March 2013 to December 2013	Claims Handler, Claims Management	Financial Logistic Solutions	Stockport
October 2012 to March 2013	Administrator, Insolvency	Financial Logistic Solutions	Stockport
February 2012 to October 2012	Sales Negotiator, Customer Service Advisor, Debt Management	Churchwood Finance	Stockport
February 2011 to January 2012	Customer Service Advisor, Accounts Administrator, Motor Insurance and Credit Hire	WNS Assistance	Cheadle

References

William Murphy	Risk & Compliance Manager	w_murphy5@hotmail.com 07709128583
Stuart Banham	Security Consultant	stubanham@outlook.com 07956915181

Interests

From a relatively early age, I have read extensively. This would include literature of all types both fiction and non-fiction.

I enjoy participating in and watching a wide range of sports, including football, sea-fishing, hill walking, golf, rugby and snooker. I have played in various football teams since a young age and I am also a FA qualified referee.

I am interested in travelling and learning about other countries and cultures. The places I have visited recently include Holland, Belgium, Dubai, Ireland and Portugal, I have also visited France, Spain and Denmark.

I have a particularly lively interest in modern history and politics both national and international. This has been enhanced by my university education.