

## Clive Sheward

Casadocas, 3230 – 202 Besteiro, Penela, Coimbra, Portugal

[enquiries@csassociatesltd.com](mailto:enquiries@csassociatesltd.com)

### PROFESSIONAL OVERVIEW:

An experienced Senior Banker with a proven track record of success spanning 25 years in the Islamic, Retail, and Corporate banking sector, primarily in the Middle East. Providing high-level operational control to build consistently improved business performance and increased bottom line profitability.

A strong pro-active leader, empowering staff to take ownership, providing coaching and mentoring to build cohesive teams working together to achieve individual targets and company objectives.

Results oriented and profit focused, with excellent relationship management skills.

Experienced in General management, process re-engineering, end to end project management, developing corporate strategies, P&L and budget control, Islamic Banking and Balance sheet management troubleshooting, credit analysis, risk analysis, assessing automation processes and associated risks, security procedures and operational excellence.

### CAREER HIGHLIGHTS INCLUDE:

- **General Manager & C.E.O Bank of Maldives, Country Manager Emirates Bank Pakistan, and Hong Kong and U.B.A.F. Singapore as well as A.G.M. Commercial Bank of Kuwait.**
- **A.G.M. Al Baraka International Bank London. First Islamic Bank in the UK**
- **Senior Project Manager on the implementation of banking software in Romania, and Philippines.**

### CAREER HISTORY:

#### 2003 to Date ( Semi Retired )

##### **MANAGING DIRECTOR: CS Associates Ltd, UK**

- Established the business to work on consultancy assignments and on several major projects
- Built up an extensive property portfolio including 7 properties in the UK and Portugal
- Set up automated accounts for farmers in the region & served as Company Secretary to a consultancy firm
- Worked as an examiner for HM Governments Committed to Equality programme

#### 2000 to 2003

##### **SENIOR PROJECT MANAGER: Misys International Banking Systems, UK**

- Responsible for successfully implementing automation processes at several banks throughout the world
- Clients included Banca Tiriac in Romania, Security Bank of the Philippines, South Africa and Russia
- Provided advice to the banks on best practice in relation to automation processes
- **Defined Retail Banking products and Islamic Banking Products**
- Trained Project Managers on the best methods to implement new products and procedures

#### 1999 to 2000

##### **GENERAL MANAGER / CEO: Bank of Maldives PLC Ltd, Republic of Maldives**

- Responsible for all aspects of the banks business across 13 branches and around 200 staff
- Targeted with improving performance, customer service and efficiency throughout the branches
- Sourced, selected and implemented a major new computerised system
- Finalised a new chart of accounts and introduced new Retail Banking products
- Worked extensively with the Ministry of Finance and Monetary Authority when required
- Implemented 5 fully operational Automated Teller Machines, the first in the entire country
- Fully automated 4 branches to an on-line real-time centralised computer system ( Equation)
- Introduced a Private Banking department and SWIFT to the Maldives alongside the automation process
- Increased deposits by 30% and the earnings per employee by almost 50%

- Subsequently improved all major indexes, with Net Profits for the year rising by over 38%
- Laid the foundation for a fully on-line real-time banking environment for the remaining branches
- Received reference letters from Minister of Finance in Maldives & Deputy Manager of the Central Bank

#### 1996 to 1998

##### **ASSISTANT GENERAL MANAGER: Commercial Bank of Kuwait, Kuwait**

- Responsible for Retail Banking for the 3<sup>rd</sup> largest bank in Kuwait in terms of Assets and Net Profit
- Managed the Retail Banking, accounting for over 65% of the bank's gross profit and over 260 staff
- Raised the profile of the bank, achieving improved credit ratings from Moody's & Capital Intelligence
- Achieved the Euromoney award of 'Top-Tier' bank through introduction of innovative services
- Achieved the growth, with net profits increasing by almost 50% throughout the period
- Commenced the introduction of a new computer system & managed a major branch renovation project
- Achieved a further increase in the bank's market share, challenging for top position for Kuwait banks

#### 1994 to 1996

##### **COUNTRY MANAGER – Pakistan: Emirates Bank International Ltd, UAE**

- Responsible for all aspects of the banks business across 9 branches and over 500 staff, reporting directly to the General Manager in Dubai.
- Largest Foreign Bank in Pakistan. Improved all major index's with annual profit rising to almost 100% return on equity. Introduced the first ATMs to the country and completed on-line real time automation of all branches from Peshawar to Karachi .
- Targeted with improving performance, customer service and efficiency throughout the branches
- Responsible for dealing with all Government departments including the Central Bank and submitting annual reports to the Board in Dubai.

#### **EARLY CAREER INCLUDES:**

• General Manager	Emirates Bank International Ltd, Hong Kong	1993 to 1994
• General Manager	Union Banques Arabes et Francaise, Singapore	1990 to 1993
• <b>Assistant General Manager</b>	<b>Albaraka International Bank, London</b>	<b>1988 to 1990</b>
• Branch Manager	United Saudi Commercial Bank, Saudi Arabia	1984 to 1988
• Branch Manager	United Bank of Kuwait, London.	1982 to 1984
• Consumer Finance Manager	Khalij Commercial Bank, Abu Dhabi	1978 to 1980
• Accountant	British Bank of the Middle East, Dubai	1976 to 1978
• Manager	British Bank of the Middle East, Abu Dhabi.	1973 to 1976
• Executive Trainee	British Bank of the Middle East, London.	1971 to 1973

#### **KEY SKILLS & EXPERIENCE SUMMARY:**

- Microsoft Office (Word, Excel, Project, PowerPoint, Outlook, Explorer)

#### **PROFESSIONAL TRAINING & QUALIFICATIONS:**

- **AIB (London) Associate of the Institute of Bankers**
- FIB (Pakistan) Fellow of the Institute of Bankers

#### **EDUCATION:**

- 2 'A' Level & 10 'O' Level qualifications achieved

#### **PERSONAL:**

- Excellent references available on request.