

<b>Proposed Position</b>	TBD
<b>Name of Firm</b>	GBRW Limited
<b>Name of Expert</b>	Mike Coates
<b>Date of Birth</b>	7th November 1973
<b>Nationality</b>	Australian/ British
<b>Education</b>	BA (History) – University of Melbourne BSc (Financial Services) – University of Manchester
<b>Other Trainings</b>	Corporate Credit, International Trade Finance, Anti Money Laundering/ Know Your Customer, Teradata SQL, Six Sigma Yellow Belt
<b>Professional Memberships</b>	Associate of the Chartered Institute of Bankers Global Association of Risk Professionals
<b>Country Experience</b>	Azerbaijan, Bangladesh, Croatia, Egypt, Ethiopia, Ghana, Kazakhstan, Kenya, Kyrgyzstan, Liberia, Macedonia, Malawi, Myanmar, Nigeria, Pakistan, Russia, Rwanda, Saudi Arabia, South Africa, Syria, Tajikistan, Tanzania, Turkey, Vietnam, Zimbabwe
<b>Languages</b>	English (Fluent)
<b>Employment Record</b>	
2015 - present	Managing Director, GBRW Learning Ltd
2011 - present	Director, GBRW Ltd
2008 – 2011	Head of Financial Sector, Maxwell Stamp PLC
2007 – 2008	Strategy Analyst, Financial Institutions, Lloyds Bank PLC
2004 – 2007	Assistant Director, International Advisory Services, Lloyds Bank PLC
2002 – 2004	Manager, International Advisory Services Lloyds Bank PLC
2000 – 2002	Assistant Manager, Group Operational Risk, Lloyds Bank PLC
1999 – 2000	Fraud Officer, Group Operational Risk, Lloyds Bank PLC
1998 – 1999	Project Manager, Finance, Lloyds Bank PLC
1997 – 1998	Banking Officer, Standard Life Bank

**RELEVANT EXPERIENCE**

<b>Consultant, 2020 - present</b>	<b>Bank of Thailand</b>  Sponsored by the International Finance Corporation, supporting the Bank of Thailand in developing a roadmap for Sustainable Finance.
<b>Consultant, 2018 – 2019</b>	<b>Green Investment Bank, Vietnam</b>  Working with the State Bank of Vietnam on a project sponsored by ClimateWorks to develop a detailed business and operating model, and feasibility study for a specialist development finance institution focused on decarbonization projects.
<b>SME Banking Expert, 2016 - present</b>	<b>Bank of Industry, Nigeria</b>  Capacity building within the Bank itself, including SME Banking strategy, strategic marketing and segmentation strategy, product and channel development, and credit risk rating tools and models. Also approaches to building the Customer Value Proposition through Non-Financial Services, particularly enterprise development support to their SME franchise.
<b>Consultant, 2018</b>	<b>Feasibility Study for the Establishment of an Agricultural Co-operative Bank, Malawi</b>  Part of a team working with the Malawi Ministry of Finance to develop a detailed feasibility study including proposed business and operating model, and financial projections for a proposed start-up bank.
<b>SME Banking Expert, 2017</b>	<b>National Bank of Kuwait - Egypt</b>  Support to NBK-E in the development of a Customer Relationship Management strategy for the bank's SME customer set.
<b>Banking Expert, 2017 - 2018</b>	<b>Access to Finance Rwanda</b>  Consultant tasked with preparing a study of the Rwandan commercial banking sector with particular emphasis on the bank licensing regime.
<b>SME Banking Expert, 2016 - 2017</b>	<b>AGDBank, Myanmar</b>  Consultant to private-sector, commercial bank in Myanmar on SME banking strategy, and building the SME banking business and operating model.
<b>Consultant, 2016 - 2017</b>	<b>Mutual Bank, South Africa</b>

	Advisor to a small South Africa mutual bank on enhancing their operational risk management framework, financial crime prevention, and also the development and adoption of an SME credit rating model.
<b>Project Director, Development Bank of Rwanda, 2015</b>	<b>Development Bank of Rwanda, Rwanda</b>  Project Director of a consulting project to support BRD in financial management, financial markets, asset and liability management, financial crime prevention and MIS.
<b>Course Instructor, Customer Relationship Management, 2014</b>	<b>Commercial Bank of Zimbabwe, Zimbabwe</b>  Training course in Customer Relationship Management for Relationship Managers of commercial banking customers.
<b>Consultant, Peer-to-Peer SME Lending Venture , 2014</b>	<b>Growth Street, United Kingdom</b>  Consultant to UK venture capital firm on SME credit rating and risk assessment, and support in developing internal ratings model and credit scoring tool.
<b>Course Instructor, Customer Relationship Management, 2014</b>	<b>GTBank, Liberia</b>  Training course in Customer Relationship Management for Relationship Managers of commercial banking customers.
<b>Course Instructor, Customer Relationship Management, 2014</b>	<b>Central African Building Society (CABS), Zimbabwe</b>  Training course in Customer Relationship Management for Relationship Managers of commercial banking customers.
<b>Consultant, Bank for Investment and Development of Vietnam, 2012 - 2014</b>	<b>Bank for Investment and Development, Vietnam</b>  A senior consultant based in Hanoi on a long-term basis advising on two separate projects sponsored by the World Bank for this large, state-owned commercial bank. The projects covered respectively 1) corporate strategy and business planning; and 2) Operational Risk Management.
<b>Consultant, Department for International Development, 2013</b>	<b>Department for International Development, United Kingdom</b>  Supported a study commissioned by DFID to examine the risk perspectives of multinational enterprises (MNEs) making direct investments in fragile and conflict affected states (FCAS) with data capture and analysis. The study will be used by DFID to guide policy initiatives to promote FDI into FCAS.
<b>Trainer, Strategic Marketing to SMEs, 2011 - 2013</b>	<b>Egyptian Banking Institute, Egypt</b>

	Development and delivery of a series of training courses in SME banking for delegates from the commercial banking sector under the auspices of the Egyptian Banking Institute.
<b>Trainer, Corporate CRM, 2013</b>	<p><b>National Microfinance Bank, Tanzania</b></p> <p>Development and delivery of an intensive three-day training course in wholesale banking relationship management for staff of this market leading Tanzanian bank.</p>
<b>Trainer, Wholesale CRM, 2012</b>	<p><b>Commercial International Bank, Egypt</b></p> <p>Development and delivery of an intensive three-day training course in corporate banking relationship management for staff of this market leading Egyptian bank.</p>
<b>Project Director and Strategy Consultant, 2010 – 2011</b>	<p><b>Agroinvestbank, Tajikistan</b></p> <p>Project Director and Strategy Consultant for an EBRD-funded consulting project in order to support their equity investment in this leading commercial bank in Tajikistan. Worked with the bank to develop an institutional mission and vision, external and internal review and SWOT analysis, strategic objectives, gap analysis, and key strategic initiatives to be elaborated in detail in the bank's business plan.</p>
<b>Project Director, PROSPER MicroFinance Programme, 2010</b>	<p><b>Bangladesh</b></p> <p>Helping a major DFID-funded microfinance development programme in Bangladesh, supported by Maxwell Stamp, with technical advice and expertise across a range of financial sector development topics.</p>
<b>Micro- and Small-Enterprise Finance Consultant, 2010</b>	<p><b>Riyad Bank, Saudi Arabia</b></p> <p>Lead Consultant on an IFC-funded project to analyse the market for financial services for micro- and small-enterprises (MSEs) in Saudi Arabia. Worked directly with a major local commercial bank to design a series of high-level options for a marketing strategy for the segment.</p>
<b>Project Director and Lead Agric Finance Consultant, 2009 – 2010</b>	<p><b>Making Finance Work for Africa Partnership: Ethiopia, Ghana, and Kenya</b></p> <p>Project Director and Lead Consultant for a GTZ-funded consulting project to study the market for agricultural finance in sub-Saharan Africa, with a view to making a series of high-level recommendations and suggestions of practical initiatives to policy-makers and donors on how to improve and facilitate access to commercial sources of finance for agricultural value chains. Fact-finding missions to Ethiopia, Ghana and Kenya were included to liaise with financial sector stakeholders and study the practical</p>

	financing of sub-sectors including dairy, mangos, pineapple, cocoa, coffee, cashew, sesame, manioc, and cotton.
<b>SME Banking Consultant, Saudi Arabian Bank, 2009</b>	<p><b>Saudi Credit and Savings Bank, Saudi Arabia</b></p> <p>Lead consultant for a project to develop the non-financial services offering for SME customers of this state-owned bank including:</p> <ul style="list-style-type: none"> <li>■ A major market research exercise</li> <li>■ An internal diagnostic</li> <li>■ A review of best practice in provision of support services for SMEs</li> <li>■ Development of a set of strategic options for market development</li> </ul>
<b>Project Director, Capital Markets Development Programme, 2008 - 2009</b>	<p><b>National Bank of Ethiopia, Ethiopia</b></p> <p>Project Director for a World Bank funded project working with the National Bank of Ethiopia to develop draft capital markets legislation, and a high-level implementation plan for a regulated equity and bond market.</p>
<b>Presenter, Change Management, 2008</b>	<p><b>Ministry of Finance, Syria</b></p> <p>Presented at a major conference in Damascus, organised on behalf of the Ministry of Finance, on the subject of resistance to change and approaches to overcoming it</p>
<b>Project Director, 2006 – 2007</b>	<p><b>AzerDemiryolBank, Azerbaijan</b></p> <p>Project Director for an EBRD-funded consulting project in order to support their equity investment in this mid-tier commercial bank in Azerbaijan. Managed a small team of specialist consultants and worked closely with senior management of the bank in order to:</p> <ul style="list-style-type: none"> <li>■ develop a strategic and detailed business plan</li> <li>■ undertake a diagnostic review of the risk management function</li> <li>■ comprehensive IT audit.</li> </ul>
<b>Project Director, 2005 – 2006</b>	<p><b>TransCapitalBank, Russia</b></p> <p>Project Director for an EBRD-funded consulting project in order to support their equity investment in this important Russian commercial bank. Managed a small team of specialist consultants to:</p> <ul style="list-style-type: none"> <li>■ develop the strategy and create a detailed business plan for the future</li> <li>■ undertake a review of the credit risk management function and make recommendations for improvement</li> </ul>

	<ul style="list-style-type: none"> <li>▪ undertake a detailed audit of the operational risk function, make recommendations for improvement and consult with counterparts on implementation</li> </ul>
<b>Project Director, 2004 – 2005</b>	<p><b>UniBank, Azerbaijan</b></p> <p>Project Director of this EBRD-funded consulting project to support an equity investment in UniBank. Led a team of consultants covering a wide range of subject matters including:</p> <ul style="list-style-type: none"> <li>▪ A strategic review of the bank and recommendations for improvement in the strategic planning process</li> <li>▪ Comprehensive review of the credit risk function and lending</li> <li>▪ Development of corporate governance and the internal audit function</li> <li>▪ Recommendations of improving treasury &amp; balance sheet management</li> <li>▪ Improvements to Human Resources policy and practice</li> <li>▪ Advice on marketing strategy and specific PR initiatives</li> </ul>
<b>Consultant, Russian Bank, 2007</b>	<p><b>Multi-lateral Development Bank, Russia</b></p> <p>Development of a merger strategy for this important Moscow-based institution, considering the pros and cons of various options and paying particular attention to corporate governance concerns.</p>
<b>Project Director, 2003 – 2004</b>	<p><b>ProBusinessBank, Russia</b></p> <p>Leadership of a long-term, multidisciplinary assignment for a privately owned Russian commercial bank sponsored by the IFC. Topics included strategy and business planning, strategic marketing, human resources, and credit risk management amongst others.</p>
<b>Consultant, 2002</b>	<p><b>Aga Khan Foundation, United Kingdom</b></p> <p>Undertook a comprehensive study of the Russian banking sector for the Aga Khan Foundation to underpin their investment strategy for serving under-banked Islamic minorities in the Russian Federation.</p>

<b>PUBLICATIONS</b>	<ul style="list-style-type: none"><li>■ Financing Agricultural Value Chains in Africa. Focus on Dairy and Mangos in Kenya, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, April 2011</li><li>■ Financing Agricultural Value Chains in Africa: Focus on Pineapples, Cashews and Cocoa in Ghana, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, April 2011</li><li>■ Financing Agricultural Value Chains in Africa. Focus on Cotton and Cassava in Burkina Faso, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, April 2011</li><li>■ Financing Agricultural Value Chains in Africa. Focus on Coffee and Sesame in Ethiopia, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, April 2011</li><li>■ Financing Agriculture: Selected Approaches for the Engagement of Commercial Finance, The World Bank, September 2012</li></ul>
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