

Curriculum vitae

Residence: Leura, Australia and Greyton South Africa
Born: Downpatrick, Northern Ireland
Citizenship: Australian (naturalized 1976), Irish (EU) & UK

QUALIFICATIONS

- Honours Degree in Business Studies, Trinity College, Dublin, Ireland (BBS)
- Qualified as Associate of the Institute of Chartered Accountants in Australia (resigned 2001)
- Elected Fellow of the Securities Institute of Australia (FSIA) in 2001¹
- Member of the Australian Institute of Company Directors (AICD) (2002)
- Completed AICD Company Directors Course (April 2003), passed the Company Directors Course and awarded an Order of Merit with Pass grading (GAICD)
- Granted MA by Trinity College, Dublin, Ireland in 2011

DIRECTORSHIP

Former:

1. Director, Xiamen International Bank, Xiamen, PRC
2. Director & Honorary Treasurer, Forsight Foundation for Deaf/Blind
3. Advisory Board Director, Pan African Infrastructure Development Fund II

LANGUAGES SPOKEN

- English (mother tongue)
- Indonesian (conversational)
- French (conversational)
- German (limited)

SPECIFIC SKILLS AND EXPERIENCE

I am a credit and risk management specialist, with particular emphasis on development banking, management of non-performing loans and equities, strengthening credit management systems and restructuring, commercialising and Small & Medium Enterprise ('SME') Banking. I have conducted financial markets seminars in about 20 countries in the Asia-Pacific and Middle East & North Africa ('MENA') regions, as well as 4 countries in Africa.

I have just completed:

- i. a 2-year assignment as General Manager, Portfolio Management at the Development Bank of Southern Africa ('DBSA'); and
- ii. a 15-month assignment as Consultant to the Special Operations Unit of the African Development Bank ('AfDB').

¹ Post-nominal changed from FSIA to SF FIN in December 2005, following a merger of SIA and the Australasian Institute of Banking & Finance

More information on these roles is set out below.

PUBLICATIONS

- ["Corporate Collapse"](#) (co-authored with Ronnie Hoffman, an Australian journalist), 1997
- "ABC Learning Centres Limited – did the annual reports give enough warning?" Article in JASSA, issue 1, 2009
- "Some thoughts on leverage", Article in JASSA, issue 3, 2009
- "Hastie Group Limited – did the annual reports give enough warning?" Article in JASSA, edition 1, 2013
- "Financial Literacy for Lawyers, Directors and Investors", (co-authored with Ronnie Hoffman), published in October 2010 by Thomson–Reuters
- Financial Literacy – Lessons from Centro", (co-authored with Ronnie Hoffman), published in September 2011 by Thomson–Reuters
- "Not for Profit Reporting", in 'Governance Directions', February 2014

EXPERIENCE

September 2017–date

Consultant, Special operations Unit, AfDB

Responsible for day-to-day management of a range of distressed non-sovereign loan exposures, including:

- 2 airport projects in Tunisia
- Rice farm in Senegal
- Telecommunications satellite based in Libya
- Non-performing loan portfolio of Pan-African specialised lender based in Kenya

Also

- Drafted procedure manuals for Special Operations and Portfolio Management
- Drafted terms of reference for internal task force and inter-lender group involved with very large regional electricity generator, distributor and retailer
- Undertook review of a range of other potentially non-performing loan and equity exposures

July 2014–September 2016:

General Manager, Portfolio Management, DBSA

As General Manager, I have been responsible for:

- Credit Analysis Unit – 16 credit analysts supporting deal teams
- Operations Evaluation Unit – DBSA's M&E unit
- Loan Management Unit – the 'back office'
- Portfolio Monitoring and reporting

DBSA operates throughout Africa, funding infrastructure projects, focussing on water and sanitation, energy, transport, IT and municipalities.

Over two years, I have very significantly improved the credit management process, including re-establishment of a Watch List process), strengthened credit analysis, automated significant parts of the 'routine' business of Portfolio Management, and, at the same time, managed a complex international problem loan.

I also was able to introduce three new lending approaches to DBSA, namely guarantees (the first such guarantee were issued before the end of July 2016); local currency matched borrowing/lending (the first transaction was anticipated to be completed before the end of 2016); and Islamic financing (I established a team to drive development of this product in association with the Islamic Development Bank).

November 1991–June 2014:

I operate as a **self-employed international corporate financial trainer and consultant**, trading as **ANDREW McROBERT & ASSOCIATES**. During that time, I had four extended contracts, described below, with Price Waterhouse Sutanto, the Asian Development Bank, the Jakarta Initiative Task Force and the South Asia Enterprise Development Facility (an IFC–managed agency). Key projects over the past eighteen years are summarised as follows:

Consulting

- Significant recent consulting projects include:
 - i. Completed 2 due diligence reviews of small Australian not for profit industry associations
 - ii. Wrote a complete new Corporate & Commercial credit programme for the Malaysian Institute of Bankers ('IBBM')
 - iii. Converted an existing Standard & Poor's programme 'Bank Analysis' for Asian application;
 - iv. Wrote the (successful) technical proposal for an EU project in Bangladesh – strengthening the training of SME bankers.
 - v. Designed & created a portfolio of commercial credit case studies and assessment tasks for a major Australian bank
 - vi. Undertook a due diligence review of a private sector bank in the South Pacific and wrote a board paper/proposal for an ADB investment in the bank
 - vii. Consultant to Asian Development Bank on Private Sector Development Initiative Risk Participation Facility in Papua New Guinea, Fiji, Vanuatu & Samoa
 - viii. Acting Program Manager (i.e. relieving manager for 6 months), Access to Finance, SouthAsia Development Facility ('SEDF') of International Finance Corporation, Dhaka, Bangladesh
 - ix. Advised a Singaporean investor on developing one or more budget hotels in Vietnam & China
 - x. Wrote a credit manual for a non-conforming mortgage lender in Australia
 - xi. Undertook a due diligence review of a bank in the Pacific for the South Pacific Project facility of International Finance Corporation (June 2003)

Training

- My 'standard' training programmes, which I have presented in 24 countries across Asia and the Pacific, EMEA and Africa, are:
 - Managing Problem Loans
 - SME Banking

- Advanced Corporate Credit
 - Reading & Understanding Financial Statements
 - Financial Literacy for Lawyers
 - Cosmetic Accounting
 - Corporate Governance
- I am currently developing a new programme in SME budgeting and reporting
 - Significant recent training projects include:
 - i. Developed and presented a 2–day credit and loan administration course for the OPEC Fund for International Development (‘OFID’)
 - ii. Developed and presented a 3–day SME banking course for Saudi–Hollandia Bank in Riyadh
 - iii. Appointed facilitator for the “Fundamentals of Directorship” programme by the Australian institute of Company Directors (‘AICD’)
 - iv. Appointed facilitator for a short–form course in reading & understanding financial statements by Governance Institute of Australia (formerly Company Secretaries Australia)
 - v. Developed a 5–day credit course for Crown Agents (UK) and presented it twice in Accra, Ghana
 - vi. Converted an existing Risk Management Association programme ‘Building Small Business Loan Relationships’ for Australian application; and presented to a bank in Australia in August 2012
 - vii. Converted an existing Standard & Poor’s programme ‘Developing a Corporate Credit Rationale’ for Asian application; I ran the programme 9 times in Australia, Singapore & Hong Kong
 - viii. Created and wrote a 1–day seminar to assist lawyers to read & understand financial statements, referred to in “Specific Skills and Experience”. I have run this seminar seven times for lawyers of one of Australia’s ‘big 4’ banks; I subsequently turned this into “Financial Literacy for Lawyers, Directors and Investors”, published by Thomson–Reuters.
 - ix. Created, wrote & presented a 3–day seminar for a bank in Indonesia: “Credit in the Indonesian Textile, Clothing & Footwear Sector”
 - x. Developed a new training programme “SME Banking”; this new programme has, to date, been presented in Asia, Ghana, South Africa & Namibia and the Middle East, and attracted very favourable comment and feedback
 - xi. Wrote the Corporate Finance module for a securities industry training program for the Hong Kong Securities Institute

Specific assignments:

June–November 2006: Manager, Assistance to Banks Unit, SEDF

SEDF’s role was to provide financial and professional support to private sector banks operating in the SME space in Bangladesh, Nepal, Bhutan and North–East India.

During that time, I was able to identify a range of new initiatives which supported the SME banking work, in particular of banks in Bangladesh, Bhutan and North–East India

June 2000 – January 2001: Senior Case Manager & Mediator for Jakarta Initiative Task Force (JITF)

JITF is a World Bank sponsored initiative to assist in the resolution of Indonesia's large portfolio of non-performing loans. I was able to achieve very substantial progress in the resolution of about 10 projects and facilitated the completion of negotiations on several projects.

Jan 1997–Jan 2000 ASIAN DEVELOPMENT BANK (ADB)

Senior Investment Officer, Risk Management, Private Sector Group (PSG)

RESPONSIBILITIES:

1. Management of non-performing investment (debt & equity exposure) portfolio;
2. Risk management role for PSG's activities and portfolio; and
3. Supervision of credit (debt & equity exposure) processing, monitoring and management, with a team of 9 analysts and administrators

ACHIEVEMENTS:

1. Took control of 10 major non-performing investments located in countries such as Pakistan, India, Indonesia, Nepal and Philippines, and either achieved a restructure, a settlement or a rescheduling, or achieved significant progress towards that goal
2. Initiated and obtained approval for a major project to establish 'world best practice' in risk management of capital markets development portfolio (predominantly mutual funds and other collective investment vehicles)
3. Implemented significant change, strengthening and improving of credit and risk management processes of the PSG portfolio, including establishing process of early and continuous consultation between Dealing Officers and Credit Unit on new projects
4. Elected Director of a joint venture Bank in China (PRC) and achieved significant strengthening of corporate governance practices, including first audit committee of a Bank in PRC
5. Made a number of presentations to Bank directors, management and staff on application of private sector problem loan management techniques to public sector non-performing loan projects

Jan 1995 – Dec 1996 PRICE WATERHOUSE SUTANTO ("PWS"), Jakarta, Indonesia

Senior Manager, Corporate Finance, Disputes & Recoveries Division

As Andrew McRobert & Associates (Nov 1991–Dec 1994):

1. Created and presented courses across Asia and in South Africa.
2. Wrote and presented, as part of a Securities Institute of Australia (SIA) team, a complete securities industry training curriculum to the Stock Exchange of Sri Lanka, funded by the World Bank.
3. In South Africa, the largest banking group described my "Advanced Corporate Credit" seminar as "probably the best of its kind in the world", and commissioned me to present it to their entire corporate banking group during 1994. The third largest

