

# Philip Kettle

Business Consultant  
to the  
Non-Standard Credit Market



pk interim limited

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## Career summary

Provider of business consultancy to the non-standard credit market, based upon seventeen years experience at board level in Provident Financial plc within finance, operations, development and business support. Well developed and proven general management skills and broad cross-functional experience, backed up by financial qualifications, and used to delivering on the benefits of major change.

### Career history

#### **Business Consultant to the Non-Standard Credit Market**

**2007 – date**

PK Interim Limited – <http://pkinterim.com>

Provider of consultancy to the non-standard credit market through my own company. Recent assignments include:

- Developed and implemented back office infrastructure, and collection processes, for a growing non-standard credit business in the North West. This also introduced other methods of payment as alternatives to the mainstream banking networks
- Consulted on non-standard credit strategy with a number of large service providers, and independent credit businesses
- Developed a mobile and broadband communication product proposition for the non-standard credit market, with a unique product design

#### **Provident Financial plc**

**Bradford**

**1990 - 2007**

Provident Financial plc is the UK market leader in unsecured lending to non-standard customers who have limited access to mainstream credit. This is provided to customers in the home by 11,500 agents, and also through a credit card offer. There are 1.6 million current home credit customers, and over 300,000 credit card customers. The home credit division, which employs 2,600 staff in over 300 locations throughout the UK and Eire, delivered £124 million profits in 2007.

#### **Business Support Director**

**UK and Ireland Home Credit Division**

**2005 - 2007**

Divisional responsibility for all back office processing throughout the UK and Eire, handling 75 million transactions each year, with a staff of 800. This remit also included an 80 seat contact centre, strategic programme planning, and property management of 300 sites

- Led a business change programme providing handheld technology to 14,500 staff and agents which would reduce back office costs, and improve top line performance
- Established strategic programmes including resourcing priorities, effective governance processes, and regular reporting

#### **Managing Director**

**Greenwood Personal Credit**

**1998 - 2004**

Greenwood is a UK Home Credit brand. It was an independent business within the division, with 300,000 customers, 2,000 self employed agents and 500 staff. It produced profit (after direct costs) of £20 million in 2004

- Grew the customer base by 50% to 300,000, increasing profits by 25%
- Full responsibility and accountability for weekly results and achieving profit targets
- Managed and motivated a team of performance managers
- Devised and implemented new pay and bonus systems in 2000, which reduced first line staff turnover by 10% and led to significant improvement in collections and quality

- Continued as a director of the UK and Ireland Home Credit division, contributing to the management and development of the other UK businesses

### **Finance Director**

#### **UK and Ireland Home Credit Division**

**1995 - 1997**

Led a team of ninety staff, responsible for all aspects of financial and performance reporting, budgets, cost management, tax and treasury planning with the plc team, and central debt recovery, as well as routine financial administration. This role of FD was very commercial, close to business managers, and provided a robust challenge and constructive input to operational decisions

- Converted 800 Greenwood employed agent staff to self employed status, covering changes in roles, communication covering 'hearts and minds', and end to end negotiations with the Inland Revenue. This change produced annual cost savings of £5m

### **Finance Director**

#### **Greenwood Personal Credit**

**1990 - 1995**

Responsibilities were the same as the divisional role, but also included IT and property. It also involved acting as deputy finance director for the UK Home Credit division from 1993 to 1995.

- Led the closure of two head offices, saving £2.5m each year in costs

### **Other roles**

#### **G A Nicholas Limited**

Family owned electrical wholesaler in Manchester

Finance director

**1987 - 1990**

#### **Excel Communications Limited**

Start up service provider for Vodafone and Cellnet

Finance director

**1986 - 1987**

#### **Carpetworld Limited**

Retail stores – Danish international group

Financial controller

**1981 - 1986**

#### **Alexander Howden Insurance Services**

Lloyds insurance broker and underwriter

Internal audit

**1980 - 1981**

#### **Arthur Young McLelland Moores**

Major accountancy firm (now Ernst and Young)

Chartered accountant

**1976 - 1980**

### **Professional and educational**

BA Honours Economics - Newcastle University

1976

Chartered accountant (ICAEW)

1979

### **Personal**

Married with three daughters

Photography and technology interests