

EMILY MAKINSON, ACA

A HIGHLY DRIVEN, ENTHUSIASTIC AND CUSTOMER-ORIENTATED FINANCING PROFESSIONAL. EXPERIENCED IN ADVISING ON AND RE-STRUCTURING COMPLEX TRANSACTIONS ACROSS A RANGE OF DEBT PRODUCTS WHILST COACHING AND LEADING THROUGH OTHERS.

EMPLOYMENT HISTORY:

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| OCT 20- PRESENT:
JOB ROLE: | NatWest, Restructuring
Head of Complex & International Restructuring |
| RESPONSIBILITIES: | <ul style="list-style-type: none">❑ senior member of NatWest's Restructuring Leadership Team, designated Material Risk Taker, delegated lending authority❑ responsible for managing c.£2.5bn of distressed corporate loans written by the bank across a variety of jurisdictions, products and customer types including listed businesses, multi-creditor capital structures and cross-border situations.❑ delivery of the Restructuring division's wider business strategy including responding to regulatory changes, operational risk management❑ Restructuring division sponsor on climate risk tasked with delivering wider bank strategy on climate in a suitable and effective way for customers in financial distress❑ lead a team of highly skilled and experienced restructuring lending experts and responsible for the delivery and execution of restructuring and turnaround strategies aimed at delivering fair customer outcomes and protecting the bank's capital❑ member of the bank's provisions committee and member of a variety of Risk Committees across the Corporate & Institutional franchise, inputting into wider business strategy and lending appetite |
| MAY 19-OCT 20:
JOB ROLE: | NatWest, Structured Finance, Infrastructure and Project Finance ('ISPF')
Director – Origination, Advisory, Execution |
| RESPONSIBILITIES: | <ul style="list-style-type: none">❑ member of the ISPF senior team involved in developing the team's strategy, coaching and developing more junior staff and role modelling best practice for client delivery;❑ act as Deal Captain on complex transactions for large, event driven, sponsor-led businesses; leading negotiations across advisory and lending roles, and effectively managing end-to-end deal process delivering multi party / multi product financing solutions;❑ acting in the capacity of debt advisor for clients; involves working at a strategic level with the client and its senior decision makers and influencing other lenders' credit decisions to de-risk the transaction;❑ working with key stakeholders across NatWest, often against challenging timescales to deliver well-structured solutions that balance the client's and bank's needs;❑ led Structured Finance India (SFI) developing the strategic direction of SFI.❑ advised airport customers most impacted by CV19 how best to restructure and negotiate financing support from their senior creditors. |
| SEP 16-MAY 19:
JOB ROLE: | NatWest, Structured Finance, Asset Based Lending ('ABL')
Head of ABL South & Midlands (<i>Jul 17-May 19</i>) / Director – Underwriting (<i>Sep 16 – Jul 17</i>) |
| RESPONSIBILITIES: | <ul style="list-style-type: none">❑ led a team of origination professionals responsible for delivering new lending and Intellectual Capital targets for the region working with high risk / quasi-distressed clients;❑ member of the ABL senior management team; defining and delivering the national ABL strategy; leading team initiatives; and helping direct product development;❑ proactive coaching and development of direct reports including active talent and performance management - involving challenging decisions for NatWest;❑ successfully embedded ABL within Structured Finance and the newly created South & Midlands territory using strong stakeholder management skills – active member of CPB Midlands Franchise Board;❑ Business Approver authority responsible for assessing and approving risk, returns and strategy for large (£30m+) ABL credit facilities on behalf of the business, often at the higher end of the risk spectrum. |

DEC 14 – SEP 16:

JOB ROLE:

Macquarie Bank London, Corporate and Asset Finance, Distribution Finance

Manager – Deal Structuring and Financial Planning

RESPONSIBILITIES:

- ❑ negotiation and execution of highly structured complex trade finance solutions that provide balance sheet optimisation to large international distribution / telco businesses;
- ❑ led the divestment and wind down of the Middle East lending portfolio and management of related credit insurance relationships which included commercial negotiation on loan terms to effect a managed exit of the portfolio and obtaining enhanced security where possible to protect the bank and improve recovery rates.
- ❑ developing innovative ways to deliver bespoke financing solutions including end-to-end delivery of new product development;
- ❑ effective portfolio management of lending in this sector, liaising with third party finance providers and other banks to structure and distribute Macquarie exposure.

Nov 12 – Nov 14:

JOB ROLE:

NatWest, Commercial & Private Banking, Healthcare & Pharmaceuticals

Associate Director – Business Development and Client Relationship Management

RESPONSIBILITIES:

- ❑ sole responsibility for managing a portfolio of 12 UK mid corporate clients with turnover of £25m+, generating several million pounds of income for the bank;
- ❑ focussed on developing and executing in-depth client strategies, delivering best in class client service and for identifying and acting on income opportunities;

SEP 08 – OCT 12:

JOB ROLE:

NatWest, Structured Finance, Structured Finance Corporates ('SFC')

Manager / Assistant Director- Deal Origination and Execution

RESPONSIBILITIES:

- ❑ founding member of NatWest's UK national SFC team originating, structuring and executing event driven financing solutions to corporates with EV of £25m-£250m.

EDUCATION/AWARDS:

2018: Diploma in Lending Skills, Chartered Banker

2013: Finalist, Women of the Future – Businesswoman of the Future

2009 – 2013: Association of Chartered Accountants ('ACA'), ICAEW

2004 - 2008: BSc Hons International Business, Loughborough University
First Class Degree, Gold Prize winner for highest degree result

2002 - 2004: International Baccalaureate Diploma, Hockerill Anglo-European College
Total Score: 39 (Equal to 5½ A Levels all at grade A), Deputy Head Girl

INTERESTS:

VOLUNTEERING: Trainee listening Samaritan

GARDENING: Amateur gardener with a passion for the outdoors and nature. National Trust Member.

WALKING: Keen walker having completed both Yorkshire Three Peaks & National Three Peaks Challenges.

REFERENCES:

Available on request.