

Amir Iftikhar

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Professional Summary

Experienced compliance professional with a strong track record in regulatory adherence, risk management, audit and governance, in Financial Services, Defence and Governmental environments across the UK and MENA regions. Proven ability to lead teams, implement effective FCA, PRA, GDPR and ISO standards, and drive a culture of integrity. An expert at liaising with regulators and senior stakeholders to ensure operational excellence.

Areas of Expertise

Strategic Leadership	Performance Management	Governance	Compliance Monitoring
Process Improvement & Value Creation	Stakeholder Engagement	Risk Mitigation	Project Management

Work History

Compliance and Governance Management Lead

May 2024 - Present

SSCL - London, UK

The largest provider of critical business support services for Government, the UK Military & Veterans (MoD), Metropolitan Police Service and the Construction Industry Training Board (CITB).

Focus: Performance expectations are exceeded by delivering outstanding service in-line with compliance commitments. Increasing value and unearthing opportunities to reduce risk.

Responsibilities and Achievements

- Developed and implemented a compliance risk framework mitigating service disruptions by 20%.
- Performance Management:** Successfully managed over 10 key suppliers, ensuring consistent alignment with compliance objectives and SLAs.
- Cost Optimisation & Budget Control:** Led cost-saving initiatives resulting in an annual reduction of costs by 15% through strategic negotiations, compliance initiatives and consolidation, while maintaining high service quality and operational efficiency.
- Governance & Compliance:** Established and enforced robust governance framework ensuring full compliance with legal, and security standards (GDPR, ISO 27001), reducing potential risks related to contractual and legal breaches.
- Contract & Risk Management:** Oversaw the entire lifecycle of contracts within compliance rules, including negotiation, renewals, and terminations, ensuring value creation and safeguarding against legal risks and non-compliance with security standards.
- Stakeholder Engagement:** Primary contact for senior stakeholder. Aligning performance with business objectives. Presented reports on performance, compliance, and cost management.

Compliance and Governance Lead

Nov 2022 - April 2024

TSB Bank - London, UK

(Reason: Redundancy)

Retail and Commercial UK bank, FCA regulated. Operating a network of 220 branches across England, Scotland and Wales with over 5,000 employees.

Focus: Managing strategic contractual and compliance relationships. Responsible for governance framework, risk mitigation, compliance and performance.

Responsibilities and Achievements

- Achieved 100% across risk appetite measure targets for all 10 Tier 1 Critical business areas.
- Successfully implemented and lead performance reviews. Improved stakeholder relationships.
- Completed IMI migration project. Achieved savings of c.20k per month.

- Lead and completed all audit actions within strict FCA regulated deadlines.
- Nominated to become a GPTW Champion, significantly improved Great Place to Work survey results.
- Cloud Operating Model project. Billing transferred from one supplier to another. c.15k savings pm achieved.
- Resolved all stakeholder and customer queries promptly. Included; complaints, payment/debt issues.

Compliance and Governance Manager
Royal London Group - London, UK

Feb 2021 - Nov 2022
 (Reason: Redundancy)

The largest mutual Life, Pensions and Investment organisation in the UK, with funds under management of over £150 billion. Group businesses provide around 9 million policies. FCA and PRA regulated.

Focus: Responsible for driving performance, compliance, contract management, oversight, and mutual value creation. Building customer of choice benefits.

Responsibilities and Achievements

- Implemented a segmentation mapping model taking into account all critical business functions. Focused on; inherent risk, spend, value potential, panel rationalisation and alignment to company strategy and values.
- Improved stakeholder engagement by facilitation, communication, new ways of working, applying new senior leader reporting process and presenting in Group C-Level steering group. All resulted in a huge shift from process driven entity to delivering value opportunities across business areas.
- Successfully liaised with Assurance, Operations, Compliance, Marketing, Media Relations and Legal teams. Created 18 Contingency/Exit Plans in-line with compliance and regulatory requirements. Resulted in strengthening Important Business Services and Operational Resilience for Third-Party Risk Management.
- Improved stakeholder skills knowledge by successfully delivering key valued training (AML, Bribery Prevention, Data Security, Equality & Diversity, and Modern Slavery).
- Identified and mitigated risks by applying efficiencies and enhancements to the monthly MI reporting process.
- Governance and oversight; achieved 100% success rate with above satisfactory ratings, by successfully leading and delivering positive outcomes on 10 audits in under 12 months.
- Actively participated in Diversity, Inclusion and BAME Network Community Groups.

Head of Compliance and Contract Management
MAB Consultancy - Dubai, UAE

Sept 2017 - Feb 2021

Leading Management Consultancy across the Middle East that has grown significantly over the past 15 years, from a handful of employees in the UAE to regional presence across the GCC.

Focus: Leading the strategic direction, governance and risk management, account management team across the Middle East. Proactively managing performance, producing MI reports and minimising risk with third-party arrangements. Unlocking value opportunities in-line with business purpose and strategy.

Responsibilities and Achievements

- Enhanced stakeholder engagement by providing regular performance, compliance, value and risk updates to the Senior Leadership Team, transforming perceptions of the function from process-driven to delivering business value.
- Led strategic planning days with internal teams and key stakeholders, carrying out maturity matrix assessments to identify 'as is' and 'to be' positions, in-line with the strategic roadmap.
- Regularly reviewed and maximised contracts to manage and assess third-party obligations, within compliance, cost, risk, quality, and performance.
- Successfully developed an Outsourcing Management Compliance Policy incorporating key controls, resulting in the ability to manage clear oversight, compliance and governance.
- Created a detailed compliance handbook. This was adopted by; Senior Leaders, Marketing, Sales, Operations, Risk, Compliance and Assurance teams.
- Produced and presented detailed MI reports to Senior Leaders highlighting commercial, compliance, governance and value add activities.
- Created Outsourcing and Key Controls Framework to ensure appropriate levels of oversight, compliance and governance were in place to mitigate against company risk. Rolled out to all third parties.
- Successfully achieved all green outcomes for end of year Compliance, Governance Assurance attestations.

Compliance and Business Operations Manager

May 2009 - Aug 2017

Arrow Global - Manchester, UK

A debt collections and recoveries company within financial services regulated by the FCA, with Global revenues of over £300 million.

Focus: Accountable for Compliance and Account Management. Enhancing contractual relationships, performance management and compliance within the business and third-party landscape.

Responsibilities and Achievements

- Contributed in negotiating key contracts with third-parties in-line with FCA regulations, reducing expenditure from £10 million to £8 million.
- Delivered a transformation project, embedding FCA regulatory requirements within the business, mitigating business risk and reducing cost by £1 million.
- Capability enhancement and benchmarking within department. Developed core skills and practices in-line with best practice. Undertook training needs analysis and created a development plan, including external training and internal brown bag lunch and learn sessions. External support to provide coaching and mentoring was also utilised.
- Successfully designed and implemented a new company complaints process resulting in customer complaint volumes reducing by almost 50% over 12 months.
- Exceeded contractual complaint resolution KPI's and NPS scores almost 30% within 6 months by driving employee engagement, and managing underperformance.
- Accountability for high-profile portfolio's valued over £200m and in excess of 1 million customer accounts.
- 2 internal audits completed within 12 months, with no major findings identified.
- Created and executed a QA and Compliance Framework. Overall quality output improved from 54% to 96% within 6 months.
- Developed and successfully managed cross functional teams from low quality outputs to high-performing and motivated, by improving culture, introducing R&R schemes and embedding company values.

Compliance Operations Manager

Jun 2006 - May 2009

Berkley Finance - Manchester, UK

Operations Team Manager

Feb 2003 - May 2006

IBM - Manchester, UK

Operations Analyst

May 2001 - Feb 2003

IBM - Manchester, UK

Education

1996 - 2000

BSc (Hons) Management Information Systems & Business Mathematics,
Manchester Metropolitan University, UK.