

SPEAKER BIOS

Gareth Rumsey – Research Director, Experian pH



Gareth is Research Director at pH, which has been part of Experian since 2007. He holds an MA in International Business and Languages from Heriot-Watt University and has worked for pH since 1998 when he joined as a junior consultant.

Over the following 15 years, he contributed to the consistent growth of pH, which has seen it progress from 14 employees and £1.5m turnover to 93 employees and £13m in turnover.

Gareth's roles within pH and Experian have covered client and project management, including overseeing the accounts of major high street banks, other lenders, utilities providers and local and national government.

He has also been heavily involved in the research and development work undertaken by pH and is responsible for all stages of the development of non-client specific models and scorecards, which to date have included a Financial Strength Score, Distress Warning Score, High Growth Potential Model, Business Life-stage segmentation, Director segmentation, and Propensity to Export model.

He also oversees much of the analytical research undertaken within Experian's Business Information division, both for press releases initiated by Experian and on behalf of clients seeking to better understand SME financing, such as the Department of Business, Innovation and Skills and the British Bankers Association.

Mark Halstead – Managing Director, Red Flag Alert



Mark is the Managing Director of Red Flag Alert, an online business information bureau which started life as part of the Begbies Traynor Group and has since been spun off. Today Red Flag Alert employs over 30 people operating throughout the UK and Northern Ireland.

Mark joined the Begbies Traynor Group at the creation of Red Flag Alert and led the team responsible for the commercialisation of the service.

In his time prior to Red Flag Alert, Mark held a range of senior posts in the Invoice Finance division of a major high street bank as well as a series of marketing and sales roles for well-known brands on the British High Street. Today, he is also a non-

executive director at Funding Options, an innovative company that helps SMEs access business loans and to manage their cashflow.



Ben Cairns, Partner (Restructuring), EY

Ben is a Partner in EY's Restructuring team, specialising in the use of formal procedures to restructure businesses and groups. He is a Chartered Accountant and Licensed UK Insolvency Practitioner.

Ben has spent 20 years at EY, the last 12 years of which in corporate restructuring. His experience includes advising clients on restructuring options, including contingency/enforcement planning, taking appointments in formal insolvency processes, solvent business wind-down/closures and group simplification programmes.

Ben is the insolvency co-opted member of Council of the ICAEW and member of R3. He is experienced in coordinating complex national and international transactions and restructuring projects, advising financial stakeholders to distressed corporates, and advising on restructuring of complex /structured real estate, credit and financial corporates.

Julie Palmer – Regional Managing Partner (SW), Begbies Traynor



Julie is Regional Managing Partner for the South West region at Begbies Traynor., with significant sector experience in healthcare, leisure, professional practices and construction.

She qualified with PwC in 1994 and then spent seven years with Smith & Williamson, where she was made Partner, before setting up her own practice. This practice was acquired by Begbies Traynor in 2006.

Julie takes all forms of insolvency appointments, both personal and corporate, together with turnaround and restructuring instructions and assignments. She is also the firm's principal media spokesperson and is interviewed and quoted regularly by both broadcast and printed media on topics as far reaching as economic distress and trends, retail and football insolvency. Julie is a Council member for R3, the trade association for business recovery and insolvency professionals and also sits on R3's Policy Group.

Frances Coppola - Associate Editor, *Pieria* and editor, *Coppola Comment*



Frances is Associate Editor at the online magazine *Pieria*, and her own blog *Coppola Comment* is widely read in the UK and abroad. She also comments regularly for the BBC on financial matters.

Frances is a Cass Business School alumna, holding an MBA with a specialism in finance and risk management. She spent 17 years working for various banks; large, small, retail and investment banks, and even that rare beast, a bank that was also a charity.

Much of Frances' work in banks was concerned with IT systems: she designed risk management systems for Treasury and Capital Markets at Nat West, and a group consolidated financial & regulatory reporting system for RBS. She was also involved in the design of an asset & liability management system at Midland Bank prior to its takeover by HSBC.

However, she is also a singer and musician, and left banking 10 years ago to concentrate on singing and teaching – until the financial crisis drew her back into dealing with the banking sector.