JULIE HYAM ELLIOTT
BUSINESS GROWTH STRATEGIST
+61 411 812 440 | julie@juliehyamelliott.com

RESUME

BOARD CHAIR & COMMITTEE MEMBER
CONSISTENT RECORD OF OUTSTANDING CONTRIBUTIONS
CHANGE CHAMPION | ORGANISATIONAL TRANSFORMATION

Diverse commercial background developed through senior management positions in global corporations and pivotal roles on high profile Public Sector Boards. Have demonstrated an ability to formulate and operationalise strategy to increase shareholder value while balancing the diverse stakeholder needs. Improved operations to elevate the customer experience, optimise efficiency and deliver superior commercial outcomes. Have established and led high performing teams across dispersed and diverse geographies in challenging environments by fostering a spirit of collaboration, trust, respect, commitment to performance and quality founded on a strong set of values.

KEY AREAS OF EXPERTISE

- Engendering a spirit of collaboration
- Developing and implementing strategy
- Balancing diverse stakeholder needs while maximising organisational outcomes
- Negotiating and influencing at senior executive and board level
- Cultural transformation
- Delivering superior results in challenging circumstances
- Board member engagement
- Fostering innovation to sustain competitive advantage

EXPERIENCE & ACHIEVEMENTS

Just Julie Pty Ltd
Managing Director | Mar 2016 to present
Completed various assignments including: Debt funding, Banking arrangement restructuring, Capital raising, Mentoring, Principal with Nous Group.

Bank of Sydney
Chief Executive Officer | May 2013 - Jan 2016
Re-vitalised the bank by recruiting and reinvigorating the leadership team, embedding a culture of achievement and ownership via collaboration and have won the respect of numerous stakeholders.
Drove the Bank to achieve the best results in its history: a 23% increase in revenue, while maintaining costs, an 88% increase in operating profits, a 33% increase in the loan book and a 44% increase in deposits. Achieved by:

- Re-invigorating the senior management team by recruiting executives aligned with the Bank's vision, articulating the rationale for the vision in a compelling way and engendering a culture of high achievement.
- Positioning the Bank as a niche participant in the market, aligning all activities and processes to the vision, and connecting managers and staff to the vision.
- Earning the respect of shareholders, regulators, employees and customers by adapting my approach to the backgrounds and priorities of each stakeholder group and by adopting an open and transparent approach. This led to concessions from the regulator and respect from staff and customers.

CAREER HIGHLIGHTS

>>Most proud of

Change Management Champion
Transformed the MFB through changes to the operations of the Board and adopting an innovating methodology to recruit a new CEO. Transformed the culture of the Bank of Sydney to provide the platform needed to a major lift in its performance.

Business Performance Improvement Expert
By revealing the core issues, frequently address major limitations to organisational performance. Have introduced innovative strategies that differentiate generic offerings to enable a business to establish and sustain a competitive advantage. Have significantly elevated the performance and results achieved by the Bank of Sydney within a short time frame.

High Performance Team Leader
Instil a collaborative approach while engendering a competitive mindset to optimise team performance. Led the Westpac's business in the inner west of Sydney to be amongst the bank's leading business units nationally.

JULIE HYAM ELLIOTT
BUSINESS GROWTH STRATEGIST

jhe

+61 411 812 440 | julie@juliehyamelliott.com

Westpac
Regional General Manager
Inner West | 2008 – 2013
As the CEO of the Inner West Region with 14 branches generating $130m in revenue and $10 billion in assets, transform the business, develop the local mode, create a culture of collaboration across the business, expand the team and manage the day to day operations of the region.

- By engendering a high performance culture, elevated the position of the Inner West Region from 24th out of 34 Regions to 4th out of 55 Regions. Was amongst the top three for revenue growth, exceeded portfolio growth targets, and the Region's contribution by 50%.

- The Region's employee engagement score increased from 83 to 92 by fostering inclusive environment committed to the growth and development of its people. Several members of the team have been promoted to other areas of Westpac.

- Reduced the lost time from injury rate throughout NSW from 13 to under 4 by driving the safety focus for the State and developing and implementing action plans to roll out the Safe and Sound boards.

National Manager
Business Advice, BT Financial Group | 2005 – 2008
In a $22m a year business, led a team of 120 Financial Planners and support staff nationally to provide holistic financial planning to the bank's business customers. In becoming the leading team of six in the bank's financial planning business:

- Achieved 110% of an extremely challenging revenue target which represented a 65% increase over the previous year.
- Maintained 2008 revenue at 2007 levels despite a severe market downturn and internal restructures by remaining focused on the core business and maintaining strong relationships with bank partners.
- Key member of team developing strategy for small business and affluent segments to introduce a unique and end to end for business clients to optimise value for clients.
- Achieved the highest staff and customer satisfaction results within the financial planning business by identifying and meeting the needs of individual staff.
- Drove cultural change and increased morale through the adoption of a collaborative and unified approach.

Strategic Consultant
Business Bank 2004 – 2005
Developed the vision, strategy and business case for Business Planners in the Business Bank.

- Developed and sold the vision and strategy to CEO of BT and General Manager of Financial Planning.
- The business case was implemented and I was asked to manage the bank's Financial Planning business.

BOARD
Roles

NSW Department of Industry
Member Audit & Risk Committee
December 2017 to present

Australian Invoice Finance Ltd
Australian Invoice Finance Ltd operates in the Invoice Finance market and aims to increase the competition within this market. It provides access for SME businesses to alternate sources of finance for their cash flow needs.

Director & Chair Audit and Risk Committee, Member Remuneration Committee
September 2017 to present

P&N Bank
Western Australia's largest member owned bank, offering personal and business banking solutions, loans, credit cards, insurance and financial planning services.

Director & Member of the Risk, Credit, and Audit Committees
November 2016 to present

NSW Trustee & Guardian
Chair of the Investment Advisory Committee
August 2016 to present

Member, Investment Advisory Committee
May – August 2016

Member of the Transformation Steering Committee
November 2014 – October 2017

State Trustees
Chair
Chair of the Remuneration & Investment Committees
Member of the Investment, Audit & Risk Committees
2008 – 2014

JULIE HYAM ELLIOTT
BUSINESS GROWTH STRATEGIST

+61 411 812 440 | julie@juliehyamelliott.com

National Australia Bank Group
General Manager
Wealth Management Specialists | 2003 – 2004
- Exceeded demanding sales targets by 25% by understanding the bank environment and working seamlessly with our partners.
- Introduced wealth management specialists to the bank's existing offering with minimal disruption to the business.
- Fostered a team that established strong collaborative relationships with the bank's partners which ensured ongoing support of the new strategy to introduce wealth management specialist.

General Manager
Market, Product Development & Strategy – MLC2001 – 2003
Led and managed Marketing and Product Development teams to design and distribute diverse campaigns and products to support MLC Corporate Solutions.
- Increased the bank's market share by launching two significant new and innovative products into the wholesale market which broadened the product offering of the entire industry.
- Evaluated and reviewed the UK Business Wealth Market and recommended a delay in market entry which saved the bank considerable funds and risk.
Introduced a new market segment based team structure that improved efficiency and reduced duplication of marketing efforts through shared capabilities.
- Engaged diverse stakeholders which enabled the sales and service teams to gain access to their clients and improve the offer and choices available to clients.

Global Head of Sales & Service
Global Payments | 1998 – 2000
Led a $270m a year business with 350+ staff located throughout Australia, New Zealand, the UK and the US.

- Recognised as market share leader in Australia and New Zealand through commitment to customer service.
- Retained and grew all major accounts to enable the bank to to invest in superior solutions, generate superior profitability and returns to shareholders.
- Established a global team structure moving people between regions to facilitate knowledge sharing and skills development with other markets.
- Delivered 20% revenue growth and increased profit and market share through the acquisition of new clients by launching secure internet payments and EFTPOS devices.

Metropolitan Fire & Emergency Services Board
President & Chair
2005 – 2007

Deputy Chair & Chair of the Audit Committee
2001 – 2005

MENTORING
Roles
Senior Mentor – FINSIA
Mentor – Women in Banking & Finance
Ambassador – Business in Heels

TERTIARY EDUCATION & PROFESSIONAL
Qualifications

Executive Master of Business Administration

Australian Graduate School of Management

Bachelor of Economics University of Sydney

Company Directors Course
Australian Institute of Company Directors

RG 146

Kaplan

CERTIFICATIONS

Fellow
Australian Institute of Company Directors

Fellow
Institute of Chartered Accountants in Australia

Fellow
FINSIA

Williamson Fellow
Leadership Victoria