

# JONATHAN BONNER

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An inquisitive, analytical and challenge-driven individual. Part qualified accountant, studying the ACA. Experience in both banking & accountancy. Three years experience within Financial Analysis has developed a core skill set in credit / financial analysis, detailed report writing, critiquing due diligence, evaluating data & cash flow modelling. The role has allowed me to take on a more pro-active involvement in credit appetite discussions, which has been a key highlight having worked closely between the front line and credit officers on various cases.

## CAREER HISTORY

### **ROYAL BANK OF SCOTLAND**

Joined the bank on a Corporate Banking Graduate scheme in Sept-12, securing a permanent role in Sept-14.

#### **Institutional Credit: Financial Analysis | Feb 2016 - Current**

- Responsible for independently producing in-house reports focussing on the financial and credit analysis of existing & prospective clients for transactions over £10m / annual reviews over £30m. Integral in credit appetite discussions.
- Key skills include financial modelling, critical analysis of financial performance, forecasting, sensitivity analysis, reviewing covenants and the capital / deal structure; resulting in a recommendation to the Credit and Deal teams.
- Predominantly aligned to the retail, TMT & professional sectors. Strong familiarisation with grading and LGD models.

#### **Sectors & Specialist Business: Assistant Director - Sector Strategy Support | Sept 2014 - Jan 2016**

- Developed the new national sector strategy for the Technology, Telecommunications and Media sector for UK & Western Europe. Provided analytics and research on an internal & external level for the national sector director.
- Performing market research. Contextualising market performance & bank balance sheet through analysing MI. Preparing spotlight presentations outlining opportunities for marketing / co-ordination with external stakeholders.
- Working with CPB teams in shaping pitch books, risk documentation, credit policy and adhoc strategy ideas.

#### **Business Banking: Relationship Manager & Business Development | Jan 2014-Sept 2014.**

- Created and implemented the 2014 business development plan for the City & West End Healthcare & Professional Business Banking team following a review of target lists and credit policy guidelines, generating leads for team.
- Developed responsibility for a customer portfolio. Utilising aptitude in both cash flow and credit analysis to support colleagues in deriving debt serviceability for prospective lending opportunities and in writing of complex reports.

#### **Corporate Structured Finance: Financial Sponsors | Sept 2013-Dec 2013.**

- Supporting deal team through writing sections of deal forum, sighting and submission papers. Critiqued diligence, using experience in cash flow & financial modelling in applying sensitivities to forecasts to test covenant and repayability; reporting on the business plan, market drivers and credibility of management team.
- Utilising advanced levels of Excel aptitude (to Visual Basic Standard) in creating templates for cash flow modelling.
- Derived commercial justification for deals through modelling risk rated returns on equity (RAROE), loss given default (LGD) and credit grading (Mid-Large Corporate Grading Model).

#### **Commercial Bank: Relationship Manager | Jan 2013-Sept 2013. Portfolio Manager | Sept 2012-Dec 2012.**

- Built relationships with customers & covering portfolios; utilising advanced financial and non financial credit analysis.
- Credit stewardship responsibility through capturing and updating customer MI, reporting on account excess, maintaining accurate records and working with manager in providing risk assessment on a customer situation.
- Deriving credit appetite through understanding business and market in addition to current credit policy.

### **VEOLIA WATER | ACCOUNTANCY | HATFIELD, HERTFORDSHIRE**

#### **• General Ledger Accountant, Veolia Water Projects Limited | Dec 2011-Sept 2012 & Oct 2007-Sept 2008.**

- Working alongside the management account, responsibility in completing the bank reconciliation, month end journals, VAT returns, primary and secondary reconciliations to tight deadlines, utilised sophisticated levels of Excel.
- Successfully solved all historical discrepancies in primary & bank reconciliations (stretching up to 18 months).
- Participated in the preparation of year end accounts, working across multiple management accountancy teams.
- Responsible for initiating checks and controls to reconcile multiple accounting systems to avoid reporting discrepancy.

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## EDUCATION & TRAINING

**ACA (ASSOCIATE OF THE INSTITUTE OF CHARTERED ACCOUNTANTS)** | AUGUST 2014 - PRESENT.  
PART QUALIFIED (CASE STUDY REMAINING ONLY)

**DEGREE: 2:1 BSC (HONS.) IN ECONOMICS** | UNIVERSITY OF EAST ANGLIA, NORWICH, 2008-2011.

**Key modules:** Principles of Macro & Micro Economics, Corporate Finance, Statistics, Mathematics, European Economy and Game Theory.

**A-LEVELS: 350 UCAS POINTS** | NOBEL SCHOOL, STEVENAGE, 2005-2007.

**A-Levels:** BBB in Economics, History and Psychology. **AS- Levels:** B in English Literature.

## NOTABLE TRAINING & SKILLS

- **Diploma in Lending Skills.** Passed in January 2016, endorsed by the Chartered Banker Institute.
- **IT Systems.** Highly adept in the use of Microsoft Excel (e.g. able to utilise Visual Basic Code) and other Office products (e.g. Word, PowerPoint, Visio). In addition, experienced in use of SPSS, Oracle and Business Objects.
- **Mentorship.** Given my prior experience on the RBS graduate scheme, I have been well suited to informally provide support and mentorship to the various graduates that have seconded into the Financial Analysis team.
- **Key Skills.** Credit analysis, financial analysis, forecast modelling, covenant testing, reviewing MI and due diligence, producing detailed credit papers incorporating a credit recommendation.

## AWARDS / ACHIEVEMENTS

- **2018:** Awarded a Living Our Value award for the production of the FA guide to IFRS 16, a paper which outlined the key upcoming changes to the standard which was shared bank wide across wholesale credit risk and front line.
- **2014:** Participated in a CSR initiative for Oxfam, using professional acumen to develop ideas to increase revenue for a day in one of their shops. Achieved a 100% increase in proceeds for the day, raising a total of £1,300.
- **2013/4:** Member of the Early Career Community Investment Council at RBS. Aim is to provide a body to help instigate and organise CSR activities.
- **2011:** Two articles nominated for publishing in the Norwich Economic Journals, achieving highest marks in class.
- **2010 - 2011:** President of the Economics Society at the University of East Anglia.
- **2010:** Contributed individual research on the subject of age discrimination in labour markets.
- **2009 - 2011:** Committee member of the Student-Staff Liaison Committee (SSLC).