

CWC

CrossWind | Consulting

Welcome to CWC

November 2021

A warm welcome to CrossWind Consulting LLP (CWC). This document aims to provide you with a little background information about us and frequently asked topics regarding being an employed consultant with us.

CWC was formed in 2016 as a specialist consultancy company operating in the financial industry and regulatory markets. CWC is a partnership based company, so the terminology is a little different, in that the Managing Partners are what might otherwise be considered directors and the LLP Members are the shareholders.

There are three CWC Members: Canterbury Business Advisers Limited (CBA), Crosswind Capital Limited and Crosswind Commission Limited; and the Managing Partners are Lisa Whiffen and Gordon Kilpatrick.

Lisa and Gordon have worked for more than 20 years each in leading global financial services institutions and have a unique range of experience in delivering transformation within Investment, Corporate and Retail Banking and managing large-scale programmes on behalf of the 'Big 4' Accountancy firms. Throughout their journey they have created a network of experienced, skilled and specialist consultants, who work with them on client projects, according to their expertise.

Managing Partners:

Lisa Whiffen



Gordon Kilpatrick



Sales – for the main drivers on new and continuing client projects, contact:

Gordon Kilpatrick **Managing Partner** gordon.kilpatrick@cwcc.co.uk

Kay Elliott **Sales & Client Relationships:** kay.elliott@cwcc.co.uk

Bob McGlue **Business Development:** bob.mcglue@cwcc.co.uk

During Engagement - an Engagement Partner will support you and this will usually be either Gordon Kilpatrick or Lisa Whiffen:

Lisa Whiffen **Managing Partner** lisa.whiffen@cwcc.co.uk

Legal and HR - for more detailed questions on the terms of your engagement, on/off-boarding, screening and online portals, contact:

Faye Lygo **Legal & Compliance:** faye.lygo@cwcc.co.uk

Liz Bazin **Sales & Compliance:** liz.bazin@cwcc.co.uk

Nikki Brice **Office Manager:** nikki.brice@cwcc.co.uk

Finance - should you have a more technical question on PAYE, or financial matters, then contact:

Emma Free **Business Manager:** emma.free@cwcc.co.uk

Rosie May **Finance Manager:** rosie.may@cwcc.co.uk

CWC is a specialist management consultancy business operating in the financial industry and regulatory markets on a solution led, project basis. We support clients to resolve and implement solutions to strategic issues and opportunities, largely relating to business transformation and operational capability.

Consultancy services differ from in-house change capabilities and from hiring individual contractors or interims. There are significant advantages to having cohesive teams with experience coming on board to supplement a client's own internal skillsets, but the difficulty lies in choosing the best firm to suit your needs.

Our Model at CWC revolves entirely around the idea of '**Exceeding Client Expectations**'. CWC has built an extensive network of senior and highly experienced consultants. We go to great lengths to find the best match between client and consultant team; selecting our consultants on their proven ability and being an SME in the required area. Our aim is to solve the issue, not to get people into jobs. However, having the right cultural fit for a particular client is considered as important. Our operating model allows us to provide deeper industry experience at each level, due to the quality of our consultants and the breadth of experience each possess.

Our Clients are predominantly top-tier global banking institutions, building societies and insurance companies, although we also provide consultancy services to the Treasury, and fund management market leaders.

Our Teams are composed of adaptable and driven individuals, who are delivery specialists, able to deliver rapid results within cohesive team units. Our consultants choose to work solely in the large-scale transformation space; having moved into consultancy following successful banking careers with considerable experience in their respective fields from the client's perspective. Our associates already have experience in the problem they are tackling. Each team is led by one of our Managing Partners or Senior Client Directors, who are experts in their respective fields, bringing invaluable knowledge to the programmes in which they are involved. Our teams are made up of individuals working on a PAYE basis or a self-employed basis via their PSC. The make up of our teams will always reflect the engagement requirements of our clients, so if our clients require only PAYE staff, then this will be reflected in our selection.

CWC is dedicated to providing exceptional solutions, services and subject matter expertise to the financial industry and regulatory markets and have developed long-standing relationships with many of the top banking and insurance organisations.

Our Focus is primarily on Delivery, with secondary offerings of Assurance, Modelling and Development. We do not market ourselves in the fields of Strategy or Research.

Our Strengths

Our primary strengths are in the areas of AI & Digital Transformation, Change Management, Operational Excellence and Regulatory-driven programmes. We can also provide BAU or Outsourced Services.

We cover Front, Middle, and Back-office operations, and have deep subject matter expertise in most functions within the Banking Organisation, particularly around:

- Product knowledge, including product development, trading, valuation and management
- Customer journeys, customer interaction and management
- Digital, Carbon & Innovation
- End-to-end settlement processes, and related cash management and position management
- IT processes and development, including AI & Digital
- Operational, Market and Credit Risk
- Regulatory and Compliance-driven cross-functional programmes

CWC's key values build upon the aim to 'exceed customer expectations in all ways' and are based on a number of pillars:

Exceeding client needs - we always 'over-skill' our teams. There is no benefit to a client in providing staff who are 'learning on the job' or who are new to an area; our clients have their own staff to train and do not need more 'juniors'. There is also little benefit to our consultants - they will be pressurised to deliver in areas where their experience levels do not make them sure-footed.

Excellence through experience - we do not 'body-shop' people to clear our benches because there is no long-term value to our brand, and no short-term value to our clients. We always have the right people for the right roles. The consultants we provide have experience in the work they are doing at any client site: they over-perform because they have seen things before and understand where pitfalls may lie. They may not be cheaper than other consulting houses, but they will always be more effective.

Achieving the right cultural fit - we are very attuned to adjusting to fit our client needs; we absorb, we adapt, we progress as needed. Just because we have very specific cultural values, or just because we have seen a project situation many times before, we are sensitive to, and tolerant of, the culture and values of our clients, especially where we are working on cross-border/global programmes where there are so many factors at play. We recognise this and our teams work hard to ensure they respect the views of others and adapt their own views and actions accordingly.

Diversity – diversity is one of our own core values. When deploying teams to clients we strike a balance between our own diversity views and those of our clients, but often find clients are supportive of our approach provided deadlines are reached seamlessly, and there are no shortfalls in delivery. In practice, our approach works well because our partners are so involved in the client engagements and can step in to backfill team roles if, for example, a key team member is unexpectedly unavailable.