



Curriculum Vitae

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Date of birth : 16-02-1960
Nationality : Dutch

Kees is passionate about driving and realizing a company's strategy. Result-oriented in executing complex programs and projects. Broad expertise in business management, strong focus on compliance and risk. When issues arise Kees is capable to move things in the right direction in a short period of time, even in a complex political administrative context. Always thinking in terms of solutions, being analytical and achieving concrete results. Experienced in the dealings with supervisors like Dutch National Bank (DNB) and the Authorities Financial Market (AFM) in the Netherlands

- Key industries
- Consumer Finance
- Airline industry
- Retail banking saving and investment funds
- Credit insurance
- Payments industry

OVERVIEW OF PROFESSIONAL EXPERIENCE

2015- now: DMS (own company) As an interim manager and consultant Kees has led and managed teams:

- In several fintech startups amongst others: Fairzekering and Chipin, Yehhpay, Lender & Spender, Divido
- Due diligence participant on behalf of private equity
- Business plan development for acquired company Private Equity
- For BNP Paribas managing the development of a corporate startup in consumer finance leading a team to develop new company from scratch to go-live within time and budget
- Marktplaats, an Ebay company, implement change in Car proposition.
- Active on proposition development on POS instalment credit.

2006 – July 2015 CEO of Crédit Agricole Consumer Finance Netherlands in Amsterdam

Key responsibilities:

- Leading the management board (CCO, CFO, COO).
- P&L responsible
- Direct reports of HRM, Audit and Risk/Permanent Control, Corporate Communication, Compliance
- Member of the Group Executive Committee of Crédit Agricole Consumer Finance reporting to CEO CACF
- Reporting to Supervisory Board CACF NL and executive committee CACF Group

Key achievements:

- Building the market leader in consumer finance in the Netherlands. 350 fte. Successful acquisition of Interbank and post-acquisition merger with Ribank in 2007/2008. Autonomous growth portfolio of 1 billion to 3.7 billion euro outstanding.
- Building a new vision and strategy for the company
- Total overhaul of management
- Improving cost to income ratio
- Diversifying into a multi-channel company.
- Strong focus on compliance and risk management, implementing new permanent control systems
- Reorganizing program management
- Improving collection processes.
- Innovation of websites and products
- Year on year growing customer satisfaction and employee satisfaction.

2004-2005 Interim management and consultancy.

2005

Transavia.com Interim executive vice president and CCO, 100% subsidiary of the AirFrance/KLM group. Amsterdam Schiphol

Key responsibilities

Responsible for marketing and sales, 1600 fte.

Key achievements:

Strategy change development from low cost carrier to travel company. Implementing new livery and presentation of flying personnel. Growth of revenue. Strong focus on direct sales and development of new digital strategies.

2004

Publicis advertising agency, Amsterdam

Interim director on the board of the Publicis Dialog group the Netherlands. One of the largest advertising agencies in the Netherlands with 90 fte.

Jobtitle: Managing Director

Key achievements:

Reorganizing operational processes and improve performance of CRM and Direct marketing services delivered to customers

1996- 2003: AEGON NV.

2001-2003

Managing Director New Internet Bank business unit of AEGON, called AEGON Bank.

Key achievements:

Integrating startup PARQ.nl into AEGON Bank. After I successfully launched PARQ.nl in 2001. PARQ was the first online index fund company in the Netherlands

1996- 1999

Director of Marketing and Sales Spaarbeleg 100% subsidiary of **AEGON N.V.**

Spaarbeleg was a fast growing multi-channel company in savings and investment products with 1.8 million customers.

Key achievements:

Managed the marketing and sales of the brand and products via Internet, telephone, financial intermediaries and own franchise organization.

Strong marketing and sales company based on cost leadership and customer focus.

All time high in 2008. Introduction of advanced CRM systems and campaign management.

1994-1996

Director of Marketing and Sales NCM, Nederlandse Credietverzekering Maatschappij NV. (today Atradius)

Credit insurance company. Business to business marketing and sales. Market leader.

Key achievements:

Developing new marketing and sales strategies. Developing NCM communication.

Achieving sales target. I contributed to reorganize the organization and getting marketing and sales into a new era. Reorganization together with McKinsey.

1988-1993 Payment industry: Eurocard Nederland B.V.

Eurocard/MasterCard issuer and acquirer in the Netherlands today known as Interpay and EquensWorldline.

1991-1993

Manager Acquiring. Establishing and growing the network of card accepting retailers.

Marketing and Sales strategy, business to business, budget and target responsible for the commission income.

1989-1991

National Sales Manager Eurocard Nederland. Responsible for corporate card sales and member establishments sales.

1988-1989

Product Manager Gold Card. Responsible for the marketing and sales of the card.

1987-1988 Randstad Uitzendbureau

Position: running a unit for temporary labor. Responsible for sales target.

1986-1987

Drafted in Dutch Army, section Nuclear, Biological, Chemical warfare

Education

1985 Masters Degree Law and public administration University of Leiden

1981 Bachelor of law University of Leiden

Various training and development courses i.e. at Stanford, Insead, IMD, Nima, negotiation skills, sales training.

NED'S (NON EXECUTIVE DIRECTOR)

- Member and Vice Chairman of the supervisory Board of BKR since 2008, the bureau of credit registration in the Netherlands, see www.bkr.nl until June 2018
- Non executive board member in crowdfunding startup in 2015
- Member of the board of Eurofinas, see www.eurofinas.org since 2008 to May 2015
- Chairman of the Association of Dutch Consumer Finance companies VFN
See www.vfn.nl since 2008 to May 2015

LANGUAGES

Dutch	: Mother Tongue
English	: Fluent
French	: Working ability
German	: Fluent

c.v. d.d. 09/2019