

# HELENA HAYES

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## FINANCIAL PROFESSIONAL

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### CONTACT

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### SKILLS

- ☐ **Credit Risk Analysis & Underwriting:** Strong background in reviewing and assessing the risk of mortgage applications, with extensive experience in the mortgage arrears and non-performing loan sectors.
- ☐ **Lending & Origination:** Experience assisting with new lending processes and loan origination, ensuring alignment with policy guidelines and regulatory compliance.
- ☐ **Regulatory Compliance:** Deep understanding of CCMA, CPC, SME, and AML regulations and their application in credit decisions.
- ☐ **Process Improvement & Operational Efficiency:** Led strategic change projects that enhanced operational efficiencies and compliance processes.
- ☐ **Customer-Centric Approach:** Ability to balance risk management with customer service, offering flexible yet commercially sound decisions.
- ☐ **Team Collaboration & Leadership:** Proven ability to collaborate effectively across

### PROFILE

Experienced financial professional with 20 years in financial services, specializing in credit assessment, lending (including mortgages and non-performing loans), and risk management. Qualified with both QFA and APA, with a strong focus on delivering customer-focused solutions in compliance with industry regulations. Known for strong communication skills, attention to detail, and a customer-centric approach. Recognized for unwavering integrity, transparency, and a diligent work ethic, consistently committed to making decisions that benefit the business and its stakeholders.

### EXPERIENCE

#### **Business Analyst, BCMGlobal** (Feb 2019 – Present)

- ☐ Led strategic projects to optimize mortgage arrears and improve credit risk management processes, driving operational efficiencies and regulatory compliance.
- ☐ Worked closely with customer-facing teams to enhance processes that directly impacted service delivery, saving €485k annually.
- ☐ Collaborated cross-functionally to refine policies and enhance customer satisfaction.

#### **Manager, Retail Mortgage Unit, BCMGlobal** (Aug 2016 – Feb 2019)

- ☐ Managed a portfolio of complex mortgage cases, including restructuring loans, performing credit assessments, and ensuring compliance with regulatory frameworks.
- ☐ Led a team of 28, overseeing loan modifications, litigation, repossessions, and new lending processes.
- ☐ Ensured delegated credit authority of up to €1m was exercised responsibly, in line with company policies and risk appetite.
- ☐ Represented the company at the Banking & Payments Federation Ireland.
- ☐ Fostered a customer-centric environment by addressing member concerns and ensuring that all lending decisions were aligned with both regulatory guidelines and organizational goals.

#### **Team Leader, Retail Mortgage Unit, BCMGlobal** (Jan 2016 – Aug 2016)

- ☐ Directed a team in assessing complex mortgage applications, ensuring adherence to regulatory and internal underwriting policies.

teams and stakeholders while maintaining a focus on business goals.

## EDUCATION

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Institute of Bankers (UCD)

### 2011-Present

Graduate Dip in Financial

Services (Level 9) (2.1)

Chartered Banker (2.1)

QFA – Qualified Financial

Advisor

Cert in People Management

(Distinction)

Cert in Principles of Lean

(Distinction)

e-Collage

### 2024

Cert in Business Analysis

(requirement gathering)

Lean Consulting

### 2020

Green Belt, Lean Six Sigma

Athlone Institute of Technology

### 2001-2005

Bachelor of Business Studies

(Level 8)

St. Joseph's Mercy Convent,

Navan

### 1996-2001

Leaving Cert

□ Played a key role in the review and approval process of mortgage applications, particularly those involving restructuring or high-risk clients.

### Assistant Manager, Recoveries ASU, AIB (2013 – 2016)

□ Managed the recovery of non-performing loans and mortgage arrears, ensuring compliance with industry regulations.

□ Reviewed creditworthiness of clients and worked with teams to ensure accurate collections and adherence to regulatory frameworks.

### Account Manager, Recoveries ASU, AIB (2011 – 2013)

□ Managed a portfolio of 700 accounts, driving collections and repayments for clients with challenging credit situations.

□ Collaborated with internal stakeholders to assess the creditworthiness of applicants and clients under the arrears program.

### Account Executive, Irish Nationwide Building Society (2009 – 2011)

□ Managed loan accounts, conducting credit risk assessments and contributing to collections strategy to ensure compliance and recovery.

### Substitute Teacher, Cannistown NS, Navan, Co. Meath (2009)

□ Taught various subjects, adapting lessons to student needs.

### Travelling Australia and Asia (2007-2009)

### Credit Control Collections, Permanent TSB (2005 – 2007)

□ Managed collections for loan portfolios, ensuring timely payments and compliance.

## VOLUNTEERING

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### Volunteer Director & Committee Member Tara & District Credit Union | Jan 2020 – May 2024

- Actively contributed to Strategic Planning, Marketing, and Remuneration committees.
- Board Director (June 2020 – May 2022), served as Secretary (2021-2022).
- Led strategic planning efforts, focusing on credit control strategies and compliance initiatives.
- Gained firsthand experience of credit union operations, member engagement, and the importance of community-focused financial services.

## REFERENCE

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Upon Request