

Paul Kocourek

Paul is a retired Senior Partner of Booz & Co. (formerly Booz Allen). He was Managing Partner of Booz & Co.'s Asia Pacific business and subsequently Managing Partner of Booz & Co.'s Global Financial Services practice.



Paul has almost 30 years of experience in working with banks—from the Consumer Banking up through Corporate Lending. A large portion of that work was with the small business banking units of institutions like Wells Fargo, Bank of New Zealand, Commonwealth Bank, Westpac, Suntrust and Bangkok Bank. That experience encompassed:

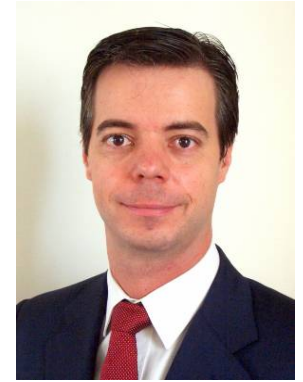
- **Credit:** including the development of risk rating systems, the management of non-performing loans, and loan processing
- **Operations:** including the establishment and running of central processing facilities, BPR of most banking processes and select use of automation
- **Control systems:** including the development of policies and performance management systems (Planning, Budgeting, Forecasting and MIS)
- **I/T Development:** including the selection of banking systems, development of functional strategies (e.g. networks, security) and oversight of key software development efforts
- **Strategy:** including segmentation and value proposition development
- **Sales Force management:** including customer targeting, wallet management, etc
- **Organization:** including organization design, determination of decision rights and development of M&R.

From 1998-2007 Paul started two groups within Booz of particular relevance to Bridge's work. One was a practice focused on "rollups" (serial acquirers), helping companies identify target companies for roll-up and managing the post merger integration process. The other was a Governance Practice.

Paul is based in Asia. He has implemented change strategies for a number of the major Asian banks and worked as a Peace Corps volunteer in rural Thailand.

Angus Poston

Gus has extensive experience in micro-finance, rural banking and social development, as well as many years experience in commercial banking and project finance. He has worked at all levels from village level evaluation to corporate strategy.



- **MFI development:** worked with microfinance organizations over the past 17 years, on strategy & planning, micro-loan design, post-disaster reconstruction and investment negotiation. Catalyzed an MFI in Myanmar and completed consulting assignments for MFIs in Sri Lanka, India and the Philippines
- **MFI Investment:** set up a microfinance investment fund and closed first investments. Led the EC's technical evaluation for large grants to Bangladeshi MFIs
- **Rural banking transformation:** defined the strategy and re-configured the branch network for two major rural banks (Bangkok Bank in Thailand and BGZ in Poland).
- **I/T Development:** defined and implemented technology road-maps both for MFIs and large commercial banks
- **Operations reform and centralization:** streamlined processes, centralized back-office processing and managed cost reduction programs for banks in Asia, Central Europe and the UK
- **Consumer lending strategy:** joint Head of Strategy for Barclaycard from 2007-2009. Implemented transformation plans in a number of the group's businesses
- **Project finance and investment promotion:** designed and conducted due diligence on large loans and corporate finance transactions for IFIs and private companies
- **Social enterprise development:** including investigation of the social development industry in India, pro-poor policy development for a number of governments and work with NGOs
- Published several academic articles on microfinance development

Gus is based in Asia and spends most of his time in the Philippines. He has lived and worked in rural communities in Ethiopia, Nepal and Sri Lanka.