

## CURRICULUM VITAE

**Name:** Simon John Harman

### Academic Achievements and Professional Memberships:

- Business & Law Degree - Southampton Institute of Higher Education (BA Hons)
- Bar Vocational Course at the Inn's of Court School of Law
- Advanced Financial Planning Certificate - Chartered Institute of Insurance (Dip PFS MP)
- Chartered Member of the Securities Institute (Chartered MCSI)
- Legal Practice Course of The College of Law (Chester) (PgDL)
- Member of the Institute of Directors (MIoD)
- CAA Licensed Commercial Pilot
- CAA Licensed Flying Instructor & Examiner

### Employment History: Simon Harman, BA (Hons), PgDL, Chartered MCSI, DipPFS, MIoD

- Simon joined Comsure as a Risk and Compliance Consultant in January 2017.
- As Comsure's Risk and Compliance Consultant Simon will continue acting as a Director and Jersey Key Person (Compliance Officer, Money Laundering Compliance Officer and Money Laundering Reporting Officer) as well the Nominated Chief Compliance Officer (for United States rules purposes) for Global Advisors (Jersey) Limited [see below]

#### **March 2015 – current**

##### **Director & Head of Office, Global Advisors (Jersey) Limited**

This role involves performing key Risk, Compliance and Legal functions for a start up funds and investment business specialising in Bitcoins and other virtual currencies.

The role is that of Compliance Officer, Money Laundering Compliance Officer and Money Laundering Reporting Officer within Jersey. Further I act as the Chief Compliance Officer within the United States.

I am fully responsible for liaison with regulatory bodies within what is a unique business, in that the fund itself is the only regulated Bitcoin fund in the World.

Further I am responsible for the daily management of the office in all aspects including budget control and cost management.

#### **September 2014 – March 2015**

##### **Career Break**

During this time I obtained a further aviation based qualification.

#### **January – September 2014**

##### **Group Governance, Risk and Compliance Director for the Dominion Financial Services Group**

This role encompassed responsibility for ensuring that the group was compliant throughout its worldwide operations including Jersey, London, Malta and Geneva.

A brief summary of the key activities within this role is set out below:

- Compliance Officer, Money Laundering Reporting Officer and Money Laundering Compliance Officer for the Jersey business as notified to the JFSC. These were key roles within a business, which has undergone significant change, and required significant attention within the risk area.
- Managing a team of compliance professionals within the different territories each with their own regulatory regimes and also very different product areas including Trust, Corporate, Funds and Employee Benefit Structures.
- Principal high-level point of contact for all regulatory authorities within all operating Jurisdictions.
- Active liaison with external lawyers on high-level strategic issues including highly sensitive human resources matters.
- A full board Director of all regulated entities and attending board meetings to present both reports and recommendations within this area I was personally responsible for reporting on a number of areas including governance and risk control.
- Chairman of the Risk and Control Committee, which is pivotal in both setting and agreeing the risk controls across the business group.
- Member of the Investment Risk Committee in Malta and also a Director of the regulated business with Malta.
- Responsibility for the Company Secretarial team and all operations carried out by the team.

### **March 2011 – December 2013**

#### **Director Philean Trust an Independent Trust and Financial Services Business**

A varied role with a wide variety of challenges with the key features being:

- Acting as Deputy Managing Director, which involved extensive contact with both clients and external stakeholders in a senior role.
- Active involvement in all aspects of business management including financial budgeting, assessing the impact of debtors in terms of effective financial management of the business.
- Oversight for Governance and Risk within the business in terms of reviewing current practises and implementing change.
- Acting as Money Laundering Compliance Officer and Compliance Officer.
- Marketing and developing new business from both existing clients and new sources within the United and Kingdom and Europe.

- Overseeing Human Resources matters and dealing with all areas including recruitment and complex terminations.
- Updating computer systems with responsibility for equipment and leading a significant change within the way in which IT is used within the business
- Responsible for designing and implementing a web presence for the company and also re branding company stationery.

### **March 2010 – March 2011**

#### **Worked as part of a team to Co Found a start up business known as Amrel**

- One of a team of three who started a new venture targeting the ESOP and EBT market.
- The business was at the stage of receiving regulatory approval but was abandoned when budget changes were announced, shortly before the approval process was complete.
- These changes made the product offering unviable and as such the project was abandoned.

### **September 2006 – March 2010**

#### **Equity Trust Group- Director of Compliance and Risk (British Isles).**

This was a varied and challenging role with the key features and achievements of the role being:

- Occupying the position of Board Director on various operational entities with direct accountability for both of the identification of, and provision of solutions to address all areas of risk.
- At the point of joining the business there were significant failings in terms of corporate governance and also the understanding level within the business with regard to risk awareness, was not of a sufficiently high standard.
- I was instrumental in changing a number of key risk areas within the business. This was evidenced by the findings of the JFSC during the inspection before I joined and the inspection, which took place in April 2009. The first visit resulted in 32 remedial areas being in need of urgent attention the vast majority of these points have been completely resolved, and the second visit having 5 minor areas in need of minor attention and were in the process of being addressed.
- Responsible for the successful outsourcing of the client accounting function within the business to Labuan. This project involved assessing the risk of the project, liaising with the appropriate regulatory authorities and designing a solution to ensure both the initial solution delivery and also the ongoing monitoring of the effectiveness of the project. This project has proved highly successful and also provided significant cost savings for the business.
- Compliance Officer and Money Laundering Compliance Officer for all entities within the British Isles, both of these roles require regulatory approval which has been forthcoming without any issues requiring further information, which I believe is a reflection of the high level of credibility which I hold with the JFSC, GFSC, HMRC, MFSA and the FCA.

- Managing a team of compliance professionals, which I recruited since joining the business, with the majority of the team having followed me from my previous employer. This I feel is a significant achievement as prior to my joining the business there were very real difficulties in both the recruitment and the retention of talented risk professionals.
- Reporting directly to the Group Executive Committee on a monthly basis and the local Managing Director on a more routine basis.
- In 2006 I was involved in the placing of two tranches of business one to a local service provider and the other to the Hong Kong office within the Global group. These have been very detailed and also difficult projects in terms of technical contents of the transfer process and also liaising with the parties to whom the business has been transferred

### **January 2002 – March 2006**

#### **Abacus Financial Services Group Limited Group Compliance and Risk Director (from late 2006 the Group became part of the Royal Bank of Canada Global Business “RBC”).**

This role encompassed the overall responsibility of ensuring that the group was compliant throughout its worldwide operations. A brief summary of the key activities and achievements within this role are set out below:

- Compliance Officer for the Group as notified to the FSA, JFSC and GFSC prior to joining the business three separate individuals occupied these roles. Once I had been able to demonstrate my ability and potential I was instrumental in condensing these roles into one part of my overall role.
- Managing a team of compliance professionals in four different territories each with their own regulatory regimes and also very different product areas including Trust, Corporate, Funds and Banking. Responsibility for Banking for the British Isles and also Global Trust were added to my role post the acquisition by RBC.
- Group Money Laundering Reporting Officer for the Abacus Group. I recommended the creation of this role after having studied the effectiveness of the various MLRO's within the Group.
- Principal high-level point of contact for all regulatory authorities. Prior to the acquisition of the Abacus Group by the Royal Bank of Canada I was a key member of the team involved with the due diligence process, this involved very detailed work and also intense pressure in terms of service delivery.
- Active liaison with external lawyers on high level strategic issues including a case which set a precedent within the area of Jersey Trust law in the area of “sham trusts”.
- Reporting directly to the Group Board and attending their meetings to present both reports and recommendations within this area I was personally responsible for reporting on a number of areas including governance and risk control.
- Responsible for a budget in excess of £2.5million covering all areas of the team's expenditure.

- 2000** Employed by Pricewaterhouse Coopers as a Senior Associate within the Compliance Risk Management Division. Specialising in advising on and implementing regulatory, compliance and corporate governance solutions to a wide variety of clients.
- 1998** Employed by Sun Life of Canada (Basingstoke)
- Employed as a Corporate & IFA Compliance Adviser.
- Responsible for dealing with high-level compliance / legal issues involved in the creation and development of an IFA distribution arm.
- 1996** Employed by Friends Provident as a Financial Adviser, responsible for servicing a client bank of 850 clients
- 1989** Commissioned to the rank of 2<sup>nd</sup> Lieutenant in the British Army  
Regiment of service: 1<sup>st</sup> Battalion Queens Regiment

**I.T Skills:**

I am a competent user of the following I.T packages and hold the European Computer Driving Licence:

- Microsoft Windows
- Lotus Notes
- Sage Accounts
- Word Perfect
- Excel
- Various Internet related packages.

**Interests & Other Activities:**

- 10 Years service as a Special Constable, within the Hampshire Constabulary, at the time of leaving holding the rank of Senior Divisional Officer attached to the Southampton City Command Team
- 9 Years service as a Centenier for the Parish of St Helier
- 2 Years service with the Air Training Corps as an instructor
- Part time flying Instructor/Examiner and Commercial Pilot

**Referees:**

Available on request.