

Barbara Rudziks

Work Experience

Since 2018 Cross Loan S.A.

Since 10/2018 Chief Executive Officer / President of the Board

Key achievements:

- Operational model transformation: proces standarization and process framework
- Funding model improvement
- Costs optimization
- Data driven management
- Introduction of strategic investor, developmont of exit option for curent sharehlders

2009 - 2018 BEST S.A.

01/2011 – 10/2018 Member of the Board

Reporting areas (> 300 employees): Operations, Asset Management, Process Management and Development, Project Management, Key Account Management

01/2010 - 12/2010 General Director

01/2009 – 12/2009 Director, Management & Development

Key achievements:

- 29 % CAGR of profit growth
- PLN 35 million of profit in 2018 vs. PLN (-2.2 million) in 2009
- BEST S.A awarded the debt collection sector's Leader of Effectiveness title
- PLN 165 k of NIPE at BEST vs. PLN 63 k at KRUK S.A. in 2014
- an impressive growth of the employee satisfaction rate in excess of 100% - the companylevel
- survey: 2014(82%) vs. 2009 (40%)
- Effective project management following Waterfall and Agile methodologies – a 65% TTM growth
- Participation in raising funds for the corporate bonds issue, including PLN 150 m within the public bond issue programme.
- Implementation of new comprehensive IT solutions for end-to-end operationsupport.

1998 – 2009 GE Money Bank S.A.

07/2008 - 01/2009 Director of the Sales and Call Centre Department

Reporting areas (>500 employees): Cash Loan Department, Mortgage Loan Department, Credit Card Department, Sales Support Department, Coaching & Monitoring Department

2001 – 2008 Telemarketing Department Director (1.5 year)

Telemarketing Centre Director (2 years)

Head of Telemarketing Department (2 years)

Head of Telemarketing Team (2 years)

1998 – 2001 Specialist, Section Manager (2 years)
Debt Collection Specialist (4 months)
Debt Collection Assistant (6 months)

Key achievements:

- Development of an innovative direct teleselling channel based on the innovative Call Centre technology and a unique courier delivery system;
- Leading a team of ca.300 telesellers achieving record-breaking performance indicators in terms of the Teleselling of retail banking products;
- Designing and successfully implementing the first country-wide GE Capital Bank's ATL campaign dedicated to cash loans and processed in an innovative formula of three Call Centres and an operating system supporting the automated Customer segmentation and product offer matching. (a Venture Funding initiative);
- Implementing the GE Money Bank Debt Collection Department's first motivation system based on the value of debts collected in a time unit – a 30% growth of the performance indicator.

Education

1996 – 2001 Gdynia Maritime University, Enterprise Management