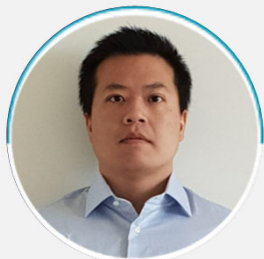




**Max Teo**

**ASSOCIATE MANAGER**



[maxteo@guberno.com.au](mailto:maxteo@guberno.com.au)



+(61) 488 000 013



Gordon House, 21/24 Little Bourke Street, Melbourne, VIC, 3000



## EDUCATION

- MPP (Economic Development) – Harvard University
- M. Applied Commerce – University of Melbourne
- BIT – Swinburne University, Full Scholarship



## PROFESSIONAL EXPERIENCE

### Strategy and Corporate Development

- For the CEO and Board of this USA listed sub-prime lender (2nd largest in market), developed and implemented a “transformational” corporate strategy resulting in the closure of a US\$100m revenue generating business and 7% share price uplift upon announcement of new strategy.
- Undertook a strategic review of a NZ Equipment Hire Business (PE Owned, Top 2 in Market) to improve EBIT by 20% within 2 years.
- For the Managing Director an Indonesian Automotive Lubricants Distributor, improved EBIT by 20% through developing cost-to-serve metrics and associated price elasticities for each customer segment.

### Strategic Cost Reduction

- For the CRO of a Big 4 Australian Bank, worked with the Chief Credit Officer to reduce its direct cost base by 15%.
- For a FTSE listed Bank
  - Worked with MD and Division Heads of the Retail Banks to reduce their direct cost base by 20% (£200m).
  - Worked with the Chief Credit Officer in the Risk Division to reduce its direct cost base by 40%.

### Operational Improvement and Digitisation

- Assessed and re-engineered 20 key store processes for NASDAQ listed company, yielding a 25% uplift in customer face time.
- Developed business case (Board approved), for the retail and commercial lending digitisation projects for a Regional Australian Bank; these were the largest projects by value (both CAPEX and projected OPEX) in the bank’s project portfolio .



## OVERVIEW

- Max is a highly experienced top tier consultant with over 10 years’ experience in financial services (retail banking, insurance and sub-prime lending), logistics, industrials and utilities (electricity, waste) across a number markets including Australia, USA, UK, Indonesia and Malaysia.
- He has led a number of engagements in corporate and business unit strategy, strategic cost reduction and operational improvement.
- Max has formal education in Public Policy, Finance and Economics, as well as Information Technology.



## EXPERTISE

### Industry



Financial Services



Logistics



Utilities

### Functional



Strategy & Planning Advisory



Strategic Cost Reduction,  
Process Improvement,  
Business Transformation