



JEFFREY APPLGATE

I have been married to Jo since 1995. We were living in Poole, Dorset, I was commuting into central London, until the end of 2002 when we moved to Glencoe in the Highlands of Scotland. We moved to Masham in Yorkshire in 2012, however missing the close proximity to water we arrived in Walmer in July 2015 and intend to stay!

I qualified as a Chartered Accountant with Binder Hamlyn in 1980 and moved to Bermuda with PwC in 1981 for three years. This enabled me to gain experience in international finance and insurance and upon my return to the UK in 1984, I joined Bank of America in Edinburgh and trained in corporate finance in London and San Francisco. I was involved primarily in corporate lending, to the leading multinational businesses and financial institutions in Scotland and the North-East of England, before being moved by the Bank to London and into its Global Shipping Group as a Vice President providing corporate finance services to leading ship owners in Europe and the East coast of the US.

I was headhunted by Arab Banking Corporation (based in Bahrain) to join the London office and became Head of Banking. During my near 13 years at ABC International Bank plc (the London Branch was separately incorporated), the corporate banking activities were reorganised and directed to the growing market for finance and services for mobile telecommunications, energy and transportation (aviation and shipping) in the Middle East and Africa, Turkey and India. The bank provided facilities of multiples of tens of millions.

In Scotland, I had a small company restoring and refurbishing traditional stone cottages found in the Highlands and, for three years, was also a non-executive director of a company in Athens operating large crude oil carriers.