




Herman de Graaf

As an experienced professional in higher management roles with a focus on Risk, Legal, Compliance and Finance, I bring a wealth of knowledge and a proven track record of delivering results in establishing departments, devising and implementing efficient processes and procedures and managing vendor risk strategies. I specialize in restructuring and recovery matters, Dutch insolvency law, project-based work, contract negotiations and stakeholder management. I have a strong ability to solve complex issues, maintain an overview in high-pressure situations and I am driven by achieving tangible results.

CONTACT

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 [LinkedIn Profile](#)

 Scheerwolde, NL

SKILLS

- Strategic Planning
- Project Management
- Leadership
- Communication
- Time Management
- Problem-Solving
- Strategic Thinking
- **Languages:** Dutch (Native), English (Fluent), German (Good)
- **Software Proficiency:** Microsoft Office Suite

COMPETENCIES

- Empathetic
- Independent
- Analytical
- Decisive
- Creative
- Flexible
- Structured
- Team player
- Solution-oriented

EXPERTISES



Risk Management



Legal & Compliance



Financial Management

WORK EXPERIENCE

Founder and owner Impetus Business Services B.V.

Impetus Business Services B.V. | Sept 2024 – Present

- Hands on consulting, advising and assisting companies and private individuals on contracts, legal documentation
- Assisting in solving (legal) issues and problems
- Holding (interim) board positions
- Acting as committed, critical and independent sounding board to management and boards of directors

Co-founder and co-owner Meijer & De Graaf Advies vof

Meijer & De Graaf Advies vof | Oct 2024 – Present

- Holding board positions (in foundations) for companies and families which are dealing with the transfer of their assets to the next generation
- Hands on consulting, advising and assisting companies and private individuals on contracts, legal documentation
- Assisting in solving (legal) issues and problems
- Acting as committed, critical and independent sounding board to management and boards of directors


Head of Recovery Group NL (Director) / Deputy Head of Workout & Recovery Management

Deutsche Bank AG, Amsterdam branch | 2010 – Sept 2024

- Establishing the Recovery department during the economic crisis, attracting high professional Recovery employees and developing new recovery processes and IT systems
- Professionally settling numerous recovery files, minimizing losses and reputational issues for the bank and significantly reducing the recovery portfolio
- Handling complex, high-profile recovery files by thoroughly analysing the case, involving the right legal advisors and negotiating the right terms and conditions in case of sale of collateral
- Initiating and managing the termination of asset-based and syndicated facilities agreements and the foreclosure of collateral
- Devising and implementing effective vendor risk management strategies, including supervising and executing audits when necessary
- Leveraging extensive experience to navigate complex situations, including those involving reputational, compliance, legal, and professional considerations


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VISION

In my professional journey, my vision is to leverage my expertise in risk management, legal & compliance and strategic financial oversight to minimize financial losses and mitigate legal risks and reputational issues. I am passionate about solving complex issues and maintaining an overview in high-pressure situations. With my highly developed social and negotiation skills, underpinned by a strong sense of empathy, I aim to lead teams towards achieving tangible results and contributing to the overall success of the organization.

TOP ACHIEVEMENTS

- Establishing the Recovery department during the economic crisis, attracting employees and developing new processes and systems.
- Reducing the duration to manage staff or control costs.
- Initiating and managing the termination of asset-based and syndicated facilities agreements and settling numerous (complex and high-profile) files, minimizing bank losses and reputational issues and significantly reducing the recovery portfolio.
- Devising and implementing effective vendor risk management strategy.

WORK EXPERIENCE CONTINUED

Senior Recovery Officer (Vice President)

ABN AMRO Bank NV | 2006 - 2010

- Coaching and motivating recovery officers and assistants, providing feedback and delivering presentations
- Negotiating with clients, consultants, lawyers, and receivers in bankruptcy cases
- Reviewing and verifying credit documentation and contracts, managing legal and compliance aspects
- Managing a recovery portfolio with a focus on terminating credit agreements and foreclosing collateral, both inside and outside of bankruptcy. This activity helps in reducing potential losses for the bank and managing legal, compliance and reputational risks
- Determining, executing, monitoring and approving recovery strategies

Restructuring Officer

ABN AMRO Bank NV | 2003 - 2006

- Managing a distressed business customer credit portfolio, focusing on de-risking the portfolio and retaining clients
- Formulating assignments for interim consultants and coordinating their work
- Analysing and addressing complex financial issues
- Negotiating restructuring plans with clients and their advisors
- Reviewing and approving restructuring strategies
- Collaborating with internal teams to mitigate risks
- Ensuring compliance with legal and compliance aspects

Relationship Manager

Rabobank Vaart en Vecht | 2002 - 2003

- Managing and expanding a business customer portfolio, focusing on the sale of financial products and services to medium-sized enterprises

Relationship Manager

ABN AMRO Bank NV | 2000 - 2001

Management Trainee

ABN AMRO Bank NV | 2000

EDUCATION

- **Ongoing:** Various (internal) banking courses in the areas of compliance and laws and regulations.
- **2015:** Sustainable Cash Flow and Lessons Learned, Fitch Learning partner.
- **2012:** Deutsche Bank Risk College, Deutsche Bank.
- **2011:** Risk Management Training Program – Leadership Excellence, Deutsche Bank.
- **2009:** Personal Development for talented professionals, De Baak Management Center, Noordwijk.
- **2008:** Failures in the settlement of bankruptcies, Institution for Postgraduate Legal Education, Radboud University Nijmegen.
- **2005 - 2006:** Postgraduate specialization “Insolvency Law for Banking and Finance” (Summa Cum Laude), Institution for Postgraduate Legal Education / Radboud University Nijmegen.
- **2000 - 2005:** Various banking related courses (e.g., General Banking Course, Securities and Business forms, Business Lending I and II, Taxes, Cash Management), NIBE-SVV (educational institute for the Dutch financial industry).
- **1996 - 2000:** Business and Management, Financial Management, Van Hall