



# Gavin Harding

Senior Business Consultant  
Experian Advisory Services



## Education:

- Trinity College Dublin, Ireland, BS in Management, MA.
- Villa Nova University, Lean Six Sigma Black Belt

## Consulting expertise:

- Commercial and Small Business Banking: Risk, Credit, Portfolio Management, Sales and Marketing.
- Enterprise Risk Management, Business Continuity and Disaster Recovery Planning.
- Business Information Strategy: Data creation, analytics, consumption, protection and maintenance.
- Project and Change Management.

In his role as a Senior Business Consultant, Gavin focuses on commercial businesses and works with U.S. clients in financial services, banking, online lending, government and trade. With more than 20 years of experience in banking and finance, Gavin helps clients utilize data and predictive analytics to develop and implement commercial strategy in both the traditional and online lending markets, while helping them to mitigate risk and improve profitability.

Gavin is a trusted advisor and recognized expert in the small business arena. He has been interviewed for the *Wall Street Journal*, *Small Business Magazine*, BAI's Thought Leadership Podcast, and is a regular guest on the nationally-syndicated radio show, *The Small Business Advocate*.

Gavin co-presents the quarterly Experian-Moody's Main Street Report, which provides benchmarking data on the health of small business segments throughout the U.S. Gavin also writes extensively on the topic of small business, in addition to his blog, his articles have been published in *Home Business Magazine*, *Banking Exchange*, *National Association of Credit Management*, *NEFA Newsletter*, and many others.

For more than half of his career, Gavin has held senior leadership positions in banking, gaining experience in commercial and small business strategy, SBA lending, credit and risk management and sales. He has guided organizations through strategic change initiatives and regulatory and supervisory oversight issues.



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## Case Study

### Regional Community Bank

Completed a comprehensive business review centred on technology infrastructure and applications, commercial and small business lending process and internal audit and compliance practices.

The client benefitted from a one time recovery of \$1.8MM and ongoing annual savings in excess of \$600,000.

## Speaking Engagements

- Experian Vision Conference
- NEFA
- Alt-Lend
- ELFA
- ABA Small Business Banking
- Served as judge for the 2017 LENDIT awards