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TWELVE NORTH

Strategic, commercial and management consultancy

Practical direction for owners, boards and management teams

CV SUITE

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DAVID GOODALL

Director | Strategic, Commercial & Management Advisory

TWELVE NORTH LIMITED

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EXECUTIVE PROFILE

Over 20 years' executive and operational experience across regulated legal, financial services, insolvency and commercial organisations.

David Goodall is an experienced business leader and commercial adviser with over 20 years' experience in regulated financial and professional services. His career encompasses executive management, business transformation, commercial strategy, financial governance, operational restructuring and organisational performance.

Having held senior leadership and board-level positions across legal services, insolvency, consumer finance and debt recovery, David brings practical experience of managing businesses where commercial performance, regulatory obligations and operational complexity must be carefully balanced.

His experience includes developing business strategies, improving financial and operational performance, negotiating commercial arrangements, supporting corporate transactions and implementing governance and control frameworks.

David has particular expertise in businesses undergoing growth, restructuring, financial pressure or strategic change. He works with owners, directors and management teams to identify commercial priorities, assess risks, improve decision-making and translate strategic objectives into measurable operational outcomes.

His approach combines commercial discipline, analytical assessment and practical implementation, with an emphasis on delivering sustainable improvements rather than recommendations in isolation.

As a Director of Twelve North Limited, David provides independent strategic, commercial and management consultancy to organisations seeking experienced senior-level support without the commitment of permanent executive appointments.

CONSULTANCY EXPERTISE

Four areas of advisory expertise

Strategic & Commercial Advisory

- Business strategy, commercial planning and growth assessment.
- Business restructuring, cost reduction and financial performance improvement.
- Commercial negotiations, supplier arrangements and contract review from a commercial perspective.
- Funding strategy, financial modelling and cash-flow considerations.
- Corporate transactions, business sales and organisational transition.
- Commercial risk assessment and strategic decision support.

Management & Board Advisory

- Independent board-level challenge and executive decision support.
- Corporate governance and management accountability.
- Management information, reporting and performance frameworks.
- Business planning, forecasting and management oversight.
- Stakeholder engagement and complex commercial negotiations.
- Support during ownership changes, restructuring and business transformation.

Operational Consultancy

- Operating model assessment and organisational restructuring.
- Revenue generation, client acquisition and customer lifecycle management.
- Collections, recoveries and cash-flow optimisation.
- Process redesign, automation and workflow improvement.
- Resource planning, performance management and cost efficiency.
- Technology integration, data analysis and AI-enabled operational improvements.

Audit, Quality & Control Reviews

- Independent reviews of operational processes and management controls.
- Governance, risk and compliance-support assessments.
- Management information and reporting effectiveness.
- Operational quality assurance and process testing.
- Supplier performance and outsourced service reviews.
- Identification of control weaknesses and practical remediation measures.

Current roles

2026 – Present

Twelve North Limited

Director

Co-founder and Director of an independent strategic, commercial and management consultancy providing practical advisory and implementation support to business owners, boards and management teams.

The consultancy supports organisations requiring independent expertise in commercial decision-making, organisational performance, governance, operational transformation and business improvement.

February 2024 – Present

Parker Philips Insolvency Limited

Managing Director

Executive responsibility for the commercial, financial and operational management of an insolvency practice specialising in consumer debt solutions.

Responsibilities and experience include:

- Strategic oversight of business performance, financial management and operational delivery.
- Management of cost structures, collections performance and commercial sustainability.
- Oversight of outsourced operations, supplier arrangements and service delivery.
- Organisational restructuring, resource planning and operational improvement.
- Governance and regulatory compliance within the insolvency sector.
- Management of complex client portfolios and associated commercial risks.

EXECUTIVE & PROFESSIONAL EXPERIENCE

Anthony Philip James & Co Solicitors Limited

Director / Senior Executive | March 2019 – September 2026

Held progressive senior management and board-level responsibilities within an SRA-regulated alternative business structure, culminating in appointment as Managing Director in October 2024.

Also served as Compliance Officer for Finance and Administration (COFA) during 2026.

Following the ownership transition in September 2026, continued to provide advisory support in a consultancy capacity.

Key experience included:

- Executive leadership and commercial management within a regulated professional services business.
- Development and implementation of business strategy, performance objectives and operational controls.
- Oversight of client acquisition, marketing, customer engagement and commercial performance.
- Financial governance, regulatory oversight and management reporting.
- Participation in corporate restructuring, funding arrangements, strategic transactions and ownership transition.
- Implementation of technology, automation and AI-enabled systems to improve operational efficiency.
- Management of stakeholder relationships, external advisers and commercial counterparties.

Earlier career

January 2018 – March 2019

First Target Recoveries Limited

Senior Operations Manager

Senior responsibility for operational performance, collections strategy and regulatory compliance within a claims management business.

Led operational improvements and supported the structured wind-down of activities following regulatory change, maintaining commercial discipline and managing operational risk.

March 2012 – December 2017

Money Advice Group

Senior Operations Manager

Senior management responsibility across customer services, collections and financial solutions operations.

- Managed teams of approximately 60–120 employees.
- Developed performance strategies aligned with financial and operational objectives.
- Improved management reporting, customer engagement and collections effectiveness.
- Delivered operational improvements through process redesign and people development.
- Contributed to record business performance during 2017.

June 2006 – February 2012

Aktiv Kapital (UK) Limited (now PRA Group)

Collections & Outsourcing Management

Progressed through operational management roles covering collections, external agency management and performance improvement.

Experience included third-party supplier oversight, debt portfolio performance, multi-site workflow management and development of reporting and collections strategies.

GOVERNANCE & REGULATORY EXPERIENCE

Experience of regulated environments

David has extensive practical experience of management and governance within organisations operating under complex regulatory and statutory frameworks, including:

- Solicitors Regulation Authority (SRA) regulatory requirements.
- Financial Conduct Authority (FCA) regulatory environments.
- Insolvency legislation and regulatory standards.
- Corporate governance, financial controls and risk management.
- Data protection, client information and operational compliance.
- Employee ownership trust governance and stakeholder oversight.

His experience includes service as an SRA-approved individual, former COFA and trustee of an employee ownership trust.

Education & professional development

- BSc (Hons) — Lancaster University.
- Certificate in Money Advice Practice (CMAP) — Staffordshire University.
- ILM Level 3 — Management.
- City & Guilds — People Skills.
- Credit Services Association accreditation — previously held.

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CONSULTANCY APPROACH

David works directly with business owners, boards and senior management teams to provide objective commercial assessment, clear recommendations and practical support with implementation.

His approach is based on understanding the commercial realities of a business, establishing priorities, strengthening management information and ensuring that strategic decisions are supported by appropriate operational and financial controls.



Independent judgement. Commercial discipline. Practical delivery.

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