



**Karen Rankin BSc, Grad LLB (Hons), ACA**  
**Mobile: 0033 (0)782 637 327**  
**karen.rankin@adjunct.rennes-sb.com**

---

**Experienced Professor and Chartered Accountant (London) with a wide variety of international experience in finance, law, regulation, ethics, and healthcare.**

**Employment History:**

***2020 - Current: Adjunct Professor, School of Accounting and Finance/Strategy and Innovation Department, ESC Rennes School of Business***

- Adjunct Professor, lecturing in Financial Accounting, Management Accounting, Finance, Financial Markets Fundamentals, and Financial Equity and Portfolio Management, Strategic Management, and Advanced Strategy in Masters of Management / PGE and Master of Science Programs;
- Research and preparation of teaching materials, Course Co-ordinator role, delivering lectures, setting coursework, moderation and marking of coursework and exams, student support and tutoring, providing letters of recommendation to students, input into education and assessment strategy;
- Active in the Rennes SB community; liaising with colleagues, administrative staff, and senior RSB faculty members;
- Assisting students to find internship opportunities using extensive international network of colleagues.

***2018 - Current: Owner and English Professor, CAB, Rennes***

- Manager and teacher for a micro-entreprise providing English teaching services to businesses, educational establishments, local governmental organisations, and private clients in the Rennes area;
- Financial management including accounting, banking services, taxation and regulatory filings;
- Continuing professional development in Accounting and Finance through membership of the ICAEW.

***2013 - 2018: Lead Associate, Financial Conduct Authority ('FCA', UK Finance Regulator), London, Client Assets and Resolution Department ('CASS'), Specialist Supervision Division***

- Regulatory supervision of investment firms (including large investment banks) and insurance intermediaries via risk assessment, firm visits, desk-based reviews, and interviewing of firms and compliance functions (including head of client assets, internal audit, compliance officers, CEOs);
- Firms included Credit Suisse, State Street, Société Générale, and Barclays Bank;
- Leading on the departmental submission to the Bank of England regarding the implications of the UK Ringfencing regime designed to segregate UK retail banking from UK investment banking;
- Participation in project work on the impact of 'Brexit' on financial services regulation;
- Publication of FCA Policy Statements and assisting general counsel with drafting finance regulations;
- Participation in cases with FCA Enforcement, including interviewing individuals under caution and complex investigations; included involvement in case that resulted in over £22m of fines for misconduct; publication of Enforcement notices ('warning notices' and 'decision notices');
- Liaising with internal FCA network, including frontline Supervision, Legal department, Economics Division, Bank of England, and CEO office;
- Involved in research and review of client money rules for investment intermediaries ('Consultation Paper 12-20'), including: analysing responses from firms, Policy Statement drafting, drafting instructions for legal department, meeting with internal FCA stakeholders, authoring and editing documents for presentation to stakeholders, leading and participating in focus group discussions with finance industry experts;
- Performing risk assessments on firms and formulating risk-based supervision strategies;
- Coaching and mentoring of junior staff;
- Participation in FCA internal training and development.

**2008 - 2013: Senior Auditor (Financial Services), PricewaterhouseCoopers LLP, London**

- Senior Associate (Chartered Accountant) in Financial Services (Audit) - Insurance, Investment Management and Real Estate;
- Clients included investment firms, insurers, insurance brokers, hedge funds, private equity, charities, and real estate firms;
- Audit clients included AXA, Credit Agricole Asset Management, Legal and General, BNP Paribas, BlackRock, Land Securities, M and G, Lloyd's of London insurers and Syndicates;
- Management of teams and experience in a variety of types of engagements, including statutory audit, internal controls audit, pension funds audits, charities review, Lloyd's Returns, FSA returns (UK regulatory reporting), Client Money Audits, inter-office reporting to PwC Boston, taxation, restructuring projects, and report writing;
- Extensive experience with IFRS, UK GAAP, and US GAAP accounting frameworks;
- Experience with Sarbanes-Oxley ('SOx') internal controls testing for US clients;
- Extensive contact with Finance Directors, CEOs, COOs, as well as internal PwC network of Partners and Directors;
- Participation in continuing professional development and on-going technical training;
- Tutoring of staff, including classroom based tutoring of graduates in technical and professional training (including accounting, auditing, management, strategy, ethics, and professional skills);
- Budgeting and staff resourcing for engagements;
- Participation in graduate recruitment program – attendance at career fairs, employee interviews, and new employee induction training;
- Senior Associate Committee – included Project Management and publication of newsletter.

**2007-2008: Legal Adviser, Tower Hamlets Law Centre, Housing Legal Team, London**

- Responsibilities included: assisting with casework (including judicial review, housing possession scheme, homelessness, disrepair cases); reviewing files; drafting legal correspondence;
- Liaising with Barristers, Solicitors, Case Workers, Local Authorities, Court Administration, Legal Services Commission, Jobcentres, and Housing Associations; client liaison and interviews;
- Attending judicial review proceedings (Royal Courts of Justice, London); lodging cases at court; costing cases for submission to Legal Services Commission;
- Case research on LexisNexis and online policy research.

**2002-2006: Senior Radiation Therapist, Sir Charles Gairdner Hospital, Perth, Western Australia**

- Provision of Radiotherapy Treatment Services to cancer patients; management of team and workload; use of specialised and general computer software; Occupational Health and Safety Law; supervision and assessment of undergraduate and post-graduate students;
- Participation in Professional Development Program;
- Policy formulation; protocol writing; oversight and development of Clinical Trials; research and development of clinical techniques.

**1994-2002: Radiation Therapist, Perth Radiation Oncology Centre, Western Australia**

- Management of up to 10 staff; daily coordination of therapy delivery; patient workload management; shift and roster coordination; allocation of duties to staff; induction of new employees; supervision and assessment of students; liaising with Medical Consultants, Registrars, Nursing staff, Allied Health staff, Biomedical Engineers, Business managers, and Partners;
- Establishment of Continuing Professional Development program for over 50 allied healthcare staff; delivery of program including lecturing; participation in Quality Assurance Programs, Occupational Health and Safety, medical research.

**Educational History:**

**Sept 2008 – Dec 2010: ACA, Kaplan Financial, London**

- Chartered Accountancy Qualification, ICAEW. Exam qualified on 10 December 2010; time-qualified September 2011 (first time passes in all subjects - 15 exams);
- Subjects: Ethics, Business Strategy, Business & Finance, Taxation, Audit and Assurance, Business Analysis, Business Change, Business Reporting, Financial Accounting, and Financial Reporting,

**Sept 2006 - Sept 2008: Graduate LLB (Hons), City University, London**

- First Class Honours degree achieved (distinction equivalent) with first time passes in all exams;
- Subjects: Criminal Law, Contract Law, Constitutional & Administrative Law, English Legal System, Tort Law, Land Law, EU Law, Employment & Discrimination Law, Equity & Trusts, Company Law;
- Winner of University prize for academic achievement.

**1992 – 1994: Bachelor of Applied Science (Medical Radiations), University of South Australia**

- Distinction standard degree achieved with first time passes in all exams;
- Specialising in Radiotherapy (Cancer Treatment);
- Clinical Practice at Royal Adelaide Hospital and Adelaide Radiotherapy Centre;
- Clinical paper research.

**1986 - 1991 Reynella East High School, Adelaide, South Australia**

- Year 12 SSABSA (Publicly examined subjects) – 82%
- Subjects: Maths 1& 2 (B), Physics (A), Chemistry (B), and German (A): winner of prize for top mark.

**Other Information and skills:**

- Office 365, Word, Excel, PowerPoint
- Citizenship – Australian, British, and Irish;
- Native anglophone;
- Basic German (A1/A2) – written and spoken;
- Advanced French (C1) – written and spoken.

**References:**

James Steele-Perkins  
Director  
Banking and Capital Markets  
PricewaterhouseCoopers  
London  
[james.steele-perkins@pwc.com](mailto:james.steele-perkins@pwc.com)  
+44 77 6498 8648

Victoria Tallon  
Director  
Real Estate and Audit  
PricewaterhouseCoopers  
London  
[victoria.tallon@pwc.com](mailto:victoria.tallon@pwc.com)  
+44 77 6190 3849

Emma Bandey  
Manager (former) Markets/Client Assets Department  
Financial Conduct Authority  
Canary Wharf  
London  
+44 79 5858 4377