

Curriculum Vitae

Ronald van Dijk

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Profile

My years of experience as a regulator at the Dutch Authority for the Financial Markets (AFM) have taught me to quickly identify the needs of an organization, as well as the requirements their processes have to meet in order to be compliant. As a result of my years of experience as a financial regulator and risk consultant, I can quickly assess what requirements financial institutions have to meet and what the risks are if they don't. I bring structure to complex situations, make them comprehensible and prioritize the actions that have to be carried out.

Because of this, I often function as a sounding board for board members and directors and get involved in the implementation of the required changes. I think it is essential to create awareness about relevant laws and regulations, but also come up with practical solutions in order to comply to norms. I am extremely result oriented: I identify areas of improvement and communicate these to stakeholders at all levels of the organization. Complex issues involving multiple internal and external stakeholders are in good hands with me.

Work experience

- 2010-present **Managing Director & Founder, Charco & Dique**
- Setting up and reorganizing compliance departments
 - Functioning as an External compliance officer
 - Developing and implementing compliance policies
 - Performing risk analyses

- Leading change processes
- Putting together new compliance teams
- Leading and executing integrity investigations
- Sparring partner at board level

2006-2010

Director regulatory practice, Protiviti*International risk consultancy*

- Setting up Regulatory Compliance Services in The Netherlands
- Expanding FSI services to Dutch clients
- Organizing round tables and knowledge sessions
- Implementing risk frameworks, including tooling
- Developing compliance self assessments
- Subject Matter Expert (financial legislation)
- Executing various compliance related assignments

1997-2006

Head accountgroup, Dutch Authority for the Financial Markets (AFM)

- Responsible for 3 supervisory teams
- Relationship manager for directors of financial institutions
- Executing risk-based supervision
- Determining and implementing supervisory interventions
- Lead person-centered investigations and investigations into legal violations

1991-1997

Supervisor, PWC*Accountancy firm*

- Audit and Assurance assignments

Expertise

National and international financial supervisory laws, forensic investigations (mostly focused on violations of financial laws), regulators.

Achievements & projects

- External compliance officer and/or executive management at various financial institutions
- Restoring business operations after intervention by supervisors
- Restoring the relationship between institution and regulator

- Reorganizing compliance departments
 - Optimizing mortgage departments
 - Conducting investigations for silent receivership and Enterprise Chamber
 - Implementing new international supervisory legislation
 - Carrying out international investigation into manipulation of interest rates
 - Investigation into conflict of interest of directors
 - Simplifying and automating the compliance cycle
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Education & courses

2000-2001	Forensic Accountant, Universiteit Nyenrode/Leiden
1991-1996	Register Accountant, Vrije Universiteit Amsterdam
1987-1991	HEAO Accountancy, Alkmaar

Interests

Running and cooking