



**Strategy. People.
Results.**

July 2026

SPARK partners is a **partner-led** boutique that transforms **strategy** into concrete, **human-driven** outcomes, operating across **boardrooms, executive teams, and operational layers.**

What SPARK stands for

Strategy

People

Alignment

Results

Knowledge

Strategy designed with people in mind, aligned across the organisation, delivering results – and leaving durable knowledge behind.

How we work

- **Human-centered**
culture, incentives, trust and team dynamics are integral parts of the solution.
- **Partner-led model**
we combine 150+ years of practical experience.
- **Implementation first**
we stay until new behaviours, processes and structures are effectively embedded.
- **Lean and ethical**
we offer low bureaucracy, high discretion, and absolute independence.

Three levels, one philosophy

“From boardroom to execution floor — SPARK drives human-centered transformation at every level of your organisation.”

Level	Nature of Engagement	Core Value Added
Board (Non-Exec)	Governance, oversight, integrity	Independent view, strategic guidance
Executive (Interim)	Hands-on leadership during transition	Stabilization, team building, capability transfer
Advisor / Consultant	Strategy & implementation partnership	Change adoption, human alignment, measurable impact

Who we are

Cédric Anker

Private banking
Securitization
Business dev.
Intl. exposure
Leadership

Ski touring – Family –
Mountain



Xavier Clavel

Asset management
Leadership
Alt. inv. distribution
Digital assets
Reg. experience

Biking – Graubünden –
Chopin



Yves Keller

Finance
Risk and Compliance
Regulatory expertise
Audit
Shareholder mgt

Sailing – Reading – Led
Zeppelin



Dominique Moser

Financial crime
Fraud
Investigation
Dispute resolution
Audit

Ski – Music –
Wilderness



Grégoire Pennone

Strategy
Sustainability
Governance
Stakeholder
engagement

Marathon – Raclette –
Nature



Where we make a difference

GROW

Turning ambitions into actionable plans

TRACK

Bringing clarity to numbers

GOVERN

Building the right organization

FINANCE

Raising capital for your ambitions

ENHANCE

Optimizing processes for efficiency

LEAD

Aligning leadership, culture and structure

FIX

Understand and resolve issues for lasting impact

Grow: Turning ambitions into actionable plans

WHAT WE BRING

- M&A & Go-to-market advisory
- External fund distribution support & network
- Organic growth

HOW WE WORK

- Co-creation with leadership teams
- Interviews and workshops
- Translation of strategy into concrete objectives

OUTCOME

- A strategy people understand, own, and execute
- Clear objectives to steer in the right direction
- A goal-setting framework to ensure initiatives are on track

LEAD PARTNERS

- Xavier Clavel
- Grégoire Pennone

Track: Bringing clarity to numbers

WHAT WE BRING

- A cockpit to monitor a clear set of KPIs & KRIs
- Quarterly reports, incl. qualitative review and onsite discussions
- Financials - HR - Assets
- Clients – Risks - Ops

HOW WE WORK

- Gap analysis to improve final dashboard outcome and optimize helpfulness

OUTCOME

- Support for board & ExCo meetings, valuation process, interaction with auditors / regulator,
- Benchmark analysis against peers
- Clear diagnosis and health check for right decisions

LEAD PARTNERS

- Yves Keller
- Xavier Clavel

Govern: Building the right organization

WHAT WE BRING

- Governance architecture (roles, bodies, charters)
- Board evaluation and optimization
- Participation to Advisory Boards

HOW WE WORK

- 'Out-of-the-box' thinking, absolute independence, rigor and discipline
- Involve the most suitable partners and leverage the overall expertise

OUTCOME

- Governance that accelerates decisions
- Reinforcement of accountability and transparency
- Smoother interactions with regulators

LEAD PARTNERS

- Grégoire Pennone
- Cédric Anker

Finance: Raising capital for your ambitions

WHAT WE BRING

- Loan brokerage & capital raise
- IPO support
- Multi-lender access beyond traditional banking channels

HOW WE WORK

- Independence and alignment of interests
- Bespoke structuring
- Confidentiality and controlled distribution of deal information

OUTCOME

- Financing package (financial information, analysis, projections, risks, security)
- Shortlist of lenders & outreach strategy
- Term sheet comparison & recommendation memo

LEAD PARTNERS

- Cédric Anker
- Xavier Clavel

Enhance: Optimizing processes for efficiency

WHAT WE BRING

- Leading strategic and transversal projects (business, IT and digital evolution)
- New design of organizational and managerial processes
- Inclusion of AI for efficiency gains

HOW WE WORK

- Embedded in your teams
- PMO discipline
- Independence and alignment of interests, quick wins

OUTCOME

- Detailed transformation roadmaps
- A coherent organization which stays abreast of global innovations

LEAD PARTNERS

- Yves Keller
- Cédric Anker

Lead: Aligning leadership, culture & structure

WHAT WE BRING

- Leadership assessments and coaching services, secondment and interim management
- Culture diagnosis and alignment
- Organizational design and role clarity, candidate sourcing

HOW WE WORK

- Human-centric facilitation
- Honest, evidence-based insights on people dynamics
- Practical actions leaders can take immediately

OUTCOME

- A coherent organization where people are empowered and aligned
- Human-driven outcomes leaving durable knowledge

LEAD PARTNERS

- Grégoire Pennone
- Cédric Anker

Fix: Understand and resolve issues for lasting impact

WHAT WE BRING

- Forensic analysis & fraud investigations
- Dispute and litigation management
- Preventive and detective controls strengthening
- Support with auditors and regulators

HOW WE WORK

- A strict commitment to discretion and protection of sensitive information.
- Each assignment aims to understand the real financial stakes, resolve disputes and strengthen controls

OUTCOME

- Complex issues resolved with limited recurrence risk
- New behaviors, processes and structures embedded
- Outcomes that support growth, protect reputation,

LEAD PARTNERS

- Dominique Moser
- Grégoire Pennone

Why clients choose SPARK

- They want **outcomes**, not reports.
- They value **trusted partners** who can operate in sensitive governance, shareholder, or regulatory contexts.
- They need transformation that is **owned by their people**, not imposed from outside.
- They want **capability** that remains after we leave - not dependency.

Clear outcome promise

Strategy that is actionable

We don't produce theoretical plans. We translate strategy into concrete actions, operating models, behaviours, and measurable priorities.

People owning the change

We engage leaders and teams early, build alignment, remove resistance, and ensure that the transformation is *theirs*.

Alignment that sticks

We stay present during the real work: pilots, team coaching, KPIs, leadership and cultural reinforcement. We ensure the new way of working is embedded and measurable.

Results that matter

We focus on what improves performance: efficiency, clarity, decision-making, customer experience, culture and risk management.

Knowledge that remains

We transfer tools, methods, behaviours, and leadership capability, so organisations continue progressing after we leave.



From boardroom to execution floor — SPARK partners drives human-centered transformation at every level of your organisation.

Disclaimer : No fine print. Just fair play. This offer reflects our best understanding today - and common sense will guide any adjustment.

Annexes

1. Partners' profiles and Strategic partnerships
2. Contact details

Cédric Anker

BACKGROUND Cédric Anker is a seasoned leader in banking, securitization and business development. He has held senior roles at Credit Suisse, Vontobel, Mirabaud, Cramer and Bordier & Cie, and is currently CEO of Allswiss Group AG.

EXPERTISE His expertise spans strategy, growth, governance and business-model transformation, with a proven ability to adapt financial institutions to evolving client expectations. He brings deep knowledge of commercial, investment and private banking, complemented by board-level experience across banking, pension funds, education and humanitarian organizations. He also used to chair the Switzerland for UNHCR foundation.

CONTRIBUTION Cédric brings to SPARK a distinctive strength in aligning strategy, execution and client-centric transformation. People-oriented and culturally adaptable, he is skilled at navigating multicultural environments and adjusting to complex, dynamic situations.

PRIVATE GOAL To go ski touring on Mont Blanc with his sons, run the Chamonix marathon, and climb a 6,000+ meter summit in Ecuador with his wife.



Xavier Clavel

BACKGROUND Xavier Clavel has held various C-level positions in Asset- and Wealth Management in Switzerland and in the UK. He graduated from University of St. Gallen (HSG), specialized in financial and capital markets and has been living in Zurich since 1998.

EXPERTISE Xavier has led both investment and client-facing teams and understands both worlds. He has also served on the Advisory Board of successful FinTech companies, advising the Board with regard to growth strategy, service offering and distribution approach. He has also served as a board member for regulated institutions in Luxembourg and in the Dubai International Financial Centre (DIFC), one of the world's leading financial jurisdictions.

CONTRIBUTION At SPARK, Xavier leverages his unique blend of technical expertise, regulatory experience, and governance to support clients in the financial sector, especially where crypto, compliance, and transformation converge.

PRIVATE GOAL Xavier's personal short-term objective is to master a full biking loop around Zürisee below 2h30.



Yves Keller

BACKGROUND Yves Keller holds a Master in Management from the University of Geneva and has spend more than 17 years with Deloitte as Director Financial Services and Senior Auditor before joining ONE swiss private bank as CFO/CRO.

EXPERTISE Yves is a finance, risk & operations specialist with deep expertise in operational transformation, financial governance, and managing risk in complex environments.

CONTRIBUTION At SPARK, Yves excels at bridging the gap between strategy and execution, ensuring that transformation programs deliver measurable financial and operational outcomes, while maintaining compliance, resilience and stakeholder trust.

PRIVATE GOAL Yves' personal short-term objective is to sail Bol d'Or du Léman in less than 20h in monohull category.



Dominique Moser

BACKGROUND With 30 years of experience in Switzerland and internationally, Dominique graduated from HEC Lausanne and is a Certified Public Accountant and Certified Fraud Examiner. He started his career at Ernst & Young (EY) in Switzerland and the United States, before taking on senior leadership roles at CA Indosuez, including Deputy Head of Internal Audit and Deputy Head of Fraud, Corruption & Special Investigations. He founded Moser Forensic Finance in 2025.

EXPERTISE Dominique brings a unique expertise in Fraud, Financial Crime, Audit and Investigations backed by solid experience in the international Private Banking sector. He also offers management capabilities along with skills in IT and data analysis.

CONTRIBUTION At SPARK, Dominique assists decision-makers understand and resolve complex issues with confidence, particularly disputes arising from fraud and white-collar crimes in the financial sector.

PRIVATE GOAL Dominique's personal short-term objective is to travel to Japan and ski some of the most iconic Alpine resorts.



Grégoire Pennone

BACKGROUND Grégoire Pennone is a seasoned executive and legal/business professional with extensive leadership experience across banking, fiduciary services, consulting, communications, healthcare and asset management. He holds a law degree, a DEA in tax law, and an MBA from the University of Geneva — equipping him with strong multidisciplinary foundations.

EXPERTISE He has driven turnarounds, organic and external growth, M&A and strategic repositioning at executive, board and consultancy level — including leadership of a listed entity. He combines financial, legal and strategic skills with governance rigor and has periodically lectured on strategy, governance and leadership.

CONTRIBUTION With over 25 years of multi-sector leadership, Grégoire brings to SPARK a rare combination of board-level insight, M&A and transaction acumen, operational turnaround capabilities, and strategic vision. He helps clients navigate complex transactions, governance challenges and growth strategies with clarity and measurable impact.

PRIVATE GOAL Following his 50th birthday, Grégoire's personal short-term objective is to cultivate mindfulness and balance through outdoor activities — harnessing nature to channel energy and focus for this new stage of life.



Uldry Risk & Compliance SA

SPARK has established a strategic cooperation with ULDRY Risk & Compliance SA, a Geneva-based company specializing in risk management and regulatory compliance for the financial sector.

Recognized as a trusted partner, ULDRY RC supports banks and financial institutions through outsourcing, consulting, and advisory services in compliance and governance.

This collaboration strengthens SPARK's offering across regulatory and risk control dimensions, bringing deep expertise in highly regulated environments.

Together, the two entities aim to deliver integrated solutions combining strategic transformation, operational excellence, and sustainable compliance, serving financial players facing ever-increasing demands.



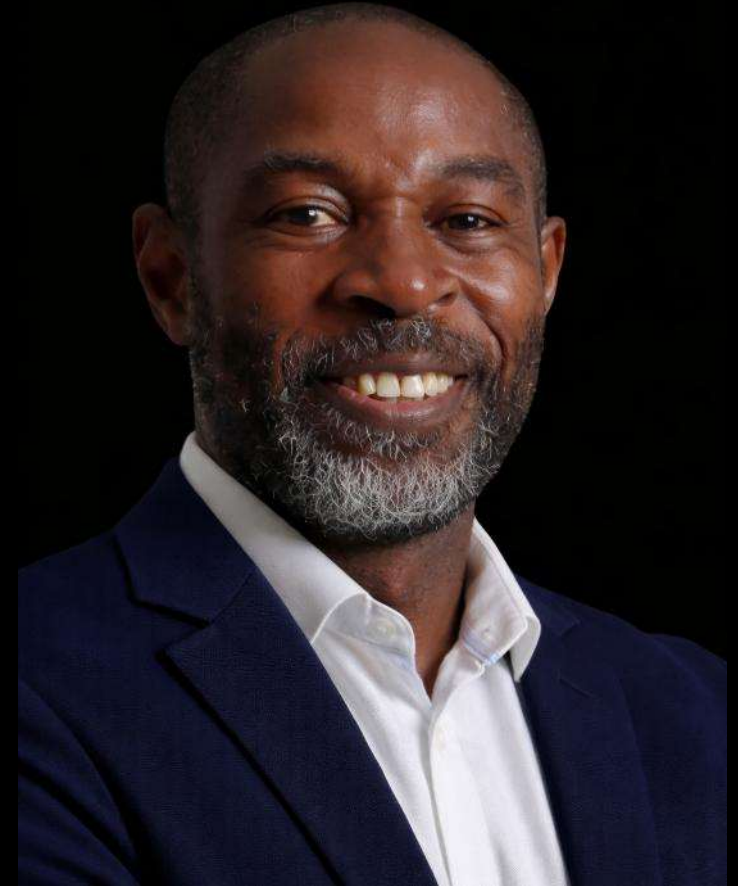
Lāmesé

SPARK has established a strategic partnership with Lāmesé, a Swiss consulting firm founded by Jean-Marc Eklou in 2022 and specialising in strategy, management, and innovation consulting.

Jean-Marc Eklou is a seasoned strategy and transformation consultant with a 25-year career spanning management consulting, banking, and aerospace. He has held senior roles at Crédit Agricole next bank (Suisse), BCGE, Assura, and Airbus, where he led complex digital and organisational transformation programmes.

He specialises in strategy execution, organisational design, programme management and digital transformation, with particular depth in retail and private banking operations.

Together, SPARK and Lāmesé deliver integrated solutions combining strategic transformation, human focus and operational excellence, helping organisations translate strategy into tangible, sustainable outcomes.



Anaïs Frey

SPARK has established a strategic partnership with Anaïs Frey, a certified coach and organizational transformation specialist with over fifteen years of experience in the banking sector.

Anaïs holds a Master's degree in Psychology from the University of Geneva and brings additional training in neuroscience applied to leadership. Having served as Head of Human Resources in complex banking environments, she combines strategic HR expertise with deep insight into the cognitive and behavioral dynamics that shape organizational performance.

Her track record spans close to ten M&A operations, and she excels at navigating high-pressure transformations where leadership clarity and human alignment are decisive. This partnership strengthens SPARK's ability to address the human dimension of transformation — connecting strategic intent with the behavioral and relational patterns that ultimately determine outcomes.



Patrick Cattin

Patrick Cattin is a coach and trainer specializing in efficiency, performance, and well-being in everyday work life. Our partnership reinforces SPARK's ability to support clients and illustrates to perfection the importance placed on people.

Patrick has more than 25 years of experience in audit and consulting at international companies such as PwC and BDO, including around 15 years as a partner at BDO. Through this, he has developed a deep understanding of the challenges, conditions, and daily pressures of corporate life.

As a certified master coach, he now teaches simple, practical, and immediately applicable tools. These help professionals and leaders save time, structure their work, reduce mental strain, and work with greater clarity and composure.

Through interactive coaching sessions and training programs, he has already supported more than 900 employees, managers, and executives.



Voxia

SPARK has established a strategic partnership with Alexis Delmege, communication strategist and Managing Director of Voxia, a Swiss communication, public relations and design agency with offices in Geneva, Zurich and Lugano.

With more than 25 years of experience in corporate communication, media relations and reputation management, Alexis advises companies, institutions and executives on strategic positioning, stakeholder communication and high-impact visibility initiatives. He has developed particular expertise in sensitive communication environments, including crisis communication, litigation PR and leadership communication.

Under his leadership, Voxia has developed a multidisciplinary approach combining corporate communication, financial communication and real estate marketing. Through its three specialised entities — VOXCOM, VOXFINANCE and VOXIMO — the agency supports clients in strengthening their reputation, clarifying their positioning and creating meaningful engagement with key audiences.



Kredo

SPARK has established a strategic partnership with Kredo, the Swiss financing platform built for entrepreneurs, by entrepreneurs.

Founded by Lucas Wüst, Kredo provides fast, pragmatic and entrepreneur-driven financing solutions for Swiss SMEs through two core activities:

- Direct Lending: financing solutions from CHF 50,000 up to CHF 1 million for operational needs, growth, investments and liquidity. From application to company visit, credit decision and funding, the entire process can be completed within one week. Kredo relies on the first CHF-denominated private debt fund fully dedicated to financing Swiss SMEs.
- Debt Advisory: tailored structuring and advisory services for larger and more complex financing transactions involving banks, debt funds, family offices and private investors.

By combining technology, credit expertise and entrepreneurial experience, Kredo delivers what many SMEs are still missing in today's market: speed, clarity and execution.



Contact details

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