

Roger Bird is a skilled manager with 30 years of experience. His expertise includes: executive level management, banking, lending, leasing, workouts and turnarounds, and improving access to credit by SMEs in developing countries. Mr. Bird's international experience over the last 12 years includes work assignments in Asia, Central Asia, the Caucasus, Africa, the Balkans, and the Middle East.

Currently, Mr. Bird is residing in Armenia where he designed a rural agricultural credit program (funded by the Millennium Challenge Corporation) and is providing consulting services for banks and media businesses under a USAID funded project.

In Mr. Bird's previous assignment, as the Director of Leasing for a large agricultural project in Georgia (former Soviet), he provided the strategic leadership that introduced leasing as a viable source of financing, increased access to credit for SMEs and resulted in Georgia's sustaining a \$20 million industry, annually. In addition, he directed a team that advocated parliamentary approval for a new law on leasing, revised lease tax regulations, and approval from the National Bank to introduce new local capital sources for leasing companies.

Mr. Bird's work in Bangladesh delivered new methodologies to increase SMEs access to credit. As a Senior Policy Advisor, he identified the financing gaps for SMEs and built a team of professionals that introduced new legislation on secured transactions to the government, as well as a business plan for a sustainable electronic collateral registry.

In other assignments, Mr. Bird has completed the privatization strategy for the largest state-owned bank in Mongolia. His strategic leadership resulted in the passage of legislation that led to the ultimate sale to an international buyer. As the Deputy Chief of Party in Bosnia, he demonstrated high energy and a positive attitude, and turned around an under-performing project. With strong organizational and leadership skills, he increased monthly lending from \$2 million to over \$10 million per month, reaching USAID's goal.

Nigeria was Mr. Bird's first international assignment. Working directly with the Nigerian Government, he successfully developed the organizational structure for the Receivership and Liquidation division of the Nigeria Deposit Insurance Corporation. He wrote the operations and procedures manual to manage, collect, and liquidate loan portfolios of failed financial institutions.

Prior to his international experience, Mr. Bird spent ten years in commercial banking and seven years with the US Government (Federal Deposit Insurance Corporation/Resolution Trust Corporation) managing, marketing, and selling troubled banks. He has prepared bank marketing bidders' packages, and structured or negotiated more than 25 government controlled banks. In other positions with the FDIC/RTC he led a team of as many as 75 professional staff members with operations in 23 states, and was responsible for managing commercial loan portfolios as large as \$450 million. He successfully reduced losses to the government and reduced non-performing loans by as much as 50%. Mr. Bird is a team-builder manager and has experience transforming ineffective operations into productive, profitable units.

Mr. Bird's lending experience has been focused on small- and medium-sized commercial loans. His commercial loan industry sector experience includes: retail, manufacturing, transportation, and equipment distributors. In addition, he graduated with honors from the NW Agricultural Credit School in Pullman, Washington, and specialized in agriculture lending for seven years.

Mr. Bird is a productive, experienced manager and skilled motivator and trainer. He has taught college credit courses at the American Institute of Banking on: "Principles of Bank Operations," "Financial Statement Analysis," "Consumer and Commercial Lending." He is an effective public speaker and has lead seminars and conferences on a wide range of banking and finance issues.