
Objective: A permanent overseas position that utilizes my managerial experience to develop staff and grow and/or improve operations under my leadership. For example: manager of overseas operations, regional manager, bank manager, transition manager for corporate mergers, or senior credit manager for new business development and/or special assets and recovery.

Summary: A financial sector professional with over 30 years of experience in banking, finance, agricultural credit, and leasing. More than 11 years of private sector development experience in emerging markets targeting economic growth, job creation, and legislative reforms that increase access to credit for Small and medium size businesses. Work experience in: Africa, Asia, Central Asia, the Balkans, the Caucasus, and the Middle East.

20 years of management experience including Deputy Chief of Party, Chief Executive Officer, Director of Leasing, Component Manager, and owner of a small business. A team-builder and motivational leader who has turned dysfunctional operations into productive, profitable units. Accomplished public speaker, presenter, and skilled instructor.

Seven years with FDIC/RTC managing financial institutions under federal conservatorship. Marketed and sold failed banks with assets up to \$500 million. Managed commercial loan portfolios as large as \$450 million with more than 50 employees in multiple state branch offices. Extensive loan work out experience and commercial lending in manufacturing, retail, transportation, and the agriculture sectors.

Experience: **Independent Consultant/Manager, International** **1995 - Present**

Contract work experience with USAID, Asian Development Bank and World Bank funded projects in Armenia, Georgia, Bosnia, Republic of Serbska, Tajikistan, Mongolia, Bangladesh, Jordan, Nigeria, and Zambia.

- Redesigned and turned around an ailing \$250 million lending project in Bosnia. Overhauled operating procedures, credit policies, and reporting systems. Oversaw 12 expatriate consultants and 75 host country national staff members in 3 offices. Increased lending volume from less than \$4 million to over \$10 million per month.
- Introduced equipment leasing in (Republic of) Georgia and assisted in the start up of three leasing companies. Trained/mentored executive directors and grew leasing sector to over \$20 million.
- Guided the development of and introduced to governments a new lease law, tax code for leasing, secured transactions law, and electronic collateral registry.
- Developed the organizational structure and a credit administration system for the Receivership and Liquidation Department of the Nigerian Deposit Insurance Corporation. Created a risk asset management manual and trained staff
- Designed and delivered training on Credit Administration, Collection and Loan Workouts, Agricultural Lending, Leasing, and Micro-finance.

Managing Agent, Federal Deposit Insurance Corp. / Resolution Trust, USA **1989 - 1995**

- As acting CEO, managed saving institution under Federal Conservatorship with assets in excess of \$55 million, staff of 23 and branch offices.
- Developed operating strategy that resulted in improved liquidity, asset recovery,

- operating efficiencies, and increased public confidence.
- Negotiated asset recoveries and resolved complex litigation issues against the banks former officers and directors.
- Directed the sale and resolution of 30 banks with assets up to \$500 million. Developed marketing strategies, analyzed institutions' financial condition, and conducted bidder's conferences. Received two special achievement awards for outstanding performance.

Credit Manager

- Asset Manager and Recovery Specialist. Managed loan portfolios totaling \$450 million and staff over 50 employees in multiple state offices. Assets included: commercial, residential, and consumer loans, owned real estate, and syndications (joint ventures, partnerships, real estate developments), and environmental contamination issues. Resolved complex litigation and reduced loan delinquencies from nearly 10 percent to 2.5.
- Introduced a revitalization strategy that resulted in new legislation that revived distressed properties in underprivileged inner-city neighborhoods (Connecticut).

President and Owner, Financial Resources, Inc., Boise, Idaho **1985 – 1989**
 Created financial services company offering loans, leases, and business consulting. Annual loan volume exceeded \$5 million. Consulted on cash management, bankruptcy and loan workouts.

Division Manager, Trebar, Inc. Boise, ID **1984 – 1986**
 Developed and managed a new captive finance division for the 5th largest Kenworth truck dealership in the US. Grew the leasing portfolio to greater than \$21 million. Served as Chief Financial Officer for the parent corporation and established the corporate banking lines of credit in excess of \$30 million annually. Established credit underwriting standards and created new leasing products. Packaged and sold lease portfolio for a 10% premium.

Commercial Lending Officer Seattle First National Bank, Seattle, WA **1976 - 1983**
 Managed commercial loan portfolio of \$10 million. Granted SME commercial, consumer, and real estate loans. Commercial loan industry sectors included: agriculture (dairy, wheat, vegetables), retail, manufacturing (wood & metal), and equipment.

Instructor - American Institute of Banking, USA **1979 - 1983**

Education: **B.S. in Business Administration** **2002**
 University of Hartford, Hartford, CT

Honors Graduate **1983**
 Northwest Agricultural Credit School, Pullman, WA

Associate of Arts **1976**
 Centralia Community College, Centralia, WA

Languages: Native English, Elementary Spanish

Personal: US citizen

Interests: Trumpet, photography, information technology