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## Roger Bird

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A financial sector expert with over 30 years of experience in banking, finance and leasing in Armenia, Georgia, Bosnia, Republic of Serbska, Tajikistan, Mongolia, Bangladesh, Jordan, Nigeria, and Zambia.

More than 12 years of private sector development experience targeting economic growth, job creation, and legislative reforms to increase access to credit with USAID, ADB and World Bank funded projects. Extensive knowledge of USAID project management.

20 years of management experience including DCOP, CEO of bank, Director of Leasing, and owner of a small business. A team-builder and motivational leader who has turned dysfunctional operations into productive, profitable units. Demonstrated experience building consensus with senior officials in foreign governments, financial institutions and collaborating with other donor projects. Culturally sensitive with host country nationals.

Seven years with the FDIC/RTC managing, marketing and selling failed banks with up to \$500 million in assets. Prepared bid packages, structured sale tenders, marketed and sold more than 25 government controlled banks. Managed commercial loan portfolios as large as \$450 million with more than fifty employees in multiple offices. As a commercial lender, extensive experience with business operations in retail, manufacturing, transportation equipment, and the agriculture sectors. Accomplished public speaker, presenter, and skilled trainer with The American Institute of Banking.

### PROFESSIONAL HISTORY

#### **1995 – Present: Independent Consultant, Emerging Markets: Credit, Banking, Leasing, Economic Growth, Legislative Reform, Increased Access to Rural Credit, and SME Development**

##### **April 2008 – Present:**

###### **SME Consultant, IREX, Yerevan, Armenia**

Provided individual consulting services to selected Media Outlets (newspapers, radio, TV). Introduced strategic management planning and preparing a business plan. Developed training material and conducted training workshops on “Strategic Planning and Preparing a Business Plan”, “Financial Forecasting and Risk/Reward Analysis”, “Measuring Your Company’s Performance”, and “Financing: How to Speak the Language of Banking”.

##### **June 2008**

###### **Leasing Advisor, ACDI/VOCA WtM Activity, Yerevan, Armenia**

Analyzed and developed a lease financing structure for the “Post Harvest, Processing and Marketing Unit” of the Water-to-Market Activity (MCA-Armenia). Developed an alternative lease structure that leveraged project funds five times resulting in increased available processing equipment used for demonstrate modern technologies and increasing local production capacity.

##### **January 2008–March 2008:**

###### **Leasing Consultant, USAID-PROFIT (EMG) Lusaka, Zambia**

Introduced vendor financing options to Zambia banks and leasing companies. Provided technical assistance to the vendor to understand lease financing, basic credit criteria, and operating procedures. Provided technical assistance to the leasing company on lease product development for agricultural equipment, pricing, and structure, and provided a new lease

application for agriculture. Facilitated a vendor agreement between an equipment dealer and a leasing company and facilitated building the lease finance pipeline.

**December 2007:**

**SME Consultant, IREX, Yerevan, Armenia**

Evaluated eleven media companies for eligibility under the USAID CMSPA program and prepared “Concept Reports” for each company. Reviewed operational procedures and recommended improvements.

**March 2007–October 2007:**

**Credit Advisor, MCC/MCA-Armenia WtM Activity (ACDI/VOCA) Yerevan, Armenia**

Managed credit component of the MCC/MCA-Armenia Water-to-Market Activity (WtM). Directed the design and development of an \$8.5 million wholesale credit facility. Developed an Operations Policy and Procedures Manual for the implementing agent. Prepared the program’s comprehensive rules and guidelines for the Credit Program (Program Administration Policy and Procedures).

**January 2007:**

**Leasing Specialist, Emerging Markets Group, Washington DC**

Provided a training course to professional staff on establishing leasing in developing economies.

**December 2006:**

**Leasing Specialist, ACDI/VOCA, Washington DC**

Developed a primer on Equipment Leasing for Emerging Markets. The report provided an overview and guidance for the development of leasing as an alternative source of equipment financing in emerging markets.

**November 2006 – December 2006:**

**Banking Trainer, USAID-PROFIT (EMG) Lusaka, Zambia.**

Designed and delivered a 3-day training course on Credit Administration, Loan Collection and Workouts, and Agricultural Lending. 53 participants rated the training a 4 out of 5 in “course quality”.

**February 2003 – May 2006:**

**Leasing Specialist, USAID-AgVANTAGE Project, ACDI/VOCA, Tbilisi, Georgia**

Introduced leasing as modern equipment financing alternative resulting in three new leasing companies and a \$20 million annual industry. Developed and managed a limited lease portfolio and credit enhancement program to stimulate equipment leasing in Georgia. Introduced new tax code and lease law to the Georgian government. Established Georgian Leasing Association to advocate legal, regulatory, and policy amendments to improve borrower access to long-term credit and enhance leasing best practices. Provide technical assistance and oversight management for a \$6 million DCA agriculture credit facility.

**March 2003:**

**Agricultural Debt Resolution Specialist, Asian Development Bank, Tajikistan**

Developed a three-phase strategy to address the country’s agricultural debt issues. Presented strategy to the Tajik government and assisted the ADB in preparation of *Aide Memoir* for the government’s support of the proposal.

**May 2002:**

**Commercial Banking and Micro-enterprise Development Specialist, Asian Development Bank, Ulaan Baatar, Mongolia**

Assessed performance of ADB Employment Generation Project. Provided written analysis of financial solvency of participating banks and their effectiveness in support to SMEs.

**January 2001 – January 2002:**

**Resident Policy Advisor, USAID- JOBS Project, IRIS Center at the University of Maryland, Dhaka, Bangladesh**

Identified constraints in financial intermediaries that limited SMEs access to credit. Formed a local legal drafting team that prepared and introduced a new secured transactions and collateral registry law to the Government. Introduced new SME equipment lending products. Prepared and submitted to the Government a five (5) year business and financial plan to institute a sustainable privatized electronic collateral registry for moveable property.

**January 2001:**

**Technical proposal writer/banking advisor, Deloitte & Touche, Washington, DC**

Assisted in developing and drafting the technical component of a winning proposal to establish a full service bank and loan production office in Kosovo.

**May 2000:**

**Cooperative Sector Advisor, The World Bank, Amman, Jordan**

Prepared a report on accessing credit by cooperatives and SMEs in Jordan. The report identified barriers and alternatives for financing these sectors.

**November 1999 – May 2000:**

**Bank Privatization Advisor, USAID Privatization Project, Barents Group LLC, Ulaan Baatar, Mongolia**

Provided technical assistance and advice to the Government of Mongolia to privatize the Trade and Development Bank, the country's largest bank. Developed the strategy and implementation plan for privatization. Prepared a valuation of government-owned interest in bank. Prepared detailed bidders package. Based on my work, the bank was privatized in May 2002

**April – September 1999:**

**Litigation Advisor, U.S. Department of Justice, Washington, DC**

Provided technical assistance in banking to the U.S. Department of Justice. Prepared and presented defense strategies to mitigate any damage award caused by the lost class action suit brought by 120 Savings and Loans.

**August - September 1998:**

**Micro-credit Trainer, UNDP/ILO-funded project, Mercy Corp, Banja Luka, Bosnia Herzegovina**

Developed credit training seminars for Bosnian micro-credit programs. Curriculum focused on credit policies, character-based lending and assessments, cash collection cycles, cash flow projections, lending risk, and unit cost analysis.

**October 1996 – June 1998:**

**Bosnia Reconstruction Finance Facility, USAID Business Development Program, Bosnia Herzegovina**

- Deputy Chief of Party and Credit Manager: Overhauled and established new credit processes, procedures, and electronic reporting systems for project. Increased loan production from \$2 million to \$10 million per month. Supervised all lending activities and personnel, prepared regular management reports and managed all agent bank activity. Managed a credit team of 35 Bosnian and U.S. banking specialists in three offices. (May 1997 – June 1998)
- Branch Manager: Established and managed a new branch office in Tuzla. In four months, grew the loan portfolio to equal 40 percent of entire project's loan portfolio. Prepared project's first industry sector (value chain) loan package to the agriculture sector that became a model for other industry cluster-financing. (October 1996 – June 1997)

**September 1995 – January 1996:**

**Credit Administration Advisor, Nigerian Deposit Insurance Corporation (NDIC), Lagos, Nigeria**

Developed organizational structure and credit administration system for Receivership and Liquidation Department of NDIC. Created risk asset management manual and operating policies and procedures to manage and liquidate a failed banks credit portfolio.

**May 1989 – September 1995:**

**Federal Deposit Insurance Corporation (FDIC), Resolution Trust Corporation (RTC)**

- Manager, FDIC - Subsidiaries & Special Projects. Managed as President/CEO of the operating subsidiary companies of failed banks. Marketed and sold operating subsidiaries, liquidated assets of defunct operations. Successfully resolved 14 subsidiaries. Instrumental in passage of Connecticut State legislation that established revitalization zones for distressed properties in underprivileged inner cities. (1993-1995)
- Managing Agent. Managed as CEO of a savings institution (with assets in excess of \$55 million) under Federal Conservatorship. Created and implemented business operating plans resulting in improved liquidity, asset recovery, operating efficiencies, increased customer confidence, and regulatory compliance. Negotiated and resolved complex litigation issues. (1989-1992)
- Resolution Specialist. Directed sale of 30 failed savings institutions with assets up to \$500 million. Developed marketing strategies, analyzed institutions' financial condition, and conducted bidders' conferences. (1990-1991)
- Asset manager and recovery specialist asset. Supervised 75 employees in 23 states for failed U.S. banks and savings and loans with assets totaling \$450 million. Negotiated and resolved multi-million-dollar complex real estate litigation involving joint ventures, partnerships, and real estate developments. (1989-1990)

**1985-1989**

**President/owner, Financial Resources, Inc., Boise, Idaho**

Developed commercial loan brokerage, leasing, and consulting company. Annual loan/lease volume exceeded \$5 million.

**1984-1986**

**Division Manager, TREBAR, Inc., Boise, Idaho**

Developed and managed a new finance division for a Kenworth truck dealership. Built a credit portfolio in excess of \$21 million. Served as Chief Financial Officer for the parent company.

**1979-1983****Instructor, American Institute of Banking, Everett, Washington**

Courses taught included, "Principles of Bank Operations," "Financial Statement Analysis," "Consumer Lending," "Commercial Lending," "Loan Workouts" and "Credit Recovery." Developed and conducted customized bank workshops and seminars in the following subjects: "Credit Review," "Loan Quality Analysis," "Compliance," "Loan Documentation," "Loan Workouts," "Computer Conversions," "Operating Polices/Procedures," and "Bank Products and Services."

**1976-1983****Commercial Loan Officer, Seattle First National Bank, Seattle, Washington**

Managed a commercial and agricultural portfolio in excess 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 dealers.

**EDUCATION:** B.S.B.A, Economics and Finance, *Summa cum laude*, University of Hartford, CT, 2002.  
Honors Graduate, Northwest Agricultural Credit School, Pullman, WA, 1983  
A.A., Centralia Community College, Centralia, WA, 1976

**LANGUAGES:** Native English, Elementary Spanish

**PERSONAL:** U.S. citizen