

Senior Executive providing leadership to advance fiscal procedures, resolve conflict, and manage change in obstacle-rich environments. Expert in government relations spanning Europe, Asia, Africa, and the Middle East.

~ Directed Loan Portfolio Exceeding \$450M ~

Jumpstarted Bosnia's markets by turning a troubled \$250M credit program into a thriving operation

Doubled monthly lending in one month by creating a \$6.5M industry loan package for 23 companies. Delivered contractually obligated \$10M/month loan recommendations 45 days after assuming operational leadership, achieving monthly requirements for duration of tenure. Restructured procedures, developed talent, and upgraded technology to include an IT structure, making reports available online, increasing visibility and communication with USAID.

Elevates domestic and international economies, implementing proven fiscal strategies in downturned climates

- Established a \$20M leasing industry in the Republic of Georgia, gaining approval from the national legislature, cultivating buy-in from financial leaders, and providing technical expertise to future service providers.
- Privatized largest bank in Mongolia, resulting in a \$1M profit for Parliament sale to foreign bidder.
- Initiated the FDIC's "neighborhood revitalization and reinvestment program," partnering to provide economic incentives for developers to purchase and renovate government owned properties.

Delivers resource oversight to realize goals, increase performance, and advance operational efficiency

- Sold 25 RTC-run banks with \$500M+ assets in 6 months, formulating sale strategies, preparing 250-page bidder packages detailing every aspect of the institution, and conducting sales presentations to 500+ buyers.
- Managed \$450M loan portfolios, reducing loan delinquencies from 10% to 2.5% by negotiating loan workouts and asset recoveries as well as resolving litigation issues against debtors and bank management.
- Functioned as temporary CEO for 3 banks under Conservatorship, overseeing \$55M+ in assets and 23 employees; improved liquidity, asset recovery, and operating efficiencies while maintaining public confidence.

B.S., Business Administration, Economics, and Finance ▪ University of Hartford
Honors Graduate ▪ Northwest Agricultural Credit School

PROFESSIONAL OVERVIEW

Independent Consultant

1995-Present

Contracted for USAID, Asian Development Bank, and World Bank projects in Armenia, Georgia, Bosnia, Tajikistan, Mongolia, Bangladesh, Jordan, Nigeria, and Zambia; directed economic growth by stimulating profitable market expansions.

- Led project assignments with \$25M+ operating budgets and 80-member teams.
- Supervised SME credit programs, advocating legislative reforms to increase access, developing new products, privatizing banks, and training SME and bank credit staff.
- Guided lease laws and tax codes reform; secured transactions regulations and electronic collateral registry.
- Designed and delivered training on credit administration, collection and loan workouts, agricultural lending, leasing, micro-finance, and SME strategic business management.

Federal Deposit Insurance Corp. (FDIC)/Resolution Trust Corp. (RTC)

Managing Agent/Resolution Specialist/Credit Specialist

1989-1995

Functioned in multi-faceted roles for US government bank regulatory agencies resolving the banking crises of the late 1980s.

- Instrumental in ten weekend closures and re-openings, reconciling bank financials and book closings on the dissolved institution within 48 hours; restarted functions the next morning under new executive management.
- Applied risk-analysis to determine if loan agreements would be honored or coded as bad debt and canceled.
- Closed, liquidated, and sold 14 bank subsidiaries seized during FDIC takeovers; conducted environmental impact studies and hired asset managers to dispose of negatively-valued properties.
- Wrote a FDIC manual on managing subsidiaries and prepared the regional transition process for RTC assets to transfer to the FDIC upon operational close out.

Prior: **President/Owner**, Financial Resources, Inc. ▪ **Finance Division Manager**, Trebar, Inc. ▪ **Commercial Lending Officer, Business Banking Division**, Seattle First National Bank ▪ **Instructor**, American Institute of Banking