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SUMMARY

Project leader and sector expert on business development, banking, risk management and capital markets in developed and emerging markets. Clients include governments, development agencies and private sector organizations. Previously, senior investment banker, responsible for evaluating, funding and managing private sector projects and investment funds.

VP and Department Head of the International Treasury Division of Chemical Bank (now JP Morgan Chase) based in London and New York. Member of Treasury Executive Committee and managed financial advisory groups and international economic publications in New York, London, Brussels and Tokyo.

Also, senior Economics and Development Consultant with PricewaterhouseCoopers

Financial editing and publications management experience at Dow JonesNewswires/Wall Street Journal, TheStreet.com, Institutional Investor, and EIU Ltd (Economist Group).

Delivered numerous training projects to graduates, executives and bankers. Teaching and research at Liverpool and Bradford Universities (UK).

EDUCATION

BA, (Honors) Economics - Liverpool University, 1961-1964

MA, Finance/Economics - University of Western Ontario, 1965-1966

ACCA, Graduate Diploma in Finance and Accounting - City University, 1973-1974

Advanced Management Program at Harvard Business School, 1982

Train-the-Trainers program for Euromoney/Institutional Investor

UK citizen (US resident) and French language capability.

CAREER HISTORY

Banking, Capital Markets and Economics Consultant, New Jersey, 2002 – date

- Corporate and project management and budgeting training programs for Haward International, Abu Dhabi and the Middle East.
- Training program needs analysis and business development seminars for the Baku Stock Exchange funded by EBRD.
- For ShoreBank International, preparing an internal operations and training manual for BRAC a Bangladesh commercial and microfinance bank.
- Operations Risk Training Program for World Bank/Kosovo Bankers' Association and local trainer selection
- Risk Management specialist on USAID project in Azerbaijan to enhance the risk management capabilities of five local banks.
- FX and Risk Management training for National Bank of Azerbaijan

- Carried out a due diligence assessment for DFID (UK) in regard to a proposed IFC/OPIC funded project in the Palestine Housing Sector.
- Senior trainer on *Advanced SME Lending and Risk Management Training* in China for Frankfurt School of Finance and Management/KfW.
- Delivered seminars on liquidity risk management and advised local banks for USAID Financial Sector Deepening Project, Armenia
- For ADB, valuation of FCCU, a Credit Union bank, Kyrgyz Republic
- Bond Study of NGO funding and municipal finance in Macedonia
- Asset/Liability Management Assessment of Ukreximbank, Ukraine – as part of EU Mortgage Industry Support project
- Banking sector assessment and recommendation for capital markets strategy for MPPI, Algeria for the EU,
- Project Leader on Review of Worldwide UN Treasury Operations – covering IT, liquidity management, accounting, risk management and HR.
- For a TACIS project: Support for the Baku Stock Exchange – prepared Workbook covering capabilities for trading derivatives, equities and bonds.
- Cash management assignment in Delhi for ADB and Indian Government .
- Three-bank training and ALM assignment for KfW in China
- For TAIC, a Saudi/Bahrain banking and investment company, assessed historic investment results and prepared 5-year business plan focusing on performance measurement and new business opportunities.
- For Global B2B.com, analyzed financial problems at NY not-for-profit.
- For CDC, treasury training for Bank of China in Shanghai and Beijing.
- For Deloitte Touche Tohmatsu, analyzed needs and drafted training program for capital markets development and trading in Sri Lanka.
- For Focus Consulting Inc., prepared report to Board of Ghanaian bank on developing a Treasury operation in the deregulated local market.
- US financial markets training for staff of Macedonian stock exchange.
- Presented seminars to Baku Stock Exchange on topics of financial management, stock exchange technology and listings strategy.
- Capital markets training programs for Chemical Bank, Swiss Bank Corporation, New York Institute of Finance, World Trade Institute, Polytechnic University and University of North Carolina.
- International banking and treasury training programs for professional staff in banks in Taiwan, Philippines, Indonesia, Venezuela, Brazil and Mexico.
- As Senior Economics Writer, prepared daily online financial market reports and special business analyses for TheStreet.com.
- Wrote investment reports for Institutional Investor US Institute.
- With Finexis Inc., developed derivatives education CD-Rom.
- Experience as capital markets expert witness in 10 cases involving trading, fund management, trading systems and portfolio management.
- Marketed quantitative FX and money market models for GFTA (Germany)

Financial Journalist, DOW JONES NEWSWIRES New Jersey, 2001 -2002

FX, bond, equity and options reports for the Newswire and Wall Street Journal. Analyzed fund performance data for Dow Jones online newswire and Wall Street Journal and published a wide range of economic review articles on the international financial sector and emerging markets. Wrote analytical articles on banking industry and corporate financial practices.

Managing Director, INTERCAP INVESTMENTS New York, 1988 -2000

Treasury Consultant and Managing Director in a private investment banking company with Middle East investors. Prepared investor analyses of projects in US, Mexico, Brazil, Venezuela, Turkey, Gulf States, Indonesia, China, Russia and other locations. Islamic banking transactions in trade finance, fund management and leasing. Expert witness in litigation in fund management, FX and bond trading

Head of Department and V.P. Treasury Division, JP MORGAN CHASE, New York and London, 1975 -1987

Group Head of an advisory team of 40 located in New York, London, Brussels and Tokyo, advising on international financial market strategy. Member of Treasury Executive Committee. Involved in all sections of Treasury trading activities: FX, Municipals, Governments, derivatives, options, futures.. Senior editor to economic and international finance publications for bank clients . Treasury, ALM and financial analysis training programs for client banks.

Managing Director, ECONOMIST GROUP London, 1967-1969 and 1987-1988

Managing Director and SVP of the EIU (member of the Economist Group) . Editorial and managerial responsibility for publications including: country reports, risk appraisals, executive briefings, market forecasts and conferences,.

Managing Consultant, PRICEWATERHOUSECOOPERS London, 1971 -1975.

Carried out economic, accounting and investment projects for companies, UK government and international agencies. Projects in UK, Thailand, Seychelles, France, Iran, Saudi Arabia and Liberia. Prepared and edited reports to UK/French governments on Channel Tunnel economics and feasibility.

Economist and Corporate Planner, P&O GROUP Ltd. London, 1969 -1971
Business plans, profitability and market research studies in shipping and tourism.

Lecturer, BRADFORD UNIVERSITY MANAGEMENT CENTER UK, 1966 -1967
Taught economics MBA programs and carried out a regional location study.

Research Associate, LIVERPOOL BUSINESS SCHOOL UK, and 1964 -1965
Prepared management programs and organized post-experience courses.

