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Canadian

Professional Profile

After spending twenty-five years working with Business Development Bank of Canada (BDC) (www.bdc.ca), I developed expertise in all facets of business banking, venture capital, training, and business consulting. As a Senior Executive with BDC, maintained positions with overall responsibility for a several billion-dollar Canadian SME loan portfolio including loan authorizations, management of NPL, loan problem resolutions including loan workouts and write-offs as necessary. Part of his role at the Bank was to assist in the development of policies, and preparations of operating manuals for the Bank.

After leaving BDC, I set up a consulting firm, becoming involved with projects for development banks, the banking and the SME non-banking sector. I have extensive experience with international donors, including the World Bank, the International Finance Corporation and the Asian Development Bank in more than 30+ countries.

Among the list of consulting assignments:

- **SMEs Access to Formal Financing and Banking Sources:** Identified products and services for meeting the needs of SME business growth.
- **Bank SME Lending Policies & Procedures:** subsequent to diagnostics helped several banks improve their practices by developing policies and operating manuals for their use.
- **Operating Procedures & Governance & Risk Management:** Improved operating procedures, risk management, portfolio management, transparency practices, governance structure, marketing, development of new products and staff development.
- **Credit Risk Management:** Provided strategy based on details on good practices of banks that have set up sound MSME credit risk appraisal and management systems, including product and procedure designs.

In addition, I have led many dialogues with decision makers to put in place innovative financial solutions to improve Microfinance and SME's access to finance, including capacity building and enabling environments.

My experience and expertise includes:

Executive Experience

BANKING and SMALL BUSINESS SPECIALIST July 1998 - Present

My areas of expertise are centered on enterprise development specific to the Micro, Small and Medium Sized Enterprise sector, including senior level banking loan portfolio performance management, lending and guarantee operations, credit procedures, policy formulation, program design/management and evaluation. This expertise includes leading teams for the World Bank, the International Finance Corporation and the Asian Development Bank for projects developing programs to deliver SME's support services, including SME incubation programs, training, consulting, business loans, guarantees and venture capital.

Project Experience:

- **World Bank, Lao PDR, 2020**, Feasibility Study for The Establishment of a Partial Credit Guarantee Scheme (PCGS), Lao PDR, developed a market scoping study that outlined options including steps for preparation and capitalization of a new PCGS.
- **World Bank, Albania, 2019, 2020** - Senior Financial Sector Specialist and Task Team Leader for a project aimed to support the Albanian government by conducting an assessment (<https://openknowledge.worldbank.org/handle/10986/34322>) on using guarantee funds to support SME Financing.
- **World Bank, Philippines, 2018, 2019, 2020** - Completed due diligence on three Philippine's government owned MSME bank's: PhilEXIM, Development Bank of the Philippines and Philippine Guarantee Corporation as a possible financial implementation agent for two World Bank solar guarantee financing projects: Renewable Energy Development Project (PHRED) and the NAMA Roof Top Solar Project.
- **Asian Development Bank (ADB) Ulan Bator, Mongolia, 2016, 2017, 2018** - Team Leader and Credit Guarantee Specialist assisting the Credit Guarantee Fund of Mongolia (CGFM) with operating procedures, risk management, portfolio and NPL management, MIS renewal, transparency practices, governance structure, marketing, development of new products, and human resource strategy.
- **Asian Development Bank, China, 2018, 2019** SME Specialist, Xinjiang Regional Cooperation and Integration Promotion Investment Program for Xinjiang Uygur Autonomous Region (Xinjiang), PRC with Kazakhstan, Mongolia, and other Central Asian identifying products and services to develop an integrated roadmap for meeting the needs of SME business growth in the BEZs and surrounding border areas.
- **World Bank, Manila, Philippines, 2017, 2018** – Leading a review of the regulatory and institutional framework and providing recommendations for the enhancement of the MSME credit guarantees and other government supported market friendly instruments for improving access to finance for Micro & SMEs in the Philippines.
- **Asian Development Bank (ADB) Tianjin, China, 2014, 2015** - Tianjin Rural Commercial Bank (TRCB), Team leader, working with a team of national consultants and TRCB to develop a concept and design an implementation plan for expansion of TRCB to become a Community Bank, offering micro and rural finance in both urban and rural areas.

- **International Finance Corporation (IFC) – Middle and North Africa (MENA) 2012, 2013, 2014 (Bank Alfalah, Pakistan; Bank Muscat, Oman) – Lead Specialist for Non-Financial Advisory Services (NFA) with an IFC team working on Building SME Banking Capacity for banks in the MENA Region.**
- **International Finance Corporation (IFC) - South Asia Enterprise Development Facility (SEDF) 2011 - SME Market Segmentation Database – Bangladesh - Team Leader and SME Banking Specialist** with the project for International Finance Corporation (IFC) to develop a SME Market Segmentation and Loan Performance Database for 71 banks and NBFIs in Bangladesh.
- **International Finance Corporation (IFC) 2010 – East Asia & The Pacific, Europe & Central Asia, Latin America & The Caribbean, Middle East & North Africa, South Asia, and Sub-Saharan Africa - Assisted IFC – Advisory Services** completed a study of the trend in emerging markets for Commercial Banks and other Financial Institutions (FIs) to provide or facilitate SME’s access to non-financial services (consulting and training)
- **Azerbaijan, Benin, Bhutan, Bosnia and Herzegovina, Burkina Faso, Cambodia, Ethiopia, Former Yugoslav Republic of Macedonia, Kosovo, Kyrgyz Republic, Lesotho, Mali, Malawi, Namibia, Nepal, Niger, Rwanda, Samoa, Solomon Islands, Serbia, Togo, Vanuatu, and Zambia – 2005, 2006, 2007, 2008, 2009 - Assisted the IFC- Global Manufacturing & Services.** Assisted IFC in identify promising investment prospects (\$10,000,000 US) and accessing risk for these smaller investments (venture capital and quasi equity) in Africa, Southern Europe, Central, East and South Asia and South Pacific.
- **West Bank and Gaza, Palestine – 2007 - Assisted Palestine for Credit & Development (FATEN)** by facilitated development of a strategic plan, provided the Board of Directors with hands on governance training, drafted a governance manual and strengthened lending procedures for FATEN’s loan risk management system.
- **West Bank and Gaza, Palestine – 2007 - Assisted the Arab Center for Agriculture Development (ACAD)** with evaluating existing operations, developing the strategies and taking action steps addressing the legal and operational issues to transform its microfinance and social/business services components into separate legal structures.
- **Kyrgyz Republic, 2005 - Assisted the Bai Tushum Financial Foundation (BTFF), Kyrgyz Republic** with evaluating existing operations, developing strategies and action steps to address the legal, operational and risk assessment issues to transform into a sustainable entity.
- **Kazakhstan, 2005 - Assisted the KazMicroFinance LLC (KMF), Kazakhstan** with evaluating existing operations, developing the strategies and action steps to address the legal, operational, loan processing, risk assessment and NPL monitoring issues to be resolved, to transform into deposit taking and sustainable operations.
- **Mozambique – 2004 - Assisting the International Finance Corporation (IFC)** with design of a **Mozambique** SME Investment Program for financing SMEs by making loan, quasi-equity or equity investments on commercial terms, and as a Technical Assistance Program to support the Investment Program by providing direct assistance to Investee companies, as well as funding costs associated with outside service providers.
- **Pakistan – 2001 - Assisted the SME Bank Ltd** developing and delivering training programs for skills transfer to credit staff in the completion of financial and operational

assessments of business for loan applications and enhancement of the loan risk monitoring system, including NPL

- **Kazakhstan, Kyrgyz Republic, Uzbekistan, Tajikistan and Turkmenistan – 2000 - Assisted the IFC** by designing a business support service to provide SMEs pre and post-support in attaining loans, investments, managerial, operational and technical assistance, problem solving consulting, training and publications in Kazakhstan, Kyrgyz Republic, Uzbekistan, Tajikistan and Turkmenistan.

Business Development Bank of Canada, April 1973 to June 1998,

Locations: Halifax / Montreal / Toronto/ Winnipeg/Vancouver, Canada

Position: Senior Vice President

Description: The Business Development Bank of Canada (www.bdc.ca) with a \$36.5 billion portfolio delivers more than 62,000 loans and venture capital investments and consulting and training services to small businesses. During my twenty-five years with BDC, I held numerous management and senior executive level positions developing expertise in business banking, venture capital, training, and business consulting.

Professional Associations /Memberships

Canadian Association of International Development Professionals

Past Chairman of the Board of Directors- Centre for Entrepreneurship Education and Development (CEED) www.ceed.info, CEED develops and delivers entrepreneurship programs to assist people (largely youth) to discover and use entrepreneurship as a vehicle to become self-reliant.

President, Board of Directors of Ashburn Golf Club <http://www.ashburngolfclub.com>

Education and Professional Development

1972	St. Francis Xavier University Bachelor of Business Administration
1996	Venture Capital & Private Equity Institute

Completed specialized workshops & seminars on small business and banking topics such as human resource management, strategic planning facilitation, risk assessment, venture capital, and media training throughout my career. Completely computer proficient including: Microsoft Word, Excel, Power Point, Outlook and other desktop applications.

References:

To confirm quality of performance please contact:

- Isaku Endo, Financial Sector Coordinator for the Philippines, World Bank, endo@worldbank.org;
- Michael Corlett, Senior Financial Sector Specialist at The World Bank Group, mcorlett@worldbank.org and
- Giacomo Giannetto, Principle Financial Sector Specialist, East Asia Regional Department, Asian Development Bank, ggiannetto@adb.org