



Career Kit

HARVARD
BUSINESS
REVIEW
COLLECTION



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Dear Talents,

This is just an exclusive extract from the full collection.

Please sign up for Career Mentoring Course

to get the full version of our Career Kit.

Hope you enjoy reading this special guidebook!

Best regards,

**Fanpage: www.facebook.com/GAPLeader/
Website : www.gap-institute.com**

Part 1.

Self-development



MANAGING YOURSELF

If You're Not Outside Your Comfort Zone, You Won't Learn Anything

by Andy Molinsky

JULY 29, 2016



You need to speak in public, but your knees buckle even before you reach the podium. You want to expand your network, but you'd rather swallow nails than make small talk with strangers. Speaking up in meetings would further your reputation at work, but you're afraid of saying the wrong thing. Situations like these – ones that are important professionally, but personally terrifying – are, unfortunately, ubiquitous. An easy response to these situations is avoidance. Who wants to feel anxious when you don't have to?

But the problem, of course, is that these tasks aren't just unpleasant; they're also necessary. As we grow and learn in our jobs and in our careers, we're constantly faced with situations where we need to adapt our behavior. It's simply a reality of the world we work in today. And without the skill and courage to take the leap, we can miss out on important opportunities for advancement. How can we as professionals stop building our lives around avoiding these unpleasant, but professionally beneficial, tasks?

First, be honest with yourself. When you turned down that opportunity to speak at a big industry conference, was it really because you didn't have the time, or were you scared to step on a stage and present? And when you didn't confront that coworker who had been undermining you, was it really because you felt he would eventually stop, or was it because you were terrified of conflict? Take an inventory of the excuses you tend to make about avoiding situations outside your comfort zone and ask yourself if they are truly legitimate. If someone else offered you those same excuses about their behavior, would you see these as excuses or legitimate reasons to decline? The answer isn't always clear, but you'll never be able to overcome inaction without being honest about your motives in the first place.

Then, make the behavior your own. Very few people struggle in every single version of a formidable work situation. You might have a hard time making small talk generally, but find it easier if the topic is something you know a lot about. Or you may have a hard time networking, except when it's in a really small setting.

Recognize these opportunities and take advantage — don't chalk this variability up to randomness. For many years, I've worked with people struggling to step outside their comfort zones at work and in everyday life, and what I've found is that we often have much more leeway than we believe to make these tasks feel less loathsome. We can often find a way to tweak what we have to do to make it palatable enough to perform by sculpting situations in a way that minimizes discomfort. For example, if you're like me and get queasy talking with big groups during large, noisy settings, find a quiet corner

of that setting to talk, or step outside into the hallway or just outside the building. If you hate public speaking and networking events, but feel slightly more comfortable in small groups, look

for opportunities to speak with smaller groups or set up intimate coffee meetings with those you want to network with.

Finally, take the plunge. In order to step outside your comfort zone, you have to do it, even if it's uncomfortable. Put mechanisms in place that will force you to dive in, and you might discover that what you initially feared isn't as bad as you thought.

For example, I have a history of being uncomfortable with public speaking. In graduate school I took a public speaking class and the professor had us deliver speeches – using notes – every class. Then, after the third or fourth class, we were told to hand over our notes and to speak extemporaneously. I was terrified, as was everyone else in the course, but you know what? It actually worked. I did just fine, and so did everyone else. In fact, speaking without notes ended up being much more effective, making my speaking more natural and authentic. But without this mechanism of forcing me into action, I might never have taken the plunge.

Start with small steps. Instead of jumping right into speaking at an industry event, sign up for a public speaking class. Instead of speaking up in the boardroom, in front of your most senior colleagues, start by speaking up in smaller meetings with peers to see how it feels. And while you're at it, see if you can recruit a close friend or colleague to offer advice and encouragement in advance of a challenging situation.

You may stumble, but that's OK. In fact, it's the only way you'll learn, especially if you can appreciate that missteps are an inevitable – and in fact essential – part of the learning process. In the end, even though we might feel powerless in situations outside our comfort zone, we have more power than we think. So, give it a go. Be honest with yourself, make the behavior your own, and take the plunge. My guess is you'll be pleased at having given yourself the opportunity to grow, learn, and expand your professional repertoire.

Part 2.

Networking skills



COMMUNICATION

Breaking Into a Conversation Gracefully

by Jodi Glickman

MARCH 11, 2010

Last week, I wrote a post about exiting a conversation gracefully that generated some buzz. Beyond commenting on the strategies and tips to help you get out of those awkward moments, many of you rightfully pointed out that breaking into conversations was just as perplexing, especially at networking events, conferences, and other forced-conversation forums.

There are two strategies that I recommend to ease in and out of group conversations effortlessly. Both begin with a polite interruption followed by a quick retreat. The first one takes some chutzpah, aiming itself at the whole group, while the second strategy targets a single person first before gaining an entrée into the larger group soon thereafter. Both can give you the opening you need to break the barrier of closed-circle groups and save you from a night of eating alone at the bar during a conference or event.

Let's take a closer look:

The Group Tackle

The group tackle involves a brief introduction followed by an immediate retreat – an emphatic statement that the group continue the conversation without further ado.

Last summer, I attended a Mediabistro conference with headliner Tim Ferriss. I was dying to meet Tim so I stuck around after his keynote to introduce myself. Not surprisingly, nearly a dozen people had beaten me to the punch. Tim was holding court at the periphery of the auditorium with a rapt audience. Undeterred, I approached the group assertively, waited for Tim to see me and said the following:

1. Hi Tim, I'm Jodi Glickman Brown with Great on the Job; I didn't want to interrupt but I'm fascinated to hear about what you do.
2. Please, continue and I'll just listen in.

By not engaging in further conversation other than my quick intro, I made it explicitly clear that I didn't intend to take over the conversation or change the natural direction or momentum of the dialogue.

After lobbing in your quick intro, the next step is to go into "listen mode" for several minutes before venturing into the conversation again. Get a sense of the context and players around you. Then, once you've got your footing, feel free to chime in after the others know who you are and see that you've been listening respectfully to the dialogue going on around you.

After listening to Tim and the group for several minutes, I lobbed in a question related to Great on the Job and my own book deal with St. Martins' Press. I will never forget Tim's gracious response and his practical advice, and I'd be willing to bet both were to some degree due to the

way I handled my entrance.

The Single Sideliner

For those who are intimidated by the group approach, there's also a way to gain access to the group incrementally. Stand nearby a member of the group until you make eye-contact and then politely and unobtrusively introduce yourself to that person. After a one-line introduction, throw in a soft-sell about how you'd love an introduction to the broader group at the appropriate moment. It goes something like this:

1. Hi, I'm Jodi Glickman Brown with Great on the Job, how are you? I don't want to interrupt but I just wanted to listen in to the conversation...
2. I'd love an introduction to your colleagues at some point if you don't mind.

Then, if and when you do get that introduction to the broader group, follow up with a "so nice to meet you all" and then go back immediately into listen mode until you feel comfortable that you have something of value to add to the conversation. Alternatively, you now have the opening you need to follow up individually with any other members of the group once the gang has dispersed or there is a natural lull in the conversation.

In both of these approaches, you join the group as a voyeur, but a voyeur with a free pass — because you've made the cursory personal introduction without stealing anyone's thunder or ruffling any feathers and you've explained your benign intentions — you're just there to listen and learn. From that point of entry, you can then come from a position of strength to follow up with your new-found friends/colleagues/potential clients to begin a lasting and meaningful conversation.

Jodi Glickman Brown is the founder and president of communication consulting firm Great on the Job. She is the author of the forthcoming book Great on the Job, to be published by St. Martin's Press in early 2011.

Part 3.

Interview skills



The Secret to Negotiating Is Reading People's Faces

by Kasia Wezowski

JUNE 16, 2016

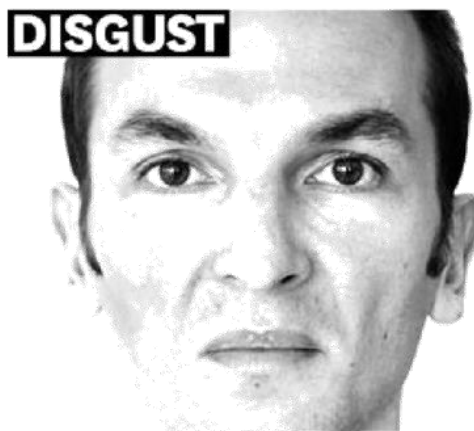


Although most of us like to think of ourselves as rational decision makers, ample research shows that emotions play an outsized role in negotiations. If you can't read what your counterpart is feeling and instead focus only on what he or she is saying, you're highly unlikely to achieve everything you could have.

Of course, experienced negotiators know how to mask their true feelings. They choose their words, tone, body language, and expressions carefully. To the average observer, they often appear neutral, impassive. Or they're able to convincingly fake an emotion if they think it will help them advance their own interests.

However, there is a way to read what your counterpart is feeling even if they are deliberately trying to hide it from you. The secret is to pay attention to the spontaneous and involuntary microexpressions that rapidly flit across everyone's faces at times of intense emotion. If you know what to look for, they can provide an instant, honest window into how your counterpart is feeling.

Here are some examples of common microexpressions (as depicted by Patryk Wezowski – my husband and business partner – and me):



PHOTOS COURTESY OF THE CENTER FOR BODY LANGUAGE.

As you can see, it's quite easy to recognize the meaning behind the expression on a still photo. In a real-life situation, however, when the stakes are high and the microexpression lasts for as little as one 25th of a second, it's a different game entirely.

In my work as a body language researcher and instructor, I've long theorized that one of the key differences between exceptional negotiators or salespeople and those who are merely average is the ability to read these microexpressions, gauge visceral reactions to ideas or proposals, then strategically steer them toward a preferred outcome.

To test this idea, we conducted two experiments using videos like this one, which gauge users' ability to recognize these expressions.

In the first study, we compared the video test scores of salespeople from the Karnak Stationery Company with their performance and found that those with above average scores noticeably outsold their colleagues. The second experiment involved salespeople from a BMW showroom in Rome, Italy. We found that high performers (who had sold more than 60 automobiles in the most recent quarter) scored almost twice as high on the test as low performers. Our conclusion: Effective negotiators seem to be naturally good readers of microexpressions.



CV Example

From Harvard
Oxford
Stanford
UCLA...

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EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA Philadelphia, PA
MBA Candidate, Finance & Marketing Major 2001 – 2003

- Fall 2001 & Spring 2002 Director's Lists, First Year Honor's List, Marketing Club Treasurer
- Volunteer Income Tax Assistance, Christmas in April, Admissions Volunteer, XPO Project Team
- Member of Finance, Investment Management, Sales & Trading and Marketing Clubs

THE UNIVERSITY OF NORTH CAROLINA AT CHARLOTTE Charlotte, NC
B.S. Accountancy, Summa Cum Laude (4.0 GPA) 1991 – 1995

- Financed 100% of educational expenses by working full-time while attending school
- Gold Medallist (Top Scorer) in NC on May, 1995 CPA Examination

EXPERIENCE

ECONOMIC INVENTIONS, INC. Philadelphia, PA
Consultant & Project Manager Summer 2002

- Created an interactive model that quantifies the impact of using time-stripped options to hedge user specified portfolios
- Developed sales pitches for a new derivative product targeted at banks, exchanges and hedge funds
- Managed business development and marketing strategy projects for an early stage company seeking initial seed capital

BANC OF AMERICA SECURITIES Charlotte, NC
Vice President & Director of Finance – Real Estate Investment Banking 1999 – 2001

Leadership & Teamwork

- Directed \$20 billion integration of the Real Estate Syndications Division between NationsBank and Bank of America
- Supervised two analysts, three production assistants and \$60MM annual budget
- Served as department's financial manager and oversaw 100% increase in annual revenues to over \$35MM

Quantitative Analysis

- Team member on over 20 deals which generated in excess of \$5 billion in capital. Organized over 30 investor road shows
- Implemented new information system that increased production efficiency by 15% and saved \$500M in software costs
- Produced market research, investor analyses, valuation models, pitch books and offering memorandums

Creativity

- Led design process for department's first marketing campaign in coordination with an external advertising agency
- Created a new client expense reimbursement process which reduced expenses by \$200M annually
- Developed several innovative e-commerce ventures related to real estate syndicated bank debt

Assistant Vice President & Controller – Syndicated Capital Markets 1997 – 1998

- Accountable for \$25MM budget and \$200MM in revenues representing four cross-functional business units
- Supported division president in strategic growth initiatives, product development and business planning
- Prepared, evaluated and summarized monthly earnings and forecast reports for executive management

Financial Management Associate Program 1995 – 1996

- Directed all Regulatory and SEC reporting of the bank's \$900MM portfolio of derivative and trading activities
- Led team of associates in completing expense savings projects which achieved total annual savings of \$750M

PARAMOUNT'S CAROWINDS AMUSMENT PARK Charlotte, NC
Cash Control Manager 1991 – 1995

- Managed 15 auditors in 2 locations with accountability for over \$1MM in daily admissions receipts
- Responsible for fraud detection and internal control of all ticket stock and cash balances

ADDITIONAL INFORMATION

- Hobbies: Distance Running (10K & Marathon), Rollerblading, Ebay, Green Bay Packers, Video Games
- Community Service: UNC-Charlotte Accounting Department Fundraising Chair; United Way Team Captain

MARK N. ABRAMOVICH

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania Philadelphia, PA
Master of Business Administration Candidate May 2003

- Faculty selected paid positions: leadership “venture fellow” and graduate MBA student admissions officer.
- Member of the Consulting Club, Entrepreneurship Club, Veteran’s Club and “Hash House Harriers” (running).
- Member of the Executive Committee, Latin American Conference: part of the Wharton Global Forum.

NEW YORK UNIVERSITY: Gallatin School of Individualized Study New York, NY
Bachelor of Arts, History and Political Science 1991-1995

- GPA: **3.3 / 4.0**, GPA Senior Year: **3.58 / 4.0**, Post Baccalaureate business course work GPA: **3.94 / 4.0**.

EXPERIENCE

CAREKEY INC. (Internet-based healthcare technology company) Boston, MA
Business Development and Marketing June 2002 – August 2002

- Conceptualized and developed e-prescription feature including technical concept; forged business partnerships.
- Identified and analyzed target market segments, evaluated potential client base by identifying strategic issues.
- Assessed Latin America as an expansion market; successfully initiated contacts with key regional players.

CIGNA HEALTHCARE: Field Application Project through the Wharton School Philadelphia, PA
Consultant December, 2001 – May 2002

- Assessed distribution strategy by analyzing current client base and determining profitability in relation to company size and individual distribution channel.
- Recommended a strategy that would allow CIGNA to leverage its strengths to attract higher value clients.

KOZMO.COM New York, NY
Delivery Operations Manager, lower Manhattan and Brooklyn April, 2000 – April, 2001

- Improved a delivery operation that was previously ranked in the bottom half of 19 delivery operations nationwide to consistent first or second place nationwide rankings.
- Reduced post-layoff annual payroll from approximately \$1.5MM to \$1.0MM despite increased order volume. Initial budget had already been designed by corporate industrial engineers to be as lean as possible.
- Managed delivery operation for territory with highest nationwide order-volume, approximately 5,000 weekly.
- Responsible for staff of 80, including 3 supervisors. Consistently achieved 95% plus on-time delivery target.

AIRBORNE EXPRESS New York, NY
Field Services Supervisor Feb, 1999 – April, 2000

- Jointly responsible for an operation with an average daily volume of 20,000 pieces of freight.
- Improved station’s performance on several national quality of service standards: reduced misroutes by 50%.
- Managed 70 drivers, customer service agents, and dispatchers: Consistently near 100% on-time statistics.

UNITED STATES MARINE CORPS Camp Lejeune, NC
Combat Engineer Officer, Rank: Captain Sep, 1995 – Jan, 1999

Platoon Commander, Alpha Company, 2d Platoon, 2d Combat Engineer Battalion (07/96 – 09/97)

- Led and trained 35 Marines, responsible for their health, morale and welfare.

Executive Officer, Engineer Support Company, 2d Combat Engineer Battalion (09/97 – 09/98)

- Deputy Commander of 200 Marines and over \$20MM in assets and equipment: annual budget \$415,000.
- Organized, planned and executed tactical operations as well as official policy and procedure for the planning and execution of major deployments involving Engineer Support Company.

Civil Processing Officer, (09/98 – 01/99)

- Liaison between Federal and State authorities and Armed Forces personnel and their commands on Marine Corps Base Camp Lejeune. Conducted legal research and investigations for the civil law office.

ADDITIONAL INFORMATION

- Past Treasurer: Washington Square Park Dog Run Association, a non-profit organization (1999 – 2001).
- Interests: Running (marathon, countless 5K, 10K, and ½ half marathons), PADI advanced SCUBA diver.
- Extensive Travel in Latin America, Conversant in Spanish.

JOSEPH A. ACEVEDO
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EDUCATION

THE WHARTON SCHOOL OF BUSINESS, University of Pennsylvania
Master of Business Administration Candidate, Finance Major

Philadelphia, PA
May 2003

- Robert A. Toigo Foundation Fellow (merit-based fellowship)
- Wharton Graduate Association (WGA): Executive Vice President of Wharton's student government
- WHAMBAA (Wharton Hispanic-American MBA Association): President
- Wharton Investment Management Fund Analyst
- Global Immersion Program: Four week tour of companies in Hong Kong, Taipei, Beijing and Shanghai

HARVARD UNIVERSITY
AB cum laude in Government

Cambridge, MA
June 1996

- Dean's List, National Hispanic Scholar, INROADS Intern at JP Morgan
- Participated in study abroad program at Universidad Complutense (Madrid, Spain).

EXPERIENCE

PHILADELPHIA INTERNATIONAL ADVISORS, LP
Equity Analyst
Buy-Side Equity Research

Philadelphia, PA
Summer 2002

- Recommended equity investment ideas to portfolio managers of \$3 billion international value fund (resulted in fund purchases).
- Analyzed non-US large-cap equity securities across all industries and studied industry fundamentals.
- Interviewed company management, spoke with sell side analysts, examined financial statements and built valuation models.
- Developed proprietary model used to screen equity securities by recommending sector-specific weightings.

J.P. MORGAN & CO., INC.
Associate

New York, NY
March 2000 – June 2001

Sell-Side Equity Research: Telecommunications and Media (Latin America)

- Performed financial forecasting and equity valuations; analyzed and projected income statements, cash flows and balance sheets.
- Wrote more than twenty company and telecommunications industry research reports, including America Movil.
- Performed valuation and presentations for equity offerings: Telmex, Telefonica Moviles (IPO), Iusacell and Telecom Argentina.
- Interfaced extensively with company executives, equity investors, sales & trading and investment banking professionals.
- Oversaw production and publication of JP Morgan's Latin American telecom weekly: *The Weekly Call*.
- Worked with #1-ranked Latin America telecommunications analyst and #3 media analyst, specializing in wireless stocks.

SG COWEN SECURITIES CORPORATION
Research Associate

New York, NY
July 1998 – March 2000

Sell-Side Equity Research: Steel and Mining (Latin America)

- Built financial models, analyzed company financial reports and maintained industry databases.
- Drafted, edited, and published company and industry research reports.
- Traveled to Brazil, Mexico and Argentina to meet with senior management of companies under coverage.

MERRILL LYNCH & CO.
Financial Analyst

New York, NY
July 1996 – June 1998

Corporate and Institutional Client Group: Public Finance

- Modelled municipal debt restructurings for the School District of Philadelphia (\$350 million), Philadelphia Gas Works (\$325 million), State of Connecticut (\$300 million) and Empire State Development Corporation (\$200 million).
- Participated in deal negotiations, performed due diligence, prepared offering memorandums and coordinated client presentations.
- Structured first ever Consumer Price Index (CPI) municipal bonds for Delaware Valley Finance Authority (\$300 million).
- Taught financial modeling component of training program to new Associates.

ADDITIONAL INFORMATION

- **Brokerage Licenses:** Registered representative with NASD, NYSE and SEC (Series 7, Series 63)
- **Languages:** Spanish fluency, Portuguese proficiency; German proficiency
- **Volunteer:** Harvard Schools Committee (alumni interviewer), Regis High School (fundraising chair for Class of 1992)
- **Interests:** Investing, travel, reading, golf, baseball, movies and restaurants

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EDUCATION

THE WHARTON SCHOOL and THE LAUDER INSTITUTE – University of Pennsylvania Philadelphia, PA
MBA Candidate, Finance and Multinational Management May 2003

MA Candidate, International Studies – Europe and France

- Evaluated European market entry strategy for Israel-based satellite telecommunications company
- Recipient of the Adolfo Niella Memorial Fellowship; Member of Admissions Committee

WESLEYAN UNIVERSITY Middletown, CT
Bachelor of Arts, History and European Studies May 1995

- Graduated with Honors, awarded Butler Prize for outstanding senior thesis
- Student representative for faculty searches in two departments

PROFESSIONAL EXPERIENCE

PWC CONSULTING New York
Project Manager 2002

- Spearheaded separation of digital assets of PwC Consulting from PricewaterhouseCoopers in preparation for IPO.
- Responsible for seven-person staff and \$6.7m budget; coordinated work of 10+ branding, technical vendors and legal counsel.
- Worked directly with CEO's communications lead in preparation for acquisition by IBM.

CAMBRIDGE TECHNOLOGY PARTNERS New York, NY
Digital Business Strategy Group 2001

- Led the creation of a research group for CTP's global strategy consulting practice.
- Modeled revenue, market growth strategies for leading energy company's new technology group.

PRICEWATERHOUSECOOPERS New York, NY
Business Development Manager, InfoComm Group 1999-2000

Promoted to manager in one year.

- Co-leader of three-person team recruited to develop new services for PwC's worldwide technology group. Supervised \$600,000 annual budget. Devised and executed technology-related projects with clients and third-party vendors such as 3Com and Wind River Systems.
- Developed and led landline / wireless networking project for the 2000 World Economic Forum. Led eight-person, multi-company team in project that resulted in publicity and new contracts worth \$1.5 million.

CompassRose International Washington, D.C.
Analyst 1998

- Set up market-entry strategy for Washington, D.C.-based telecommunications consultancy into Southeast Asia.
- Drafted negotiation documents for large satellite telecommunications client at WRC 2000 conference in Istanbul.
- Led business analysis for web-based telecommunications regulatory business services.

VIETNAM ECONOMIC TIMES Hanoi, Vietnam
Editor 1997-1998

- Led 13 Vietnamese staff members at Vietnam's leading business publication during Southeast Asia's financial crisis.
- Developed direct relationships with IMF, World Bank and Vietnamese government officials. Broke stories on subjects ranging from \$3 million government letters-of-credit default to shifts in Ministry of Finance policy.

REDWOODS BAR & GRILL Hanoi, Vietnam
Founder, General Manager 1996-1997

- Opened the first California-style bar and grill in Vietnam. Reached break-even after 3 months of operation.
- Hired, trained and managed staff of 30 employees. Negotiated licenses with city officials. Directed restaurant construction.

ADDITIONAL INFORMATION

- Fluent spoken and written French. Proficient written and spoken Spanish and Vietnamese.
- *National Outdoor Leadership School* certification in wilderness leadership, orienteering and back-country first-aid.

FUNDA AKARSU

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Telephone: 215-209-0241, Funda.Akarsu.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania Philadelphia, PA
Master of Business Administration, Dual Major in Finance and Strategic Management May 2003
Treasurer of Finance Club; Executive Director of Student & Faculty Affairs - Wharton Graduate Association Executive Council
Leadership Fellow and Teaching Assistant for Leadership & Teamwork courses; Panel Manager - 2002 Technology Conference

KOC UNIVERSITY Istanbul, Turkey
Bachelor of Arts, Dual Major in Business Administration and Economics 1993 - 1997

- Awarded full scholarship based on superior performance (top 0.1%) in the National University Matriculation Examination
- Graduated with high honors as Vehbi Koc Scholar, and Turkish Education Fund Scholar (**GPA 3.53/4.00**)
- Fiat Intl Scholar - L'Universita Per Stranieri di Perugia; Founded and managed Koc University Mutual Investment Fund

EXPERIENCE

CITIGROUP INC New York, NY
Corporate Treasury – Financial Management Associate Summer 2002

- Analyzed the “Liquidity & Funding” position of the US Consumer Bank Treasuries. Recommended a new strategy and funding structure for strengthening the Consumer Bank Treasuries integration process, which incorporated various acquisitions. Presented to Global Consumer Bank Treasurer and other senior Treasurers.
- Developed and presented a financial model to assess the “Earnings at Risk” for Citi Cards portfolio and “Cost-to-Close” of the Treasury gap.
- Evaluated financial and legal implications of a large size private label card portfolio acquisition and devised alternatives for the securitization agenda with emphasis on Private Label Card Partnerships.

J.P. MORGAN INVESTMENT BANK Istanbul, Turkey
Investment Banking Division - Associate/Credit Officer 1997 - 2001

- **Valuation/Modeling:** Created and maintained models for M&A plans, Discounted Cash Flow Analysis, Credit Risk Assessment Models, Product SVA Analysis, Common Stock Liquidity Comparisons, Automated Market Data Retrievers.
- **Deal Exposure:** Involved in the pitching process, performed due diligence, created valuation models and risk analysis reports, prepared information memoranda, conducted general and legal execution efforts. Select deal experience includes:
 - M&A advisory (for a total deal size of approximately USD 7 billion) to**
 - Major U.S. chemicals company on its acquisition of the state owned petrochemicals company;
 - Multinational telecom consortium for its acquisition of Bulgaria’s largest mobile telecom operator;
 - Turkish Government on the privatization of the state owned petroleum company;
 - Multinational oil distribution company on restructuring and sale of its assets.
 - Fixed Income advisory (for a total issue size of approximately USD 4 billion) to**
 - Leading GSM operator for its proposed high yield debt offering;
 - Undersecretariat of Treasury on various power and defense projects (syndicated debt arrangement).
- **Research:** Prepared research reports for senior bankers to be used as bank wide references on M&A and Competition Legislations, Capital Markets and Stock Exchange Regulations, Banking and Tax legislations.

KOC UNIVERSITY Istanbul, Turkey
Finance Department - Research Assistant 1996-1997

- Performed statistical analysis and prepared reports on the following topics to be used as faculty wide references: “Measuring Liquidity in Equity Capital Markets”; “Predicting Returns and Volatility in Emerging and Developed Markets”; “Privatization Methods in Turkey in comparison with other Emerging Markets.”

GLOBAL SECURITIES Istanbul, Turkey
Research Department - Research Assistant 1995-1996

- Published daily market updates, company and industry reports on oil & gas, pharmaceuticals, paint and construction industries for major U.S. & European funds. Created valuation and comparative stock performance models.

ADDITIONAL INFORMATION

- Played for Turkish Basketball League teams. Team won Mediterranean Women’s Cup.
- Cultural Ambassador-Rotary International (US): Traveled in the West Coast giving speeches to large assemblies of Rotary members and university students. Elected as Turkey’s only representative by Businesswomen Association.
- Board member at Koc University Alumni Association, Junior Chamber Intl (a worldwide leadership development organization).
- Proficient in Italian and conversational in Spanish. Interests include painting, water sports, modern jazz & Latin dancing.

STEVEN P. ALBERT

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stalbert@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Masters of Business Administration Candidate, *Strategic Management and Finance*

May 2003

- Consulting Club; Technology Club; Wharton Community Consultants; Undergraduate Mentor; Wharton Outdoors
- Selected for Global Consulting Practicum: Consulting project for international business school in Chile
- GMAT 760 (99th Percentile)

DAVIDSON COLLEGE

Davidson, NC

Bachelor of Arts with High Honors, *Spanish*, GPA 3.9

May 1998

- Alpha Epsilon Delta Honor Society Member; Spanish TA and tutor; Habitat for Humanity Volunteer; ER Volunteer; Project Life Blood Drive Organizer; Pi Kappa Alpha Fraternity; Intramural Sports
- Junior semester abroad in Spain at St. Louis University—Madrid Campus

EXPERIENCE

ASPEN TECHNOLOGY

Cambridge, MA

Summer Associate - Corporate Strategy and Planning Office

Summer 2002

- Designed corporate performance measurement framework with executive management team; delivered technical specification document for financial, strategic, and operational metrics to gauge performance by product and business unit
- Developed strategic planning process and implementation plan to improve business planning capabilities and align newly reorganized business units and functional areas with corporate strategy
- Created and implemented financial planning model template in collaboration with business unit leaders that improved efficiency by enabling custom, multi-dimensional analysis of financial projections

SYNCRA SYSTEMS

Waltham, MA

Senior Consultant

January 2000 – June 2001

- Led 8-person team on 4-month implementation of supply-chain collaboration software module between pharmaceutical company and 2 national retailers; resulted in 18% inventory turn improvement and \$4MM ROI across 3 product categories
- Managed 10-person team on 3-month implementation of two software modules between consumer packaged goods firm and 2 national retailers capturing \$1.6MM in potential lost promotional sales within 30 days of implementation
- Designed interview guide to debrief customers, conducted interviews, analyzed responses, and presented recommendations for product enhancements and new features to product development/engineering
- Investigated barriers to entry into supply-chain collaboration and was part of team that made strategic recommendations to senior management resulting in development of a sales forecast generation software module
- Analyzed ROI, forecast error percentages, inventory turn improvements, and total impact of software use on clients' financial statements; presented results to client senior management

KEANE

Lexington, MA

Consultant

June 1998 – January 2000

- Developed software (75+ reports and integration feeds), analyzed business processes, and supported production for team providing custom, 14-month implementation of Reuters' Kondor financial risk management system at investment firm
- Assessed impact of introduction of European Monetary Unit on four integrated financial trading and positioning systems as part of 4-person team; recommended software development upgrade strategy and resource allocation
- Evaluated technical development needs for replacement of existing Fixed Income Data Warehouse with 3 potential software products as part of 3-person team; made software selection and implementation recommendations to management

ADDITIONAL INFORMATION

- Fluent in Spanish
- Attended classes in XML Development and Internet Systems Architecture at Northeastern University in 1999
- Interests include snow sports, cooking, Hispanic literature and culture

ELIZABETH ALMOND

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elizabeth.almond.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

MBA Candidate: Real Estate and Strategic Management

- Member of the Real Estate Club, Wharton West Club, Admissions Committee Volunteer
- Recipient of the Robert E. Linneman Memorial Fellowship in Real Estate

Philadelphia, PA

May 2003

HARVARD UNIVERSITY

Master in Architecture

Cambridge, MA

March 1995

SMITH COLLEGE

Bachelor of Arts, major: physics

Northampton, MA

May 1990

EXPERIENCE

SUN MICROSYSTEMS, INC

Summer Intern, WR-APG (Real Estate Finance/Strategy Group)

- Led four teams assessing methods for reducing Sun's global real estate operating expenses by \$16 million
- Initiated a statistical study to identify and explain contributing factors for high performing/low performing sites
- Identified and analyzed underlying causes behind increasing real estate costs, recommended strategies for reducing annual depreciation

Santa Clara, CA

Summer 2002

KAPLAN McLAUGHLIN DIAZ ARCHITECTS

Project Architect, Corporate Group

- Set design strategy for architectural projects with construction budgets ranging from \$120 to \$900 million for clients including General Motors, Sun Microsystems and Cisco Systems
- Collaborated with two team members in pitching, interviewing and bringing in General Motors, Sun Microsystems and Cisco Systems as clients to Kaplan McLaughlin Diaz, representing over \$20 million in fees
- Led design and management teams composed of 15-40 architects and engineers
- Negotiated terms of planning approval with government agencies

San Francisco, CA

1995-2001

Project Manager, Southeast Asia Group

- Led team of 15 Singaporean architects to complete construction documents on 2 mid-rise buildings
- Spearheaded change effort to bring local firm's production of construction documents up to American standards

Singapore

1997

OVE ARUP AND PARTNERS, STRUCTURAL ENGINEERS

Structural Engineering Intern

- Calculated loading on steel framing for high-rise buildings, sized steel members, designed cabling systems
- Built computer models simulating wind loading deflection on cantilevered steel

London, UK

1993

AMERICAN SCIENCE AND ENGINEERING

Graphic/Industrial Designer

- Designed improved housing for x-ray technology equipment
- Collaborated with physicists to analyze performance of system components, building computer models and physical full-scale mock-ups

Cambridge, MA

1990-1994

ADDITIONAL INFORMATION

- Licensed Architect in California
- Enjoy rowing crew, dragon boat racing, running, biking, skiing and traveling

MARILYN ANDERSEN

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

MBA Candidate in Marketing and Strategic Management

Philadelphia, PA

May, 2003

- Wharton Omnicom Communications Fellow
- Elected: Marketing Club Social Co-Chair
- Club Member: Marketing, Hospitality and Tourism, Say YES to Education

VASSAR COLLEGE

Bachelor of Arts in Economics

Poughkeepsie, NY

1995

- Economics Honor Society
- Elected: Judicial Board, Admissions Committee, Vassar Television Treasurer, Student Advisor

EXPERIENCE

COLGATE-PALMOLIVE

Intern, New Product Development

New York, NY

Summer 2002

- Developed and presented product concepts for consumer testing based on R&D, consumer trends, competitive analysis
- Led cross-functional team through the development of a Lady Speed Stick new product initiative
- Partnered with Consumer Insights to develop and execute a qualitative research program
- Presented recommendations to restructure Lady Speed Stick visual brand architecture

ESTEE LAUDER, INC.

Marketing Manager, Fragrance

New York, NY

1999-2001

- Managed four fragrance brands representing \$310MM in retail sales
- Launched nine line extensions and product promotions each season by coordinating sales, training, merchandising, PR and internet departments
- Developed comprehensive \$16MM U.S. marketing plan for major fragrance launch
- Managed \$50MM annual budget and defended department spending in senior management budget reviews
- Chaired cross-functional product development team, including packaging, design, operations and R&D
- Evaluated primary and secondary market research to shape product development
- Implemented price adjustments and product discontinuations across seventeen brands, improving category margin by 1%
- Created advertising calendar for scented print media
- Managed and developed two junior marketing professionals

Assistant Marketing Manager, Fragrance

1998-1999

- Developed and executed largest U.S. fragrance gift set program, representing \$100MM annual retail sales
- Lowered Cost of Goods by 1%, representing \$600,000 incremental profit
- Proposed new fragrance promotion which generated \$2MM sales revenue

LANDOR ASSOCIATES

Brand Identity Consultant

New York, NY

1996-1997

- Managed creative teams through all stages of brand identity development from conception to implementation, including positioning, naming, consumer research and design
- Supervised and analyzed consumer research to test proposed identities and to determine brand equities
- Coordinated identity application across packaging, corporate communication and retail environments
- Presented brand identity solutions, including positioning platforms and brand revitalization strategies

INTERESTS

- Certified Chef de Patisserie de Base, *Le Cordon Bleu*, Paris, France
- Fair-weather skier; All-weather runner; Cheese lover; Sunday driver

MATTHEW J. ANDERSEN

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Master of Business Administration Candidate, Finance and Marketing Major

May 2003

- Christmas in April Selection Committee, Admissions Committee Student Panel volunteer
- Member of Consulting Club, Marketing Club, Veterans Club, and Touch Football Club

UNITED STATES MILITARY ACADEMY

West Point, NY

Bachelor of Science Degree in *Physics with a Nuclear Engineering Concentration* (GPA 3.75/4.0)

1990-1994

- Graduated 26th of 1041 cadets
- Superintendent's Award for top 10% of class in academics, leadership, and physical fitness
- Dean's List all 8 semesters, Phi Kappa Phi Honor Society, National Physics Honor Society

EXPERIENCE

BAIN & COMPANY

Boston, MA

Summer Associate

Summer 2002

- Analyzed the product development process for a manufacturing company, isolating process weaknesses and assisting with the implementation of a decision-based management framework.
- Evaluated strategies and synergies surrounding potential acquisition targets for a major bedding manufacturer.

ARTHUR ANDERSEN, LLP

New York, NY

Senior Consultant, Technology Risk Consulting

1999-2001

Leadership Management

- Received highest performance evaluation among 28 senior consultants. Promoted ahead of peers.
- Managed a \$225,000 engagement that ensured that a telecommunications company's technology and processes complied with FCC regulations.
- Led a \$200,000 engagement that eliminated data transmission errors between the client's order entry and distribution systems, reducing improper fulfillment of goods and customer returns. Presented findings to the COO.

Business Development

- Selected by managing partner for a team that developed and implemented an infrastructure resource management service line.
- Designed and taught two internal SAP security training courses, building the practice's expertise in enterprise applications.

UNITED STATES ARMY

Fort Campbell, KY

Captain, Infantry

1994-1999

Leadership Management

- Graduated from U.S. Army Ranger School, the Army's most difficult and intensive leadership training.
- Personally selected by the battalion commander to lead a 100-soldier task force during a corps level, 20,000-person training exercise. Mission resulted in the successful neutralization of an enemy battalion.
- Supervised the maintenance, training, and administration of a 217-soldier headquarters company as the executive officer (2nd in command).
- Led a 36-soldier platoon in over 20 live-fire exercises, receiving the highest performance rating for each infantry mission.

Analysis, Planning, and Problem Solving

- Developed and implemented the training management plan for a 620-soldier Air Assault Infantry Battalion.
- Designed a resource management database that tracked and efficiently allocated the battalion's ammunition and transportation assets.

Awards and Accomplishments

- Completed U.S. Airborne (Parachute), Air Assault (Rappelling), and Fast Rope Master Schools.
- Awarded Army Commendation Medal and two Army Achievement Medals for performance and leadership.
- Consistently rated by battalion commander as one of the top junior officers out of 23 in the organization.

ADDITIONAL INFORMATION

- History reading enthusiast with particular interest in the Civil War and World War I.
- Enjoy golf, running, biking, and weightlifting.

ANDREW ARLUK
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EDUCATION

THE WHARTON SCHOOL – UNIVERSITY OF PENNSYLVANIA

Philadelphia, PA

Master of Business Administration Candidate

Candidate 2003

- Recipient of the John Mayer merit scholarship, awarded for demonstrated leadership potential.
- Musical Director for 2003 Follies theater production.
- Assisted organization for Media and Entertainment Conference.
- Member Media and Entertainment Club, Entrepreneurship Club, and Technology Club.

JOHNS HOPKINS UNIVERSITY

Baltimore, MD

Master of Science in Electrical Engineering

9/90 - 6/95

Bachelor of Science – Major: Electrical and Computer Engineering

- Beneficial Hodson Trust Scholar - Awarded 4-year merit tuition scholarship.
- Recipient of William Huggins Award for outstanding achievement and service to the Engineering School.
- Founder and President – HKN (National Electrical Engineering Honor Society), Johns Hopkins.
- GPA 3.99/4.00, Departmental and General Honors. Graduated top 2% of class.

EXPERIENCE

TVT RECORDS (Record Label)

New York, NY

Manager, Business Functions

Summer 2002

Initiated and managed projects across departments at large independent record label:

- Marketing: Created structure for label recoup ability of online artist marketing efforts.
- Radio and Sales: Analyzed artist retail and radio play data to determine mechanisms for boosting record sales.
- A&R: Advisor to department for selection of new artists for label portfolio.
- Financial: Implemented systems for improved financial data reporting within organization.

MICROSOFT

Redmond, WA

Program Manager, Digital Media Division

2/00-8/01

- Responsible for driving new digital media technical initiatives with the film industry.
 - Led efforts with the seven major studios and post-production houses to develop new models for digital film delivery.
 - Defined new methods for employing digital video in daily production shoots, editing and digital cinema.
- Managed new Windows Media technical strategy for film industry needs.
 - Developed audio and video encoding techniques and processes to improve output quality.
 - Designed Digital Rights Management solutions.
- Efforts led to studios launching Internet and Video On Demand digital film services based on Windows Media.

Program Manager, Windows Division

11/97- 2/00

- Led PC industry initiative with global computer hardware manufacturers to improve PC ease of use.
 - Developed technical guidelines and published chapters in industry design manual *PC Design Guide*.
 - Created market adoption strategies, technology licensing and partnership contracts for new systems.
 - Presented at global industry conferences in the United States, Asia, and Europe.
 - Initiative resulted in release of new easier-to-use PCs by major global computer makers.

Program Manager, PowerPoint Division

6/95 –11/97

- Managed multimedia features in PowerPoint including clip art gallery, slide animations, and graphing. Designed new multimedia functionality and user interfaces. Coordinated features across Microsoft Office products.

ADDITIONAL INFORMATION

- Music: Played piano for over 20 years. Performed with orchestras and ensembles. Compose music. Recorded in studio.
- Community: Co-led team to assist Seattle Symphony Orchestra in building Classical Music Learning Center.
- Language: Fluent in Russian.
- Martial Arts: Black belt in Tang Soo Do karate. Served as instructor.

ALAN DERUSSY ARMSTRONG

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EDUCATION

- 2001-2003 **THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA** San Francisco, CA
Master of Business Administration, Wharton West Executive MBA Program. GMAT- 710 (96th percentile).
- 1997 **UNITED STATES NAVAL TEST PILOT SCHOOL** Patuxent River, MD
Distinguished Graduate (top 10%) of a competitive, highly selective 11 month, graduate level program in advanced aeronautics, airborne systems, and flight testing of U.S. Naval tactical strike-fighter aircraft.
- 1990-1992 **NAVAL FLIGHT OFFICER SCHOOL** Pensacola, FL
Completed graduate level training in tactical aviation, concentrating in the theory and operation of strike aircraft avionics and weapon systems. Commodore's List of Distinguished Graduates (top 5%).
- 1985-1990 **RENSELAER POLYTECHNIC INSTITUTE** Troy, NY
M.S. Industrial and Management Engineering, Concentration in Manufacturing; August 1990, Alpha Pi Mu Industrial Engineering honor society.
Master of Business Administration; August, 1990.
B.S. Aeronautical Engineering; June 1989, Naval ROTC, Sigma Gamma Tau Aerospace Engineering honor society, Varsity Lacrosse Team, Chi Phi social fraternity, Alpine Ski and Rugby club teams.

PROFESSIONAL EXPERIENCE

- 1990-2002 **NAVAL OFFICER, UNITED STATES NAVY (LIEUTENANT COMMANDER)**
- 2000-2002 **FA-18E/F SUPER HORNET SQUADRON** Lemoore, CA
Department Head
- Lead two of four squadron departments, consisting of 30 officers and personnel.
 - Manage safety and mishap reporting for over \$1.4 billion of aircraft and ancillary equipment.
 - Developed all operational flight procedures for \$5 billion FA-18E/F program.
 - Identified resource requirements, developed training syllabi and instructed replacement pilots and weapons systems officers in FA-18E/F familiarization, systems, and weapons employment.
- 1993-1999 **DEVELOPMENTAL & OPERATIONAL FLIGHT TEST DIRECTOR / A-6E INTRUDER SQUADRON**
Director, Developmental and Operational Flight Testing / Division Officer
- Led flight testing teams, developed test plans, recommended system design changes, and evaluated the performance of various integrated systems during the operational flight testing of the Navy's newest strike-fighter aircraft. Evaluated weapons systems as well as crew system function and suitability interfaces.
 - Authored the FA-18E/F's Operational Evaluation report for the Department of Defense and Congress. Led cross-functional government /industry cockpit design team.
 - Managed \$17 million budget as Platform Coordinator responsible for new combat systems development.
 - Supervised five mid-level managers and 55 technicians responsible for maintaining \$560 million of equipment. Managed all aspects of personnel training, retention, recognition, and career development.

AWARDS / RECOGNITION

- Selected as a United States Navy candidate for the National Aeronautics and Space Administration (NASA) Astronaut Class of 2000.
- Received the Commanding Officer's Leadership Award for 1996 as the Junior Officer demonstrating the most outstanding leadership abilities.
- First Junior Officer to be designated an Airwing Strike Leader to lead my peers in combat.
- Awarded two Navy & Marine Corps Commendation Medals for flying the first night flight, the first crewed carrier arrested landing, and the first night carrier arrested landing of the FA-18E/F Super Hornet program.
- Awarded Strike/Flight Air Medal by the President of the United States for meritorious achievement in aerial flight over Iraq and Bosnia-Herzegovina in support of United Nations mandates, sanctions, and resolutions.
- Awarded four Navy & Marine Corps Achievement Medals for demonstrating exceptional leadership and management abilities coupled with superior tactical execution skills and strategic vision.

ANASTASIA ASHTON

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Master of Business Administration Candidate

May 2003

- Omnicom Communications Fellow.
- Selected to lead PR, Communications and External Affairs team for bringing to market a new patented financial product - time-stripped 'expiration-less' options (XPOs).
- Chair Housing Committee Welcome Weekend; Selected as Teaching Assistant for Operations course;
- Member of Launch Committee for new Wharton Initiative for Leadership Development (WILL).
- Semi-finalist in 2002 MBA Jungle Business Plan Competition.

OXFORD UNIVERSITY - ST EDMUND HALL

Oxford, U.K.

MA, BA - Byzantine and Medieval Greek Literature

June 1997

- Awarded two scholarships for outstanding academic merit after gaining a Distinction in first year exams.
- President of Oxford University Philhellenic Society – led revitalization of this University club.
- College fund-raising campaign – selected to lead US leg after surpassing targets for UK campaign.

EXPERIENCE

AMERICAN PET INSURANCE NETWORK

Philadelphia, PA

Co-Founder and Partner

March 2002 - Present

- Founded start-up to develop and sell pet health insurance and related services to the US market.
- Accepted to join the Wharton Venture Initiation Program – a business incubator administered through the Wharton Small Business Development Center (SBDC).
- Developed full business and marketing plan through competitive analysis and market sizing. Devised and conducted market research study (surveys and conjoint). Devised strategy and developed extensive relationships with pet owners and veterinarians across the US. Formulated actuarial loss model to drive claims function from veterinary data.

ELAN COMPUTING (IT RECRUITMENT)

London, U.K.

Consultant, Communications and Networking Team

Sept 1999 - June 2001

- Responsible for generating new business and fulfilling job requirements on behalf of blue-chip clients. Introduced 5 new clients to the company (Elan is an independently operating subsidiary of Manpower - Fortune 500).
- Researched and developed Internet-based strategy that has become the primary mechanism for resourcing candidates.
- Following initial independent research and analysis, won approval to investigate expansion into the Greek market on behalf of Elan utilizing my extensive contacts and initiative.

LE PETIT CADEAU

Reading, U.K. / Greece

Founder and Partner

Aug 1998 – Aug 2001

- Launched and led successful partnership selling wedding favors and corporate gifts imported from Greece. Analyzed and pursued opportunity to take advantage of my thorough knowledge of the Greek market, an extensive business network in Greece, and the rapidly growing wedding market in the UK.
- Responsible for all aspects of running business- from sales and marketing to strategy and client contact. Established a wide network of clients, focusing on building strong business-to-business relationships.

WATERCRAFT HELLAS

Athens, Greece

Assistant Marketing Manager, Inflatable Boats

June 1997-Aug 1998

- Conducted study of existing marketing strategies, identifying deficiencies and areas for improvement. Following extensive research and analysis developed and implemented new marketing initiative based on price changes.
- Increased sales by 800% during the year - played a key role in revitalizing the fortunes of the inflatable boats category of Watercraft. Acquired strong administration and marketing skills. (Watercraft is an international company, specialising in manufacturing lifesaving equipment for the shipping industry).

ADDITIONAL INTERESTS

- Riding for the Disabled - (1989-Present); Founder and Director of small company acting as representative for 3 artists.
- Avid equestrian & modern pentathlete - national gold medal show-jumping in Greece; PADI Open Water scuba diver.
- Certificate of Wine Appreciation from Wine & Spirit Education Trust, London.

CHRISTOPHER ASHTON

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Email: christopher.ashton.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Master of Business Administration Candidate

May 2003

- Omnicom Communications Fellow
- Selected to become Operations Teaching Assistant; Wharton Welcome Weekend Committee Chair; Wharton Initiative for Leadership Learning (WILL) – Launch Committee; Publicity Corps UK team member.
- Semi-finalist in 2002 MBA Jungle Business Plan Competition.
- Selected to lead PR, Communications and External Affairs team for bringing to market a new patented financial product - time-stripped 'expiration-less' options (XPOs).

COMMANDO TRAINING CENTRE ROYAL MARINES

Devon, England

Young Officer Training

1994-1995

- Successfully completed the longest and one of the toughest regular infantry officer training courses in the world.
- Awarded Green Beret on completion of 4-week Commando Course phase of training.

OXFORD UNIVERSITY - ST EDMUND HALL

Oxford, England

MA, BA - Geography

June 1994

- Main focus on physical geography - completed a dissertation analyzing rock strength relationships, based on field work research conducted in the Colorado National Monument Park, USA.
- Royal Marines University Cadetship (1991-1994) - awarded one of only five national Cadetships from over 300 applicants, for full sponsorship through University as a commissioned Officer.

EXPERIENCE

AMERICAN PET INSURANCE NETWORK

Philadelphia, PA

Co-Founder and Partner

March 2002 - Present

- Founded start-up offering pet health insurance to US pet owners. Admitted to Wharton Venture Initiation Program – a business incubator housed by Wharton SBDC.
- Developed full business plan – competitive analysis; market sizing; marketing plan. Devised and conducted market research through conjoint study and surveys. Devised strategy and developed relationships with pet owners and veterinarians. Formulated actuarial loss model to drive claims function from veterinary data collected across US.

ROYAL MARINES COMMANDOS

1991-2001

Captain, Unit Training Officer - 1998-2001

London, UK

- Head of Training and Human Resources Department. Organized all aspects of training and personal development for over 200 individuals through management of 3 person management team.
- Planned and conducted two successful national amphibious operations training exercises that involved over 700 people and a variety of naval, air and land vehicles. Directed and coordinated movement of all unit personnel on operations throughout world.
- Led the marketing initiative to achieve a 138% increase in inquiries and a corresponding increase of 45% in enlistments in 2000, through innovative marketing and communications strategies.

Lieutenant, Troop Commander - 1997-1998

RAF Wittering, UK

- Led armed response force during nuclear weapon operations within UK as troop officer in charge. Operated independently from Unit headquarters in Scotland, whilst leading troop of 20 trained commandos.
- Developed and implemented innovative and intensive training operations for this important national security role that are still in use today, whilst liaising with senior level officers during operations.
- Successfully responded to various incidents, substantially furthering alliance with Royal Air Force.

Lieutenant, Troop Commander, Fleet Protection Group - 1995-1997

Scotland, Cyprus, USA

- Responsible for the personal and professional development, welfare, discipline and morale of the 20 Marines Commandos under my command in order to meet operational requirements in our primary infantry role.
- Played key organizational part in deployment of 120 marines to Norfolk, Virginia for exchange programme with United States Marine Corps, and in deployment to Cyprus for field training evolutions.

ADDITIONAL INFORMATION

- Founder and Director of small company acting as representative for 3 artists.
- Good working knowledge of Spanish and French; enjoy cricket, sub-aqua diving, climbing and clay pigeon shooting.

FRANCK M. AVEDISSIAN

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Phone: (215) 735-9721 Email: favediss@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Master of Business Administration

Philadelphia, PA
Sept. 2001 - June 2003

- Dual major in Finance and Strategic Management
- Active Member: European Club, Volleyball Club, Admissions Officer

ECOLE NATIONALE DES PONTS ET CHAUSSEES

Degree in Industrial Engineering, including a one-year full time internship with Pechiney Corp.

Paris, France
1991-1995

TECHNICAL UNIVERSITY OF MUNICH

Associate researcher, worldwide program for urban traffic improvement

Munich, Germany
1992

- Introduced algorithms saving \$1 million/year and wrote dissertation in German

EXPERIENCE

PALUEL-MARMONT CAPITAL

LBO Fund with \$60 million in assets specialized in high-potential midcaps

Paris, France
May 2002 - Oct. 2002

Summer Associate

- Leader in animal genetics, LMBO (Enterprise Value: \$50 million): wrote and presented a memorandum to the investment committee, winning over the partners to the deal. Later led the negotiations with target firm
- European leader in printing, reinvestment (E.V.: \$25 million): studied and issued a favorable recommendation on an acquisition opportunity in Eastern Europe (Czech Republic, Hungary, Poland). Later supervised investment
- Group specialized in temporary work, LMBO (E.V.: \$8 million): led financial valuation and supervised the due-diligence process. Negotiated senior debt with banks and set up the incentive system of managers

CREDIT SUISSE FIRST BOSTON

Leading Investment Bank

Philadelphia, PA
Jan. 2002 - May 2002

Intern (Field Application Project – part-time)

- Suggested re-organization of investment banking and lending divisions based on a unified performance management system. Later implemented the project in a pilot department, saving an estimated \$30 million/year

UNILOG MANAGEMENT CONSULTING

French-German consulting firm, 20% yearly growth

Paris, France
Sept. 2000 - July 2001

Manager

- Redesigned the organization of Saint-Gobain Abrasives at an international level (3 countries, direct supervision of 20 persons), yielding a 25% increase in productivity and a 50% drop in customer claims

ALSTOM TRANSPORT

World Leader in Train Transportation, 120,000 employees worldwide

Paris & Seoul
1996-2000

Korea High Speed Train Project – Project Manager

- Managed a 15-person multipurpose team responsible for R&D, scheduling and manufacturing. Delivered equipped train stations to client 6 months ahead of schedule, saving \$5 million

FRENCH NATIONAL AIR FORCE

Officer aide-de-camp of the General in charge of Air Force Academies

14-month full-time military service - Selected from 4,000 other airmen

Tours, France
1994-1995

- Public Relations Officer: coordinated official meetings with top political and military authorities

LANGUAGES

- Fluent in English, French and German - Intermediate level in Spanish

PERSONAL

- Enjoy hiking, tennis, cinema and discovering foreign cultures

Frank Azuola

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EDUCATION

The Wharton School of Business, University of Pennsylvania Philadelphia, PA
The Joseph H. Lauder Institute of Management & International Studies, University of Pennsylvania
Master of Business Administration & M.A. International Relations 2003
· Concentration: Multinational Management, Finance, & Marketing.

Computer and Information Science Department, University of Pennsylvania Philadelphia, PA
Ph.D., Computer and Information Science 1996
· Concentration: Computer Modeling and Simulation.

University of Costa Rica San Jose, Costa Rica
B.Sc. Electrical Engineering 1987
· Major: Telecommunications.

PROFESSIONAL EXPERIENCE

General Electric Company Milwaukee, Wisconsin
MBA Summer Intern, Medical Systems Division Summer 2002
· Carried out an analysis of the global business threats & opportunities for the GEMS Information Technologies organization and presented findings, along with strategy recommendations, to its Chief Executive Officer.
· Assessed gaps in the GEMS IT Global Services organization's strategic path for the Latin America region and presented a summary and a proposed plan of action to the GEMS General Manager for Latin America.
· Exposed gaps in the area of *customer service concessions* and presented a summary report, along with a recommended course of action, to the Vice President and General Manager of GEMS Global Services.

Intel Corporation Dupont, Washington
Senior Project Leader, Industry Marketing Division 1999-2001
· Led marketing and technical projects to develop software solutions for Intel's servers & workstations.
· Awarded Division Recognition award for exceptional performance in the launching of the *IA-64* platform.

Intel Corporation San Jose, Costa Rica
Senior Analyst, Automation 1997-1999
· Led manufacturing and technical projects to develop *mission critical* software tools deployed in the following high-volume manufacturing sites: Philippines, Malaysia, U.S., Ireland, Costa Rica (the latter two within a context of *operations start-up*).
· Directed task force responsible for the Year 2000 automation systems readiness efforts worldwide, across all Intel high-volume manufacturing sites.
· Awarded Results Orientation award for exceptional leadership in the Year 2000 automation task force.

University of Pennsylvania Philadelphia, PA
Team Leader, Software Developer & Researcher, Human Modeling & Simulation Center 1991-1996
· Actively participated in marketing, customer training and support, and general enabling activities during the start-up and launch phases of the Jack® software package. This product was successfully commercialized.
· Directed the design and development of the Jack virtual human body model, a principal component of the package.

ADDITIONAL INFORMATION

- Business Skills: Six-Sigma methodology, global strategic planning, project feasibility analysis, process improvement, budget planning, logistics, marketing & advertisement, customer service & support.
- Computer Skills: C++, Java, .NET, Oracle, Unix, Windows, Intel architecture 32/64, et cetera.
- Foreign languages: Fluent in Spanish and Portuguese.
- Worldwide working, living, and traveling experience including North & South America, Europe, and Asia.
- U.S. permanent resident.

LESLIE L. BAIRD III
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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania
MBA Candidate, Finance

Philadelphia, PA
May 2003

- First Year Honors, GPA in top 20% of first year class
- Selected as Teacher's Assistant for Global Consulting Practicum to lead team of 5 Wharton first-year students through 6 month consulting engagement for Israeli company seeking entry to U.S. markets
- V.P. Entrepreneurship Conference, Cohort Athletic Representative, Consulting Club, Christmas in April

WHEATON COLLEGE

Wheaton, IL
May 1996

Bachelor of Arts, Business Economics

- Graduated Cum Laude, 3.9/4.0 GPA, while working 30 hours per week to finance 75% of degree
- Volunteer tutor for inmate higher education program in Cook County prison system

EXPERIENCE

DELOITTE CONSULTING

Philadelphia, PA
June - July 2002

Summer Associate

- Independently led and delivered to CEO a departmental staffing benchmark study at \$350 million hospital to support targeted 2% total cost reduction initiative
- Facilitated executive team discussion and identification of areas for significant cost reduction opportunity
- Created analytic model for CFO to perform forward-looking staffing assessments to manage salary expense

THESAUCE.COM, INC.

Chicago, IL

Vice President, Marketing and Sales

February 2000 – May 2001

\$35 million start-up B2B internet marketplace to help independent restaurants run businesses more efficiently

- Developed and implemented marketing and sales programs which increased monthly gross orders by 90%
- Led and managed all aspects of 10 person sales force based in Los Angeles
- Member of 5 person executive team charged by investors to redefine long-term business strategy; resulted in increased vertical integration, significant cost reductions and successful sale of company

Senior Director, New Product Development

- Identified opportunities and negotiated contracts with strategic partners to augment product offering
- Pioneered *Restaurant Staffing* business channel: performed market, competitor, NPV, break-even and cash flow analyses to successfully persuade CEO and executive team of opportunity for diversification and revenue growth
- Managed *Restaurant Staffing* business channel including market research, design, development, release, day-to-day operations, marketing and sales; resulted in 7,000 users in California which exceeded target by 75%
- Led 25 person product team which developed web-based Restaurant Staffing product

ACCENTURE

Chicago, IL

Experienced Consultant, Analyst

January 1998 – January 2000

Merger – IT Program Management

- Created and implemented program to manage IT projects for \$1.2 billion line of business created by merger
- Led 6 person development team which created web-based project management tool
- Managed the initial roll out of program, encompassing 79 projects worth \$157 million in IT initiatives

Telecommunications Year 2000 Compliance

- Earned accelerated promotion to Consultant
- Managed 6 person test planning team for billing system as part of \$8 million compliance project, which identified and resolved 100% of Year 2000 issues
- Supervised certification process for customer front end, which served over 4,000,000 customers

NATIONAL BANK OF COMMERCE CAPITAL MARKETS GROUP

Memphis, TN

Account Executive

June 1996 – December 1997

- Top rookie salesman 1997; placed in top 10 of 70 experienced salesmen
- Generated over \$300,000 gross profit selling fixed income securities and derivatives to mid-size financial institutions in the Mid Atlantic region in first year of employment; tripled first year goal of \$100,000 gross profit

ADDITIONAL

- Enjoy competitive volleyball and basketball, golf, traveling and cooking

STACYE L. BAKER

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania **Philadelphia, PA**
Master of Business Administration Candidate, Dual Major in Marketing and Strategic Management **May 2003**

- Nominated for and awarded Credit Suisse First Boston MBA Fellowship
- Admissions Office Graduate Assistant, MBA Career Management Mock Interviewer, Assessment Committee for Elderly Home Renovation Project, Pre-term Planning Committee
- Member – Marketing Club, African-American MBA Association, Women in Business Club

HARVARD UNIVERSITY **Cambridge, MA**
Bachelor of Arts in Economics, cum laude **June 1998**

- Editor – Harvard Foundation Newsletter, Treasurer – Horizons Club and International Affairs Student Council
- Awarded Harvard Foundation Award for the promotion of cultural awareness

EXPERIENCE

CREDIT SUISSE ASSET MANAGEMENT **New York, NY**
Summer Associate – Product Management and Marketing Group, Financial Services Division **Summer 2002**

- Assessed need for and created competitive profile of industry marketing strategies
- Performed historical analysis of Group product offerings. Tracked mutual fund performance metrics and portfolio changes from inception through acquisition
- Led initiative and updated internal and external mutual fund websites and databases
- Developed and redesigned marketing materials. Worked with consultants, portfolio managers and graphics department

CREDIT SUISSE FIRST BOSTON CORPORATION **Palo Alto, CA**
Credit Suisse First Boston Technology Group **July 2000-July 2001**
Financial Analyst – Debt Finance Group, Investment Banking Division

- Instrumental in the advisory process to secure client public debt ratings. Created rating agency presentations. Identified company investment strengths and risk factors
- Drafted offering memoranda and investor presentations. Worked directly with client to facilitate project completion
- Designed and presented marketing materials to highlight Group capabilities and potential new business opportunities
- Performed financial analysis to evaluate public and private financing alternatives to strengthen client balance sheet
- Developed and maintained database to track high yield and leveraged loan transactions. Prepared weekly competitive analyses

Credit Suisse First Boston **New York, NY**
Financial Analyst – Global Corporate Finance Group, Investment Banking Division **July 1998-June 2000**

- Executed \$60 million transaction in conjunction with International Finance Corporation (division of the World Bank) for a Mexican conglomerate. Drafted information memorandum and prepared client for investor presentations
- Researched Chilean beverage industry, prepared competitive analyses and traveled to Chile to present data to client
- Drafted Securities and Exchange Commission (SEC) documents for equity and debt offerings
- Recruited, mentored and evaluated summer analysts

Credit Suisse First Boston **New York, NY**
Summer Analyst – Insurance Group, Investment Banking Division **Summer 1997**

- Generated ideas for client presentations and synthesized feedback from deal team to complete pitch books
- Researched insurance industry and created database to identify potential client need for financial advisory services
- Managed redesign process of Group credentials brochure. Coordinated production process and client distribution

ADDITIONAL INFORMATION

- Alumna of Sponsors for Educational Opportunity (SEO) Career Program
- Participated in exchange programs – Australia and France
- Interests include community outreach initiatives, travel, photography and fitness training

ALOK BARDIYA

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania Philadelphia
MBA Candidate; Major – Strategic Management and Marketing May 2003

- **Director's List** (top 10% of the class) - Fall 2001 semester; **Honors List** - 1st year
- Founded, "Completing the Leadership Circle", Self-awareness event under Wharton Leadership Ventures
- Selected as a member of Wharton Leadership Lectures committee for inviting business leaders to speak at Wharton
- Chair - Speaker Committee, Wharton India Economic Forum Conference – 2002

INDIAN INSTITUTE OF FOREIGN TRADE New Delhi
Masters in International Trade 1993-1995

- Coordinator – Trade Winds, Annual conference on International Trade

INDIAN INSTITUTE OF TECHNOLOGY (IIT) New Delhi
BS (Electrical Engineering) 1989-1993

- Nominated to the Board for Undergraduate Studies & Captained the college debating team

PROFESSIONAL EXPERIENCE

BAIN & COMPANY, INC. Atlanta
Summer Associate Summer 2002

Reorganization and growth strategy for a \$3 billion financial services company

- Developed market expansion strategy for an insurance product by unbundling it from other offerings. Evaluated product launch in 3 new segments with revenue potential of \$200 million; assessed product profitability and sustainability
- Developed implementation strategy for the above and evaluated potential channel partner
- Outlined a plan for leveraging channel partners for point of sale revenues (potential - \$150M) for a new product

STEELRX CORPORATION, India's leading steel e-commerce services provider New Delhi
Co-founder 2000-2001

- Trade volume of \$60 million p.a. Has grown to 5 regional offices and achieved operational break even
- Developed the business plan and closed private investment of \$2 million and seed funding from the Govt. of India
- Launched the company and managed marketing, alliances and product development. Won 3 of the 6 large steel companies in India as members, trading on SteelRX's proprietary platform
- Built the team by recruiting a senior steel executive as COO and 6 software professionals for the development team

TATA ADMINISTRATIVE SERVICE (TAS) New Delhi, Hyderabad and Bombay
Sr. Manager 1997– 2000

- One of the 12 selected from 6000 applicants for TAS, the leadership development program of the Tata Group, India's largest conglomerate with \$12 billion revenues. Rotated through 3 companies, working with the senior management
- Placed with a Tata JV with Lucent Technologies (Tata Lucent) for 2 years. Part of a multi-location Lucent team from India, New Jersey and Singapore, marketing switching products to Indian telecom operators

Client Management and Leadership

- Led a Business Development team at Tata Lucent, launching 2 new products. Achieved first year sales of \$3 million (market share gained from incumbent) for one of the products
- Managed the largest wireless customer account for Tata Lucent with \$30 million in annual purchases. Interacted with the customer CEO to identify new growth areas and achieved additional sales of \$4 million

Strategy and Planning

- Developed the marketing and technology plans for the introduction of prepaid calling cards in India. Product launched per these plans by Tata group telco and accounted for 5% of revenue in the 1st year

Team Work and Implementation

- Selected for a task force by the CEOs of Cummins India and Tata Engineering (India's largest truck manufacturer) to analyze the low sales volumes of trucks fitted with Cummins engines. Redesigned product & marketing strategies, resulting in 10% increase in sales in 2 years

MARUBENI CORPORATION, Japanese Trading House; trade turnover of \$150 billion New Delhi
Telecom Projects Division 1995-1997

- Tracked the telecom sector, identified potential partners & obtained regulatory approval for setting up a JV

ADDITIONAL

- Interested in international business & politics, history related travel and palmistry (palm reading)

FACUNDO DANIEL BARRERA
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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania **Philadelphia, PA**
MBA Candidate, Major in Entrepreneurial Management and Finance **May 2003**

- Mentor, Milken Young Entrepreneurs Program. Wharton Admissions and Publicity Corps liaison for Argentina.
- Professional Director of Latin-American Association. Member of Entrepreneurship, Technology and Soccer Clubs.
- GMAT: 750 (top 1 percentile).

INSTITUTO BALSEIRO / UNIVERSIDAD DE BUENOS AIRES **Bariloche / Buenos Aires, Argentina**
MS, Nuclear Engineering **1991-1997**

- Awarded full scholarship by National Atomic Energy Commission.
- Ranked 2nd in class of 7, selected from a pool of over 50 countrywide applicants.

WORK EXPERIENCE

AMERICAN EXPRESS COMPANY **New York, NY**
MBA Summer Intern, Global Network Development **Summer 2002**

- Headed internal consulting project aimed at reducing losses from merchant accounts in four international regions: Europe/Middle East/Africa, Latin America/Caribbean, Asia/Pacific and Canada.
- Designed and conducted surveys tailored to each region. Used the results to develop new metrics of credit-, fraud- and operations-related losses and evaluate best practices by region and by function.
- Recommended risk-management strategies to senior management for merchant operations in each international region. Estimated annual savings were \$15 million after implementation of solutions and new procedures.

OECD HALDEN REACTOR PROJECT **Halden, Norway**
R&D Engineer **1998-2001**
Researcher **1998**

The Halden Reactor Project (HRP) is a 300-employee, non-profit organization funded primarily by its own revenues. It operates a research reactor to test and analyze nuclear fuel and materials developed by international energy companies.

Leadership, Management and Communications

- Led a cross-cultural, multi-level team to design and execute a \$2.8 million fuel irradiation program, for a multinational association of utilities and fuel vendors. Coordinated customers and suppliers from 6 leading nuclear organizations in Europe, the U.S. and Japan.
- Led a 5-person team in the design of a 4-year series of irradiations, costing \$2.2 million. Presented proposal to a group of over 100 nuclear organizations from 21 countries, resulting in the program approval two months ahead of schedule.
- Conducted marketing strategy toward Argentina, setting up the ground for the sign-up of HRP's 21st member country. Advised HRP's top management on the contract for the first-ever project with the country, worth \$500 thousand, and identified opportunities for \$800 thousand in further engagements. Headed the initial project, coordinating actions of 20 engineers, scientists, designers and operations managers.
- Managed relationships with clients in France, Germany, Switzerland, the U.K., the U.S., Japan, Brazil and Argentina.

Analysis and modeling

- Defined concept for modernization of the reactor power calibration, through implementation of an on-line measurement system. Led a 3-person team in the design and implementation of the procedure, which produced a reduction of over 80% in data processing time.
- Crafted a new strategy for the development of information systems. Designed and implemented a user-friendly safety program that became widely used among colleagues at HRP.

ADDITIONAL INFORMATION

- Native Spanish speaker. Fluent in French and Portuguese. Conversational in Norwegian.
- Received the Presidential Academic Fitness Award for "Outstanding Academic Achievement" in high school (USA).
- Participated in national rowing competitions (Argentina). Captain and coach of company's volleyball team (Norway).
- Passionate soccer player. Enjoy mountain hiking, adventure skiing, photography and art cinema (directed film club).
- Traveled extensively through Europe and South America.

BRIAN J. BARTLES

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EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Master of Business Administration Candidate

May 2003

Dual Major in Venture Capital and Entrepreneurial Management

Member: Private Equity Club, Entrepreneurship Club, Marketing Club

Wharton GUIDE program academic and career mentor to undergraduate students

PRINCETON UNIVERSITY

Princeton, NJ

Bachelor of Arts with Honors

June 1997

Dual Major in Economics and Politics

Thesis topic: Triangular arbitrage in currency exchange as a test of market efficiency

Awards: John Glover Wilson Thesis Prize for outstanding work in international economics

Walter Hope Award for extemporaneous speaking

WORK EXPERIENCE

COMMUNITY INVESTMENT PARTNERS, L.P.

Dallas, TX

Associate

Summer 2002

- Assisted in the creation of an early stage venture fund targeting North Texas firms in low income areas
- Prepared private placement memorandum to solicit interest from limited partners
- Created the investor presentation and marketed the fund to professional contacts
- Managed the NMVC licensing process to secure funding from the Small Business Administration

CHURCHILL, TERRY & ASSOCIATES

Plano, TX

Partner

2000-2001

- Provided strategic and financial consulting to early stage and middle market clients
- Conceived and produced operating strategy plans for public and private companies
- Created valuation models of client businesses to determine appropriate levels of equity compensation
- Developed marketing and sales strategies for clients based on market research studies
- Performed financial analyses of clients' operations and presented findings to management

NEW PASSAGE, INC.

Plano, TX

President

1998-2000

- Conceived, financed and incorporated an Internet-based trade development company
- Hired and managed staff of four employees
- Developed and implemented the company's marketing strategies
- Established and developed relationships with clients in Hong Kong and mainland China
- Sold equity interest to partner and remain involved in an advisory capacity

BEAR, STEARNS & CO. INC.

Dallas, TX

Financial Analyst

1997-1998

- Conducted detailed financial analyses for companies in a broad range of industries
- Constructed Excel-based models of proposed mergers and financing activities
- Worked directly with CEOs and CFOs of large public corporations to determine financial strategies
- Performed industry research and created comparable company analyses
- Developed, produced and presented materials for client meetings and internal discussions

ADDITIONAL INFORMATION

- Volunteer math tutor to high school students in subjects ranging from algebra to calculus
- Personal interests: Travel, billiards, recreational sports, Tai Chi, music, trivial facts

CLIFFORD S. BAYER

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EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA
Master of Business Administration Candidate in Finance and Accounting
Undergraduate/ Sub-matriculation MBA Program

Philadelphia, PA
May 2003

- Teaching Assistant in Advanced Corporate Finance, Spring 2003
- Wharton Ethics Committee, Finance Club and Wine Club

EXPERIENCE

BEAR, STEARNS & Co. INC.

New York, NY
Summer 2002

Summer Associate, Investment Banking

- Executed a lead managed \$104 MM follow-on equity offering for Scientific Games Corporation, a company in the gaming industry. Participated in drafting of roadshow presentation materials, accompanied management on roadshow presentation
- Created a merger model for a potential buy-side advisory assignment in the technology industry
- Pitched a high yield issuance to a rehabilitation company
- Built an LBO model for a medical device company

ROUNDTABLE MERCHANT PARTNERS LLC

New York, NY
2000 - 2001

Associate

- Worked as a member of a three-person team that sourced, evaluated, and closed one transaction in the technology sector, and one transaction in the entertainment sector
- Evaluated potential portfolio companies by building valuation projection models using the Discounted Cash Flow, approach
- Valued a European real estate venture looking to develop a \$200M shopping center by performing an IRR analysis
- Conducted due-diligence and industry research on potential investment opportunities in the financial services sector
- Analyzed competition and industry trends for portfolio companies

LINKSHARE CORPORATION

New York, NY
1999 - 2000

Associate, Business Development

- Proposed and implemented the Merchant/Affiliate Resource Center offering clients prospective partnership opportunities
- Evaluated potential partners wishing to join the LinkShare Network
- Researched international emerging e-commerce business models for LinkShare
- Negotiated deal terms with various merchants

AMERICAN EXPRESS COMPANY

New York, NY
Summer 1998

Summer Analyst, Private Bank

- Evaluated bonds and equities as collateral for the Private Bank Credit Department
- Analyzed volatility reports in South America and Asia; aided Head Credit Officer of the Private Bank with daily reports
- Initiated and planned a Summer Analyst luncheon with the CEO of American Express, Harvey Golub

ATHLETIC ACCOMPLISHMENTS

• OLYMPICS

- Member of the 2000 Sydney and 1996 Atlanta United States Fencing Olympic Team
- Highest finishing American fencer at the 2000 Sydney Olympic Games
- United States Olympic Committee Fencer of the Year, 1996, 1997, 1998, 2000

• TITLES

- Gold Medal 2000, 1998, 1997, 1995 Senior National Fencing Championships
- Gold Medal 1999 World Cup- St. Petersburg, Russia (first American male foil fencer to win a world cup gold medal)
- 1997 NCAA Fencing Championships
- Bronze Medal, 1997 Junior World Championships, Tenerife, Spain
- Bronze Medal Individual Event, Silver Medal Team Event, 1993 Maccabiah Games, Tel Aviv, Israel

• POSITIONS/ TITLES HELD

- Captain of the United States Fencing National Team 1996-2000
- Captain of the New York Athletic Club's National Fencing Team 1995-2001
- Number one ranked United States foil fencer, 1996- 2000
- Member of the athlete advisory board of NYC2012 and the Executive Committee for USA Fencing
- Friar's Club Freshman Athlete of the Year, University of Pennsylvania, 1997

ADDITIONAL INFORMATION

- Teaching Assistant for Private Equity- Fund Formation, Columbia Law School Fall 2000
- Fluent in Italian, proficient in French
- Member of the Zeta Beta Tau Fraternity

MATTHEW D. BAYLEY
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matthew.bayley.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA
M.B.A. Candidate, Dual Major in Healthcare Management & Finance

Philadelphia, PA
May 2003

- Activities:* • Consulting Club; Healthcare Club
Leadership: • Treasurer, Entrepreneurship Club
• Ethics Committee Representative At-Large
• Design Director, New Ventures in Health Care Conference
Honors: • Director's List, Fall 2001 & Spring 2002

UNIVERSITY OF PENNSYLVANIA SCHOOL OF MEDICINE
M.D. Candidate

Philadelphia, PA
May 2003

- Leadership:* • Mid-Atlantic Representative on 13-member EMRA National Medical Student Committee
• EMT & Crew Chief, volunteer 24hrs/month responding to 911 emergency calls
• Treasurer, United Church Health Clinic for underserved West Philadelphians
• Graduate Representative, Student Health Insurance Advisory Committee
• President, EM Interest Group; Interviewer, School of Medicine Admissions Committee
Honors: • 2002 National EMRA Medical Student of the Year Award
• One of five national recipients of EMF/SAEM Research Grant
• One of ten recipients of University of Pennsylvania School of Medicine Research Grant

McINTIRE SCHOOL OF COMMERCE, UNIVERSITY OF VIRGINIA
B.S. in Commerce, Concentration in Management
Class Rank 1 out of 315

Charlottesville, VA
May 1998

- Leadership:* • Program Director, 35-member Emergency Department Volunteer Group
• EMT & Crew Chief, volunteered 12hrs/week responding to 911 emergency calls
• Head Coach, Youth Soccer League & YMCA Basketball League
• Recruiter, Undergraduate Admissions Committee; Treasurer, Pre-Med Honor Society
Honors: • Henry R. Odell Award for Distinction in Management; Madhu Chopra Memorial Scholarship
• Selected by peer group to live on The Lawn, based on leadership and community service

EXPERIENCE

McKINSEY & COMPANY
Summer Associate

Pittsburgh, PA
Summer 2002

- Led Printers, Copiers, and Fax Machines initiative for a purchasing and supply management study at a regional bank
- Managed team of four in identifying >\$1 million in savings out a \$3.3 million spend
- Interviewed clients, consulted firm resources, led formal discussions with industry leaders, and analyzed data to understand the marketplace and build a strong fact base
- Proposed a sourcing strategy with phased implementation to all members of the bank's Office of the Chairman

HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA EMERGENCY DEPARTMENT
Principal Investigator

Philadelphia, PA
1999 – 2002

- Analyzed issue of extended length of stay in the emergency department with time studies, staff interviews, and both upstream and downstream process evaluations
- Recruited and led research team composed of senior leaders in healthcare, education, and economics
- Identified potential annual over-runs >\$1million/year and made implementable recommendations to management
- Presented results at the 2001 ACEP Scientific Assembly and 2002 SAEM National Conference

CARE MANAGEMENT SCIENCE, CORP.
Summer Research Fellow

Philadelphia, PA
Summer 1999

- Collaborated with CEO to research article assessing organizational readiness for care management
- Interviewed Chief Medical Officers to assess implementation of care management philosophy
- Prepared detailed outline of the first draft of the manuscript

ADDITIONAL INFORMATION

- Eagle Scout with multi-week treks backpacking in the Rockies and canoeing in the Boundary Waters of Canada
- Other Interests Include: Working Out, Cohort Intramurals, Driving Ambulances, Sailing Club, and Orchestral music

JOHN W. BENDER
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Philadelphia, PA 19104
(215) 382-1650
john.bender.wg03@wharton.upenn.edu

EDUCATION

- THE WHARTON SCHOOL AT THE UNIVERSITY OF PENNSYLVANIA** **Philadelphia, PA**
MBA Candidate: Majors in Finance & Private Equity **May 2003**
- Fall 2001 Director's List (Top 10% of the class) and First Year Honors (Top 20% of the class)
 - Member of the Christmas in April Homeowner Selection Committee and Wharton South
- THE UNIVERSITY OF VIRGINIA SCHOOL OF LAW** **Charlottesville, VA**
Juris Doctor **May 1998**
- Peer Advisor to first year law students
 - Served as a Big Brother for an underprivileged Charlottesville youth
- THE UNIVERSITY OF TEXAS AT AUSTIN** **Austin, TX**
B.A. in Economics with High Honors and B.B.A. in Finance with High Honors **August 1992**
- Phi Beta Kappa & Beta Gamma Sigma
 - College Scholar: Dean designates outstanding students as College Scholars
 - Graduated number six from the Undergraduate School of Business

EXPERIENCE

- GOLDMAN SACHS & Co.** **New York, NY**
Summer Associate, Private Wealth Management - Investment Management Division **Summer 2002**
- Acquired strong knowledge of the firm's investment platform, business strategy and product offerings through training, simulated client meetings and asset allocation studies
 - Developed systematic methodology for identifying and contacting high net worth prospects for teams of investment professionals
 - Participated in presentations involving portfolio optimization strategies, trading functions, and cross-divisional sales
- ETRINSIC, INC.** **Louisville, CO**
Director of Business Development & General Counsel **2000-2001**
- Primary responsibilities included: (i) management of funding efforts, (ii) identification and establishment of business development opportunities, (iii) oversight of legal documents, processes and issues, (iv) creation of financial projections and modeling and (v) formulation of strategic direction. Key accomplishments included:
- Located, negotiated and closed two rounds of venture financing
 - Identified, negotiated and closed two strategic partnerships
 - Created four-year revenue model
 - Wrote all corporate press releases and investor materials
- COOLEY GODWARD LLP** **Boulder, CO**
Business Department Associate **1998-2000**
- Practice consisted of general business and corporate law specifically focused on the representation of public and private clients, emerging growth companies and venture capital funds. Major projects included:
- Senior associate for a \$199 million 144A debt offering of a major satellite company
 - Senior associate for a \$20 million acquisition of a software company
 - Junior associate for a \$300 million IPO of a managed hosting company
 - Junior associate for a \$490 million merger of an email marketing company
 - Structured, negotiated and closed approximately 20 private equity transactions
 - Advised emerging growth clients regarding securities, corporate, banking, employment and real estate issues
 - Prepared Securities Exchange Act filings, including proxy statements, 10-Ks, 10-Qs and 13Gs
- THE SECURITIES & EXCHANGE COMMISSION** **Washington, D.C.**
Securities Compliance Examiner **1992-1993**
- Examined investment companies and advisors to ensure compliance with Federal securities laws

OTHER INFORMATION & INTERESTS

Licensed to practice law in the State of Colorado
Proficient in conversational Spanish
Interests: Skiing, Rock Climbing, Mountain Biking, Live Music and Lacrosse (UT & UVa Club Lacrosse Teams)

NICHOLAS BENEDICT
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215.732.3383

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania **Philadelphia, PA**
MBA Candidate, major in Finance and Entrepreneurial Management **May 2003**

- Siebel Scholar (Top 5 Wharton students selected for academics and leadership); Director's List (Fall 2001, Spring 2002)
- Dean's Graduate Student Advisory Committee; Milken Young Entrepreneurs Mentor
- 1st place team captain: 2001/02 A.T. Kearney Global Prize Case Competition at Wharton
- Finance Club; Private Equity Club; Entrepreneurs Club; Wharton West Asia Conference organizer

McGILL UNIVERSITY **Montreal, Canada**
B.A. European History (First Class Honors) **April 1997**

- 3.9 GPA; 770 GMAT; Dean's Honor List; James McGill Academic Achievement Award; Golden Key Honor Society
- Twice elected Students Society VP by 17,000 students: a full-time position responsible for 12 staff and a budget of \$2MM

EXPERIENCE

CITICORP **Dubai, United Arab Emirates (UAE)**
Summer Associate **July-August 2002**

- Prepared the UAE's first real estate securitization transaction, with a \$160MM offshore bond issue
- Created Citicorp's first sovereign risk model for the UAE, to forecast and respond to potential political or economic crises

SKYEUROPE AIRLINES **Bratislava, Slovakia**
Chief Development Officer (Interim) **May-June 2002**

- Managed a team to source \$5MM from two private equity funds (with \$10MM follow-on expected)
- Developed strategy for new routes; implemented management reporting and forecasting systems; set milestones
- Continue to serve as one of three members of the Board of Directors

MERCER MANAGEMENT CONSULTING **Montreal; Munich; Johannesburg**
Consultant; promoted from Analyst July 1999 **1997-2001**

- Led an 8-person team to turn around the most unprofitable business unit of a Southern African railroad. Designed and implemented a strategy to improve annual cash flow by \$50MM within four years, and achieved all first-year milestones
- Modeled South African truck and rail traffic for 70 commodities on 20 routes for 5 years, accurate to 0.5% in its first year
- Led the modeling of a \$5.6B merger in the energy industry, subsequently designated an internal "expert" in valuation
- Executed a strategic review of an integrated electric utility, and persuaded its Board of Directors to divest one business unit during a consolidation cycle and challenged conventional wisdom that it was "core" to the company's strategy
- Analyzed the European automotive industry, and managed a team to identify winning companies and business designs
- Voluntary firm governance: Co-led a team to reduce consultants' "burnout" and edited a survival guide for new hires
- Accelerated promotion to Consultant, first in the class of 1997 Canadian analyst hires; cited for outstanding client focus

CANADIAN ALLIANCE OF STUDENT ASSOCIATIONS (CASA) **Montreal, Canada**
Director **1994-1995**

- Identified the need for an organization to represent university students to the Canadian government regarding its proposed changes to education funding. Worked with four other student leaders to create CASA, representing 300,000 students
- One of five directors elected to manage research staff and government relations and deliver TV interviews and speeches

ADDITIONAL INFORMATION

- Fluent in French, functional in German, learning Arabic (intensive daily Arabic classes in addition to Wharton Program)
- Worked in 9 countries on 4 continents; extensive experience in Southern Africa, the Middle East, and Eastern Europe
- Hiking (climbed Mts. Olympus, Sinai, Drakensberg); making sushi; competitive boardgaming; football, basketball

PAUL I. BERGMAN

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Telephone: (215) 500-5275 • pbergman@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL and THE LAUDER INSTITUTE, University of Pennsylvania Philadelphia, PA
MBA Candidate: Concentration in Entrepreneurial Management 2003

Master of Arts Candidate in International Studies: Concentration in Latin America and Portuguese

- Submatriculated directly into Wharton graduate program after four years in undergraduate program
- **Lauder Summer Portuguese Language and Business Immersion Program** Sao Paulo, Brazil
Wharton Field Application Project: Embraer (Brazilian airplane manufacturer) Summer 2001
Conducted competitive analysis of airplane manufacturing industry focused on global expansion opportunities
- Wharton teaching assistant in Management Department for course on “Executive Leadership” 1998 – Present

THE WHARTON SCHOOL and SCHOOL OF ARTS AND SCIENCES, University of Pennsylvania Philadelphia, PA
Bachelor of Science in Economics: Concentrations in Management and Global Analysis 2002

Bachelor of Arts: Major in International Political Economy

- Cumulative GPA: 3.9/4.0, Phi Beta Kappa, USA Today 2002 All-USA College Academic Team
- Research and study abroad:
 - **University of Witwatersrand** Johannesburg, South Africa
Field research on cross-cultural decision making by South African and Brazilian micro-enterprises July – September 2002
 - **Fudan University** Shanghai, China
Field research (published) on Chinese interpersonal business *guanxi* (relationships) September – December 2000
First non-Chinese recipient of Fudan University Research Fellowship Award
 - **University of Dar Es Salaam** Dar Es Salaam, Tanzania
Swahili language and East African politics study abroad program July – August 2000
 - **University of Buenos Aires** Buenos Aires, Argentina
Field research (published) on small business development in Argentina and the Mercosur region July – December 1999
University of Pennsylvania’s Rose Award for most outstanding undergraduate research
 - **University of Witwatersrand** Johannesburg, South Africa
Field research (published) on black economic empowerment May – June 1998
University of Pennsylvania’s Nnamdi Azikiwe Prize for most outstanding African Studies essay

EXPERIENCE

MIRACLE CORNERS OF THE WORLD, INC. Arusha, Tanzania and Gaborone, Botswana
President and Founding Member February 2000 – Present

- Led design and implementation of community computer technology center in Tanzania
- Co-founder and director of Philadelphia Against AIDS in Botswana (PHAAB)

LATINVEST ASSET MANAGEMENT Rio de Janeiro, Brazil
Business Analyst Summer 2002

- Conducted financial, operational and managerial due diligence of private equity fund portfolio company
- Developed strategic recommendations for both the private equity fund and portfolio company management

FIRST NATIONAL BANK Johannesburg, South Africa
Business Consultant Summer 2000

- Worked with Manager of Small Business Unit on restructuring bank’s lending process for small businesses
- Reported to bank’s CEO on a regular basis regarding company’s small business lending strategy

ACCENTURE Mexico City, Mexico
Project Analyst Summer 1999

- Redefined mortgage loan portfolio for Mexico’s largest bank, reducing number of products from 3,000 to 30
- Presented oral and written reports to consulting team and bank management on client mortgage loan challenges

SHARED INTEREST New York, NY
Research Analyst Summer 1998

- Solicited funding for social investment fund that guarantees credit to South African micro and small businesses
- Conducted research on sources for socially responsible funding from US corporate and private investors

BDO SEIDMAN LLP New York, NY and Madrid, Spain
Intern Summer 1996, Summer 1997

- Assisted as audit team member in preparation of public-offering prospectus for IPO of major supermarket chain
- Compiled human resources database for client recruiting assignments

ADDITIONAL INFORMATION

Languages: Portuguese and Spanish (highly proficient), Swahili (conversant) and Mandarin-Chinese (beginner)

Interests: Understanding the urban “inner-city,” *capoeira*, basketball, world music, snowboarding and chess

Volunteering: Mentoring programs for inner-city high school students: “College RAP” (Director), “Fellas” and “YesUCan” (Mentor)

DANIEL BERND

1500 Locust Street, Apt 4301, Philadelphia, PA 19102

Phone/Fax: (215) 546-8218, Email: daniel.bernd.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Master of Business Administration Candidate with Dual Major in Strategic Management and Finance

Philadelphia, PA

May 2003

- Active member of Toast Masters, Finance Club, and The Wharton Latin American Association.
- Recipient of 2001 Bruce Barrow Scholarship.

CLEMSON UNIVERSITY

Master of Science in Civil Engineering, Overall GPA 4.00/4.00

Clemson, SC

August 2000

NORTH CAROLINA STATE UNIVERSITY

Bachelor of Science in Civil Engineering, Overall GPA 3.97/4.00

Raleigh, NC

December 1994

- Graduate with honors – Top 2% of the Class: *Summa Cum Laude*, Dean's List every term.
- Member of *Chi Epsilon*, *Tau Beta Pi* and *Phi Kappa Phi* national honor societies.
- Recipient of 1994 C.C. Mangum and 1993 International Rotary Club Scholarships.

EXPERIENCE

BNP PARIBAS

Associate, Project Finance & Utilities Group

New York, NY

Summer 2002

- Evaluated Corporate and Project Financing deals involving structures and facilities such as synthetic leases, corporate revolvers, term loans, and equity bridges of up to \$2.6 billion in aggregate value.
- Built cash-flow models, performed valuations, and analyzed risk exposure of Project financing structures.
- Performed corporate credit analysis, including cash flow analysis to assess debt capacity and key credit statistics.
- Conducted due diligence of construction progress for power generation, and deep-water oil field projects.
- Negotiated credit ratings with senior risk managers.

FLUOR CORPORATION

Project Engineer/Contracts Manager

Project Site

January 1998 – May 2001

- Worked on site managing the execution of large construction projects ranging from \$400 MM to \$1.4 billion in total cost.
- Led cross functional project teams involving up to 200 craftsmen, architects & engineers.
- Managed all aspects of construction contracts; prepared bid packages; developed scopes of work, reviewed contractual terms; created budgets and schedules.
- Worked closely with clients from project inception throughout completion. Significant projects include:
 - Duke Energy, CA* – Spearheaded planning and execution of a 10 month \$40 MM project. Identified tasks, work schedules, manpower and resource assignment for a cooling system of a new \$500 MM plant. Coordinated the execution activities with client so not to disrupt the plant's operations during the California energy crisis.
 - Aladdin Hotel and Casino Resort, NV* – Managed eight design-build contracts totaling more than \$50 MM, including the fabrication and erection of 22,000 tons of structural steel. All contracts were completed on time and within budget. Received the Silver Cross Safety Medal for saving the life of a co-worker.
 - General Motors Project, Brazil* – Coordinated the construction activities of two manufacturing buildings. Received the MVP Award for negotiating and settling more than \$20 MM in contractual disputes for a fraction of the claimed value.

Structural Design Engineer

Greenville, SC

March 1995 – January 1998

- Modeled, analyzed, and structurally designed large industrial facilities ranging from \$15 MM to \$430 MM in total cost. Significant projects include *Witco* (\$80 MM), *Wellman* (\$430 MM), *GE Nuclear* (\$15 MM), and *Milliken* (\$300 MM).
- Solved problems relative to design and technical issues that were integral to the progress of projects.
- Designed & implemented analysis tools which resulted in time and cost savings of up to 80% on specific project activities.
- Led the *Fluor Daniel Structural Strike Team* efforts in the Greenville, SC office. Team was responsible for steering Fluor Corporation's engineering practices, methods and technologies worldwide.
- Developed proposals for engineering services for major clients such as Alcan and Mercedes-Benz.

CONSTRUCTION AUTOMATION AND ROBOTICS LABORATORY

Research Assistant

Raleigh, NC

May 1993 - March 1995

- Conceptualized and developed automated/robotic systems for the construction industry. Significant projects include:
 - Active Metal Detection* – Conceptualized and developed active metal detection system capable of real time location of metallic objects during excavation. Published results in the ASCE Journal of Construction Engineering and Management.
 - Robotic Masonry Construction* - Designed de-hacking workstation capable of de-hacking and evaluating the color, texture and quality of bricks to be utilized in conjunction with the main robotic stacking unit.

ADDITIONAL INFORMATION

- Language skills: Fluent in Portuguese, Spanish and English.
- Interests: Black belt in karate; enjoy skiing, running, and traveling; Habit for Humanity volunteer.

ASHISH BHARGAVA

2400 Chestnut Street, Apt. 811, Philadelphia, PA 19103
(215) 563-0124 (home) • (215) 740-5006 (mobile) • ashish.bhargava.wg03@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

Philadelphia, PA

Master of Business Administration Candidate – Dual Major in Finance and Entrepreneurial Management

May 2003

- Wharton Global Consulting Practicum: selected to develop a US repositioning strategy for an Indian Services firm.
- Panel Manager, Wharton Technology Conference
- Director of Logistics - Wharton India Economic Forum; Director of Alumni Affairs – Wharton India Club
- Organizing committee member – New York and Silicon Valley Trek; Admissions committee volunteer.

MICHIGAN TECHNOLOGICAL UNIVERSITY

Houghton, MI

Master of Science in Computer Engineering, 3.74/4.0

June 1996

- Thesis on implementation of distributed high performance computer system. Awarded full tuition scholarship.

UNIVERSITY OF BOMBAY, VESIT

Mumbai, India

Bachelor of Engineering in Electronics Engineering

June 1994

- Ranked among top 5% students who graduated in 1994; Received National Merit scholarship.

EXPERIENCE

INTEL CORPORATION

Santa Clara, CA

Summer Intern - Strategy Group, Marketing and Intel Capital

May 2002 – August 2002

- Evaluated Intel's portfolio companies and potential investments in the area of wireless connectivity and laptop security. Based on this evaluation, Intel Capital's Mobile group prioritized and determined the level of resources for each company.
- Assessed the wireless infrastructure ecosystem and identified opportunities for Intel. Created a strategy document suggesting specific actions, internal as well as alliances.
- Evaluated various technologies based on emerging mobile usage models and identified two key platform technologies for 2004 timeframe. Also created a marketing plan for each technology.
- Developed VPN and PKI vendor alliance strategy based on SWOT analysis and fit with Intel's mobile strategy.
- Deliverable for each project was a research report and a presentation to Intel's senior management.

IBM CORPORATION

San Francisco, Boston, Amsterdam, Sydney

Solutions Architect/Senior Project Lead, NetGen Group – IBM Venture Arm

October 2000 – August 2001

CRM Project Lead/Senior Consultant, IBM Global Services

November 1998 – September 2000

Strategic Management

- Defined and improved business processes employed by Marketing, Sales and Tech Support divisions of IBM clients.
- Led a 6-member team to develop portal strategy for IBM NetGen group.
- Initiated strategic relationship with Database-tools Company. Helped shorten average delivery time for the CRM Practice.

Analytical Skills

- Analyzed startups potential based on their pricing model and technical ease of entry into their online trading community.
- Implemented CRM process improvement program. Achieved 40% deployment time reduction and over \$1M in annual savings.

Client Development

- Achieved 90% success rate in closing deals while negotiating critical sales situations. Total value of deals topped \$6M.
- Developed and delivered global customer relationship management (CRM) processes for a \$800M revenue software company.
- Maintained business relationships with premier customers, highlighting the success stories at trade shows and conferences.

Leadership & Teamwork

- Managed a team of 10 engineers and 4 analysts across Europe and North America to generate annual revenues in excess of \$5M.
- Advisor to CRM teams implementing projects for Software Firms.
- Awarded stock options for successfully leading projects. Less than 14% of IBM employees are awarded stock options.

RATIONAL SOFTWARE

Cupertino, CA and Lexington, MA

Senior Software Engineer

April 1997 – October 1998

Lead Technical Support Engineer

June 1996 – March 1997

- Provided technical consulting to Fortune 500 clients. Improved client's software performance by 40% on average.
- Initiated the creation of quality assurance group. \$2M in annual savings was achieved.
- Promoted twice in 2 years and awarded incentive stock options thrice.

ADDITIONAL INFORMATION

- Advised friend on creation of CRM Consultancy firm.
- Volunteer: Member of ASHA, an organization dedicated to education of underprivileged children. GMAT: 720 (97th Percentile)
- Member of Consulting, Finance, Technology, and Entrepreneurs club.
- Interests: Travel, Tennis, Rowing, Information Technology, and Toastmasters; *US Permanent Resident*.

BHAVIK R. BHIMJYANI

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(215) 888 9483 Bhavik.Bhimjyani.wg01@wharton.upenn.edu

EDUCATION

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA

Philadelphia, PA

Candidate for Master of Business Administration

May 2003

- Dual Concentration in Finance and Entrepreneurial Management
- One of five students accepted into dual MBA/BS Submatriculation program
- Teaching Assistant for Speculative Markets and International Finance classes, Fall 1999
- Ranked in top 50 in Wharton Business Plan Competition
- Member of Finance Club, Entrepreneurship Club, India Club, Tennis Club

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA

Philadelphia, PA

Bachelor of Science in Economics, Summa Cum Laude

1996 - 1999

- Majors in Finance and Management
- Cumulative GPA 3.9/4.0, Dean's List 1996 -1999
- Assistant Director, University of Pennsylvania Student Credit Union, a student run bank
- Member of Pennsylvania Investment Alliance, a student run mutual fund

EXPERIENCE

LAZARD FRERES & CO. LLC

New York, N.Y.

Summer Associate/Intern, Investment Banking Division

June 2001-June 2002, Summer 2000

- **Teamwork:** Worked with project team to advise Asia Global Crossing on restructuring and sale of the Company. Worked with Company management to draft information memorandum and prepare management presentations. Coordinated construction of valuation models, comparable company analyses and negotiations on bond terms. Conducted auction process and worked extensively with potential investors on due diligence requests
- **Project Execution:** Advised HotJobs.com on the sale of the Company. Evaluated potential buyer field, industry trends, prepared selling documents and conducted extensive due diligence. Prepared a valuation model, assessed earnings accretion/dilution and potential synergies, analyzed precedent transactions and comparable companies. Prepared fairness opinion for sale to TMP Worldwide. Evaluated financial and strategic implications of subsequent offer from Yahoo!. Completed Company sale to Yahoo!
- **Strategic Analysis:** Evaluated acquisition opportunities for a Swiss reinsurer. Performed accretion and dilution analyses, conducted market research to gauge the viability and long term prospects of target's businesses
- **Project Coordination:** Advised Danone on the acquisition of Nabisco. Coordinated preparation of financial model, evaluated synergies with client's business and possible payoffs from divestiture of non-core assets

MERRILL LYNCH & COMPANY

New York, N.Y.

Summer Analyst, Global Technology Investment Banking

June-August 1999

- **Company Analysis:** Prepared a presentation to CEO of a database marketing company discussing its IPO. Conducted industry research and comparable company analyses. Prepared valuation model and positioning strategy for Company
- **Communication:** Prepared pitch book for an online hotel reservation company discussing its IPO
- **Strategic Analysis:** Evaluated strategic alternatives for a \$950 million wireless equipment company. Identified several buy and sell side opportunities. Performed comparable company analyses and industry analysis

ENRON INTERNATIONAL

Houston, TX

Summer Analyst, Global Investments Group

July-August 1998

- **Financial Analysis:** Developed financial models for acquisitions in Latin America
- **Investment Evaluation:** Prepared presentation discussing the financial and strategic aspects of an acquisition of a \$1.2 billion electric utility in Brazil. Conducted due diligence on a publicly owned natural gas company in Guatemala

KOTAK MAHINDRA – GOLDMAN SACHS

Bombay, India

Summer Analyst, Investment Banking Group

June 1998

- **Research:** Prepared a presentation with head of equity research discussing investment opportunities for clients. Conducted quantitative background research on India's 30 largest companies

ADDITIONAL INFORMATION

Fluent in Hindi, Gujarati and Marathi. Proficient in French. Play tennis and practice yoga. Involved in social work in rural India. Play the Tabla (Indian Drum). Traveled extensively throughout India

ADRIENNE M. BIGLEY

1809 Pine Street, Apartment #4, Philadelphia, PA 19103
Phone: (267) 736-0614, Email: abigley@wharton.upenn.edu

Education

- THE WHARTON SCHOOL, University of Pennsylvania, Concentrations in Organizational Management and Strategy** Philadelphia, PA
May 2003
- Leadership Fellow Coordinator, facilitate development programs for Fellows and oversee Learning Team Retreat outdoor teambuilding experience
 - Leadership Development Club Founder, responsible for personal development workshop series
 - Other Activities: Wharton Community Consultants, Wharton Initiative in Leadership Learning, Milken Young Entrepreneurs, Christmas in April
- PHILADELPHIA UNIVERSITY, Bachelor of Arts in Marketing and Entrepreneurship, 4.0 GPA, Summa Cum Laude** Philadelphia, PA
May 1995
- Marketing Society president, Leadership Retreat facilitator, Budget Committee member, TQM consulting project team member with professors

Work Experience

- DELOITTE CONSULTING, Senior Consultant, People Competency** New York, NY
Summer 2002
- Interviewed senior executives and drafted detailed white paper of Deloitte's learning organization strategy and implementation process. Paper included analysis of ROI and other financial and non-financial metrics
 - Created workshop materials focused on the integration of learning, performance management and collaboration; assisted in workshop facilitation with major consumer products firm
 - Worked with major global bank on relocation optimization plan for thousands of employees
 - Documented process and compiled best practices of internal eLearning system upgrade
- ION GLOBAL, A Chinadotcom Corporation, Strategy Manager, Financial Services Practice** Hong Kong
2000 - 2001
- Clients included: Merrill Lynch Investment Managers, Fidelity Investments Management and HSBC*
- Led strategy engagements with CEO-level clients from negotiation to final deliverables; focused on practical solutions
 - Performed competitive analysis and value proposition workshop portions of marketing strategy for online bank
 - Researched trends to project state of financial services Internet industry in Asia for use in business development
 - Facilitated Human Resource task force focused on improving corporate culture and retaining talent; formalized corporate philanthropy programs and pro bono work processes
- OPPENHEIMERFUNDS, INC., Senior Project Manager, eCommerce** New York, NY
1999 - 2000
- Developed strategy and implementation of financial advisor electronic services including client and fund information, email fund alerts, interactive planning and training tools; initiated focus groups to inform process
 - Educated internal clients on new topics through weekly training sessions
 - Led group to make recommendations surrounding organizational structure and function of eCommerce group
- PAINWEBBER INC., Electronic Marketing Associate** New York, NY
1997-1999
- Managed corporate public web site from inception to launch including vendor analysis, content management, technical and design decisions, quality assurance testing and client communications material
 - Identified and analyzed potential initiatives for cost-savings and ROI; presented findings to senior-level steering committee
- GILLESPIE PUBLIC RELATIONS, Account Executive** Princeton, NJ
1996-1997
- Devised and implemented award-winning public relations strategies and programs for technology clients
 - Initiated and managed summer internship program for college students
- CREATIVE COLOR CONSULTANTS (Personal Image Consulting), Founder, Business Manger, Consultant** Haddon Hts, NJ
1994-1999
- Drafted and implemented business and marketing plan; performed all functional business tasks
 - Led workshops on corporate etiquette and volunteered services to under-privileged women

Personal

- Enjoy volunteering, working on crossword puzzles, hosting dinner and wine tasting parties, traveling, practicing yoga and reading historical fiction
- Member of Organizational Development Network and Society for Human Resource Management



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