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**MICHAEL STEPHEN BORISH**  
**CURRICULUM VITAE**

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**Name:** Michael Stephen Borish

**Profession:** President, Michael Borish and Company, Inc.  
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**Years with Firm:** Twenty-five years

**Nationality:** USA and Canada

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**KEY QUALIFICATIONS**

- President of a consulting firm that bears his name—Michael Borish and Company, Inc.
- Expertise in a range of strategic, business and financial sector areas, with focus on private sector development strategies for countries and regions; global trade and investment patterns and comparative analysis of competitiveness by country, market and sector; financial stability, macro-prudential and regulatory reform, and macro-financial risk/vulnerability assessments; banking supervision; financial analysis and credit risk evaluation of banks and companies; enterprise risk management frameworks, Risk Appetite statements, and governance requirements for effective implementation; mortgage and housing finance market development; rural finance; postal banking; SME lines of credit; bank and enterprise restructuring and privatization; enterprise and financial risk management policy and systems; and securities market development.
- Banking and financial sector assessments have evaluated structural performance by country and region, as well as identified key “macro-micro” and “macro-prudential” trends and risks that impact financial stability, competitiveness and depth. This has included balance of payments and funds flow issues, including transfers and remittances as well as portfolio and foreign direct investment, and the impact of “informal” sector activity and shadow banking/financing on fiscal development, investment levels, and enterprise competitiveness.
- Additional expertise focused on the role of direct and portfolio investment in overseas markets, impact on global supply/value chains, and links to trade and business strategy in emerging markets. Additional work has included project preparation and feasibility studies, post-project implementation reviews, public-private partnership financing, and specialized studies.

- Director of International Housing Finance at Canada Mortgage and Housing Corporation from April 2007-September 2010, and advisor to Chief Risk Officer on risk management policy from October 2010-February 2012.
- Editor of the Housing Finance Network web page (project administered by the Wharton School of Business and supported by the World Bank Group and FMO) for Canada in 2013-2014.
- MBA from the University of Chicago (1985). PhD in Management from Carleton University (2020). PhD thesis: *SME CREDITWORTHINESS AND FINANCING: FIRM SIZE EFFECTS*.
- Clients have included the World Bank, IFC, African Development Bank, USAID, Canada Mortgage and Housing Corporation, *Kreditanstalt für Wiederaufbau*, the Caribbean Development Bank, and many private companies.
- Countries of on-site service have included Afghanistan, Albania, Antigua, Armenia, Australia, Azerbaijan, Bahrain, Bangladesh, Barbados, Belgium, Bosnia, Bulgaria, Cameroon, Canada, Côte d'Ivoire, Croatia, Denmark, Djibouti, Dominica, Egypt, Ethiopia, Finland, France, FYR Macedonia, Georgia, Germany, Ghana, Grenada, Hong Kong, Hungary, Japan, Kazakhstan, Kosovo, Kuwait, Kyrgyz Republic, Malaysia, Montserrat, Morocco, Niger, Oman, Pakistan, Poland, Romania, Russia, Saudi Arabia, Senegal, Serbia, Singapore, Slovak Republic, South Africa, Spain, St. Kitts, St. Lucia, St. Vincent, Sweden, Syria, Tanzania, Thailand, Togo, Trinidad & Tobago, Ukraine, United Arab Emirates, United Kingdom, USA, Uzbekistan, Vietnam, Zambia and Zimbabwe.

### **EDUCATION**

- Carleton University, PhD, Management and Finance, 2020
- University of Chicago, M.B.A., Finance, 1985
- *La Sorbonne, Certificat en français*, 1981
- University of Wisconsin, B.A., History, 1978

### **PROFESSIONAL EXPERIENCE**

#### **MICHAEL BORISH AND COMPANY, INC., President, 1996-**

- Assisting financial entity in the Middle East with reorganization plan to include commercial and development bank principles for credit risk management, enterprise risk management, general strategy and daily operations.
- Leading research and have to date prepared three White Papers for the African Development Bank on entrepreneurship development in Africa, including ecosystem development, links to frontier industries of the future, industrialization and regional trade and investment on the continent, and links to venture capital and private equity.
- Prepared multiple thought pieces for African Development Bank on a range of issues related to long-term resilience, emergency preparedness and regional integration.
- Produced time series analysis of the contribution of balance of payments items to African consumer patterns.
- Conducted an assessment of global commodity value chains in cocoa, coffee and minerals sectors and the role played by smallholder farmers and artisanal miners.
- Contributed to the African Development Bank's post-COVID-19 regional integration strategy. Responsible for strategic direction and identification of key metrics to align with narrative priorities.
- Developed a "headroom" policy position paper for credit limit guidelines to countries for the African Development Bank accounting for regional integration operations that are multi-country by design. Options are predicated on risk-based capital utilization and methods of determining policy incentives for country-specific determinations.
- Assisted the African Development Bank with preparation of its \$10 billion COVID-19 Rapid Response Facility to provide liquidity support to African governments under emergency conditions. Ongoing work

with the Bank has also included multiple position papers on structural reforms and interventions that governments could undertake in preparation for the post-COVID recovery, with a focus on reinforcing regional integration and movement towards realization of the African Continental Free Trade Area.

- Designed an Investment Guarantee Fund for the Government of Egypt (supported by the African Development Bank) to promote direct investment from Egyptian enterprises into African markets. Outputs included eight modules addressing capitalization and liquidity requirements, product and market development, internal controls, staffing and budget requirements, risk management and governance, and financial forecasts for performance.
- Prepared several notes and thought pieces for the African Development Bank on the African Continental Free Trade Area, global patterns of protectionism, the need for partial import substitution to galvanize production and scale in African economies, and the importance to the African market of regional integration within this international context.
- Worked with the African Development Bank on multiple initiatives supporting regional integration focused on cross-border trade and investment, supply and value chain development, financial market integration, and development of performance indicators for monitoring and evaluation purposes.
- Worked with the African Development Bank to design their Regional Integration Strategy Framework approved by the Board in March 2018. Components included power generation, infrastructure investment and connectivity, the business environment for trade and investment, and financial market integration.
- Prepared credit risk, liquidity risk, and other risk management policies, procedures, and related governance requirements for Uganda's Development Bank Limited.
- Trained 30 bankers and regulators from all regions of Asia in SME credit management, regulatory risk issues, and bank marketing.
- Assisted with preparation of financial risk management policies, enterprise risk management framework, operational guidelines and procedures, and communications strategy for cultural transformation within a financial Crown corporation in Canada.
- Prepared pricing policy options for a development bank in West Africa to assist that institution with a more systematic and risk-adjusted approach to pricing on its exposures to public and private sector borrowers for it to achieve positive return targets.
- Trained bankers and regulators from Africa, Middle East and South Asia in SME credit management and marketing for Singapore-based training firm. Linked customer-oriented marketing tools, basic technology channels and lessons from rural/micro-finance with loan products, services, systems, and data analysis for retail banking and product strategies. Also presented Basel II/III context for SME finance from lending and funding sides.
- Served as lead housing finance specialist on KfW-funded energy-efficient housing line of credit to be supported by the Central Bank of Armenia for improved housing stock in Armenia. Provided financial sector indicators, affordability models for various loan products under differing principal and interest rate assumptions, and profiled household incomes and housing markets in urban and rural areas.
- Trained bankers from Asia and Middle East in SME credit management and marketing for Singapore-based training firm. Linked customer-oriented marketing tools with loan products, services, systems, and data analysis for retail banking and product strategies.
- Worked with the State Bank of Vietnam's Banking Supervision Agency to implement a Basel II/III program. Provided paragraph-by-paragraph guidance on Pillar 1 credit risk management and mitigation, and recommendations on migration from Basel II to Basel III capital definitions.
- Served as senior consultant to National Housing Corporation of Barbados to improve performance in meeting housing needs and to assist with internal organizational improvements, strengthened financial and risk management, and long-term sustainability.
- Trained banking supervisors at the central Bank of Bangladesh in differing supervisory approaches, SME credit risk management, early warning systems, bank resolution, and credit scoring systems.

- Assessed options for finance strategy for housing and property market development as part of a larger World Bank team focused on urban planning and development for Djibouti.
- Served as lead Banking Sector Expert to Asian Development Bank for a rural housing project in Uzbekistan. Tasks included assessment of participating banks in lending program, and overview of developments in the financial sector reform process.
- Served as Lead Financial Sector Expert for a KfW-funded project for the Central Bank of Armenia evaluating the feasibility of options for access to high-ratio financing to support housing purchases. Assessment included mortgage default insurance, loan guarantee fund, second mortgage financing, term life insurance pledges, mortgage life insurance development, and over-collateralization schemes.
- Served as Team Leader for development of an integrated risk management framework for the National Mortgage Corporation of Armenia (wholly owned by the Central Bank of Armenia).
- Supported database development, performance benchmarking and analysis of financial stability and development trends and risks in ex-communist countries of southeast Europe and Eurasian markets for USAID.
- Provided ongoing advisory services to the banking supervision agencies of Bosnia-Herzegovina with implementation of their Basel II strategy, with particular focus on credit risk issues and strengthening of systems for ongoing surveillance in support of underlying financial stability.
- Assessed Serbian economy, banking and financial sector, enterprise sector, and general business environment, and made recommendations to USAID for future bilateral assistance.
- Designed Basel II implementation framework for the banking supervision agencies of Bosnia-Herzegovina, provided guidance on coordination with the Central Bank regarding financial stability indicators, and drafted implementation strategy for Working Groups for USAID-supported project.
- Evaluated market prospects for establishment of a new SME non-bank lending institution in Barbados for the Barbados market for DFL Finance Limited.
- Worked with a majority-private development bank in Trinidad and Tobago to develop a strategic plan and budget for small enterprise lending in multiple Caribbean markets for DFL Finance Limited.
- Conducted a Basel Core Principles assessment in Bosnia-Herzegovina for banking supervision agencies and USAID, identified gaps in compliance, and developed a road map for compliance with Basel II requirements. The assignment also highlighted gaps in compliance with recognized practices of the EU (as defined by the European Central Bank and Committee of European Banking Supervisors).
- Prepared banking sector and micro-finance policy notes in Uzbekistan for World Bank, including recommendations for reform. Also assisted with housing finance initiatives under the lead of a World Bank staff member.
- Assessed mortgage covered bond and residential mortgage-backed securities markets of advanced EU and Asia/Pacific economies and compared with US and Canadian models regarding housing finance costs and home ownership patterns for the Canada Mortgage and Housing Corporation.
- Provided guidance for a certified institutional banker training program in Georgia for USAID and the International Executive Service Corps.
- Coordinated draft of a new Financial Institutions Law in Laos for the International Finance Corporation.
- Reviewed investment climate in the Vietnamese banking sector for Bank Turan Alem Investments (Vietnam) Company, Ltd.
- Worked with a team to assess prospects for mortgage backed-securities market development in Bangladesh for the International Finance Corporation.
- Reviewed financial sector developments in Malaysia with respect to convergence with international standards in banking (Basel II), capital markets (IOSCO) and insurance (IAIS) under contract to Ernst & Young-Mumbai for the Asian Development Bank.
- Worked with a team to upgrade credit risk management and institutional capacity at the Bank of Montserrat under a contract with the Caribbean Development Bank.

- Updated banking and financial sector assessment in Azerbaijan for USAID, evaluated general risks and development challenges, and made recommendations for development of legacy institutions and stable financial sector development.
- Reviewed role of mortgage default insurance as part of larger Basel II Capital Accord for the Canada Mortgage and Housing Corporation.
- Assessed institutional capacity for multi-country coordination on financial stability issues in Armenia, Azerbaijan, Georgia, Kazakhstan, the Kyrgyz Republic, Russia and Ukraine for USAID.
- Delivered several financial sector training modules in credit, banking, financial system risk and related case studies to economic development officers of USAID (under contract to IBM and Abt Associates) over a period of several years.
- Assisted Human Development Network of World Bank with strategic planning, performance indicators and management reporting.
- Developed credit and portfolio risk management manuals and training materials for Vietnamese bankers with the Banker Training Center and conducted training seminars.
- Directed housing finance study of 23 countries for the Canada Mortgage and Housing Corporation.
- Evaluated programs and made recommendations related to the promotion of foreign direct investment into emerging markets for the Multilateral Investment Guaranty Agency and PricewaterhouseCoopers.
- Provided guidance on corporate governance principles for state enterprises based on OECD guidelines and lessons from numerous country experiences to the Government of Kazakhstan and the World Bank.
- Developed recommendations for SME finance and development activity for USAID in Georgia.
- Directed a financial sector assessment of Armenia reviewing banking and non-bank credit organizations (micro-finance, mortgage, leasing, etc.), insurance, pension and securities markets, and made comprehensive recommendations for reform to increase intermediation for SMEs for USAID (and the World Bank and IMF prior to an update of the Financial Sector Assessment Program).
- Drafted policy notes for the World Bank on financial sector reform and early warning system priorities in Ukraine to prevent panic-related deposit outflows in the banking system.
- Evaluated housing and commercial property finance market in FYR Macedonia, and made recommendations on how Working Groups could make the financial system work more efficiently and move to bond markets.
- Assessed capital markets in Romania and made recommendations on development consistent with EU standards for the World Bank.
- Developed a comprehensive methodology for the assessment of banking sectors and non-bank financial services, including a risk rating system and comparative performance measures across countries/regions. Reviews conducted (at least once) in Armenia, Azerbaijan, Bosnia-Herzegovina, Bulgaria, Georgia, Hungary, FYR Macedonia, Poland and Ukraine.
- Drafted financial and private sector strategy notes on Bulgaria, Croatia and Romania for the World Bank.
- Reviewed current financial sector strategy of Afghanistan for the World Bank and provided additional recommendations on how to make the formal financial system operate more effectively.
- Assessed the direct fiscal costs of recapitalizing state banks in 14 transition countries and evaluated economic impact as well as impact on banking system development and solvency for the World Bank.
- Presented recommendations to the World Bank on how Egypt could introduce reforms in the financial, private and public sector combined with e-based applications to increase growth in knowledge-based areas, and to stimulate investment into the economy from abroad.
- Worked with USAID to evaluate remittance flows and impact on the financial sector of Eastern Caribbean region.
- Worked with the World Bank to design a commercial bank restructuring effort in Afghanistan involving rehabilitation, resolution, and technical assistance.
- Conducted a banking and financial sector assessment in Bosnia-Herzegovina for *Kreditanstalt für*

*Wiederaufbau* of Germany.

- Presented a comprehensive paper on corporate bond market trends and developments around the globe, with focus on transition country markets, for a USAID-sponsored debt market conference.
- Directed an assessment of postal banking and payments prospects in Afghanistan for USAID.
- Assessed effectiveness of World Bank indicators in the assignment of country ratings for financial sector development and private sector development, and made recommendations on improvements.
- Conducted a comprehensive assessment of mortgage default insurance systems around the world for the Canada Mortgage and Housing Corporation.
- Provided background for private and financial sector strategy development for the World Bank in the Europe Central Asia and Latin America/Caribbean regions.
- Prepared detailed administrative framework for a \$1 million line of credit agreement for a farmers' association in Bosnia-Herzegovina and its bank.
- Reviewed leasing and mortgage finance markets in Ukraine for the World Bank.
- Designed survey, conducted background research, and made policy recommendations to the Government of Bulgaria on post-privatization reforms and effectiveness.
- Assessed prospects for market-based mortgage finance market in Serbia for USAID.
- Conducted global assessment of mortgage finance trends and products to design a framework for mortgage finance development in transition and emerging economies for USAID.
- Reviewed status of Kosovo micro-finance and banking sector, and made recommendations to the World Bank on legal, regulatory and institutional issues to strengthen links to support increased levels of prudent lending to small-scale businesses.
- Assessed the local Treasury bill market in Romania for the World Bank.
- Evaluated the credit information bureau of the National Bank of Romania and made recommendations for enhancement.
- Reviewed restructuring and privatization programs of the remaining state banks in Romania and identified risks to successful implementation for the World Bank.
- Assessed financial, managerial and operational status of two state-owned banks in Ukraine and presented recommendations to the World Bank for restructuring.
- Conducted a brief vulnerability assessment of the Ukrainian banking sector for the World Bank.
- Designed pre-privatization strategies for CIS banks and enterprises and post-privatization assistance for EU candidates for the World Bank.
- Assessed options for banking sector privatization and resolution in Slovakia for USAID.
- Designed lines of credit for small-/medium-sized enterprises in Bosnia-Herzegovina and Kosovo for the World Bank.
- Developed a financial strategy involving a revolving fund, term facilities, and broader domestic and regional capital markets development for cocoa sector restructuring in Ghana for USAID.
- Assessed banking sector restructuring and privatization strategy for the World Bank in Albania, Azerbaijan, Bosnia, Croatia, Kyrgyz Republic, Moldova, Poland, Romania and Ukraine.
- Managed database development and financial sector review for World Bank department responsible for 27 countries in Europe and Central Asia.
- Assessed corporate and financial restructuring in seven East Asian economies for World Bank.
- Developed financial sector database for 27 countries in Europe and Central Asia for USAID.
- Finalized financial sensitivity model regarding interest rate scenarios and provided recommendations to the Hong Kong Monetary Authority on appropriate timing for the decontrol of interest rate rules.
- Edited newsletter for a large international accounting firm on financial sector regulatory issues.
- Oversaw feasibility study for building materials manufacturer in Bosnia-Herzegovina.
- Conducted a review of a World Bank enterprise and financial sector adjustment loan in Poland.

**CANADA MORTGAGE AND HOUSING CORPORATION, Director, International Housing Finance and Advisor to Chief Risk Officer on Risk Management Policy, 2007-2012**

- Coordinated drafting of Corporate-wide Liquidity Management note in response to ALCO request and in relation to Minister of Finance Financial Risk Management Guidelines for Crown Corporations.
- Developed position paper on risks and feasibility of fixed income investments in Canadian Public-Private Partnership market for CMHC's investment portfolio.
- Coordinated effort to consolidate financial risk management policies of CMHC's securitization, mortgage default insurance, and assisted housing activities within the broader context of enterprise risk management requirements.
- Assisted team in developing a business and implementation plan for establishment and operation of a mortgage default insurance company in South Africa for the National Housing Finance Corporation.
- Reviewed Syrian government reform plans in housing and housing finance markets, and made recommendations for housing finance development and reform to the government.
- Directed training and facilitated strategic planning discussions for the Real Estate Bank of Syria.
- Coordinated a team that developed a business plan for General Housing Authority of Saudi Arabia involving beneficiaries, programs, budget, operations, risk management, performance indicators, and market analysis functions.
- Summarized 11 housing agency models for the General Housing Authority of Saudi Arabia.
- Led a team that developed a business and implementation plan for a non-bank mortgage finance company in Saudi Arabia.
- Directed mortgage lending training effort sponsored by the State (central) Bank of Pakistan and IFC for bankers and regulators in Pakistan.

**WORLD BANK, Financial Analyst, 1993-1996**

- Managed financial sector reform component of \$110 million credit to Government of Bosnia-Herzegovina based on review of banking sector regulatory and supervisory needs, and banks' financial condition, organizational structures and operating procedures.
- Designed and supervised \$23 million line of credit to small-scale businesses in Bosnia-Herzegovina based on financial assessments and reviews of preliminary business plans.
- Designed private Regional Investment Fund project for investment in Poland based on review of banking and capital markets capacity, and assessment of financing needs of companies.
- Established comprehensive banking sector databases, and advised on banking and business sector reform in Croatia and Albania.
- Co-authored publications on banking and enterprise reform, private sector development, foreign direct investment, and prospects for market integration of ex-socialist countries into the European Union.

**J.E. AUSTIN ASSOCIATES, Chief Financial Officer and Senior Consultant, 1989-1993**

- Managed financial accounts, reported to Board, and devised strategic planning options for company management based on internal costing and external market assessments.
- Directed private sector assessments in nine African countries for USAID linked to company-devised methodology to feed into logical framework analysis, and presented strategic options based on findings from assessments and USAID budgetary resources and cost constraints.
- Supervised design of management advisory services to agribusinesses in Romania for the World Bank.
- Designed Enterprise Development Fund for investment in SMEs in Morocco for USAID.
- Led team that evaluated prospects for a loan guarantee fund in Morocco in support of SMEs and export-led businesses for USAID.
- Developed financial projections and analyses for prospective private foreign investment in the wholesale

and retail ice cream business in China.

#### **TECHNOSERVE, INC., GHANA, Financial Advisor & Credit Specialist, 1987-1989**

- Managed market surveys and feasibility studies of 13 agro-processing cooperatives in the maize and oil palm sectors.
- Developed credit programs for cooperative members and organizations to finance agricultural production, processing and marketing.
- Trained local staff in financial and business management techniques.
- Provided business and financial advisory services to micro- and small-scale enterprises.
- Directed 350-page Rural Finance study on banking, credit unions, micro-finance and informal savings associations for the World Bank, USAID and Ministries of Agriculture and Finance.

#### **CONTINENTAL ILLINOIS BANK, Credit Analyst, 1985-1987**

- Assessed business and financial risks of Florida-based firms and played support role in marketing relationships with banking, shoe manufacturing, beverage distribution, consumer electronics, transportation, and entertainment firms.
- Attended eight-month corporate bank training program that include working in the Midwest Manufacturing region focused on industrial companies based in Wisconsin.

#### **BANK OF AMERICA, M.B.A. Intern, 1984**

- Analyzed construction equipment industry to help structure the bank's regional credit portfolio.
- Reported on leading products and services, company market shares, production and distribution capabilities, and foreign exchange implications for domestic producers.

#### **OTHER**

- Peace Corps Volunteer, Morocco, 1978-1980
- Member of the Canadian Association of Business Economists

#### **EXTERNAL PUBLICATIONS**

- M. Borish, Strategic Requirements for Next Stage Financial Sector Reform in Armenia, Armenian Journal of Public Policy, December 2005
- M. Noël, R. Shojai and M. Borish, Capital Markets and Non-Bank Financial Institutions in Romania, World Bank, 2004
- K. Sherif, M. Borish and A. Gross, State-Owned Banks in the Transition: Origins, Evolution, and Policy Responses, World Bank, 2003
- K. Sherif, M. Borish and G. Clarke, Structural Adjustment in Transition: Lessons from the Case Studies of Albania, Azerbaijan, Kyrgyz Republic and Moldova, World Bank, 2001
- M. Borish, Transition Troubles in the CIS Region: A Snapshot of Banking Sector Problems in the Former Soviet Union, *The Financial Regulator*, London, UK, 1999
- M. Borish, Multilaterals, Disclosure and Compliance with the Basle Core Principles, *The Financial Regulator*, London, UK, 1997
- M. Borish, W. Ding, and M. Noël, The Evolution of the State-owned Banking Sector During Transition in Central Europe, *Europe-Asia Studies*, Glasgow, UK, 1997
- M. Borish and W. Ding, Movement Towards Market-Based Banking in Bosnia-Herzegovina, *MOCT-MOST*, Bologna, Italy, 1997
- M. Borish and F. Montes-Negret, Methods of Restructuring Distressed Banks in Transitional Economies: Lessons from Central Europe and Ukraine, Chicago Federal Reserve Bank, 1997
- M. Borish, W. Ding, and M. Noël, A Review of Bank Performance During Transition in Central Europe,

*Communist Economies & Economic Transformation*, London, UK, 1997

- M. Borish, W. Ding, and M. Noël, Legal and Regulatory Developments in Bank Supervision in Central Europe, *The Financial Regulator*, London, UK, 1997
- M. Borish, W. Ding, and M. Noël, Restructuring the State-owned Banking Sector: A Comparative Assessment of Approaches in Central Europe, *MOCT-MOST*, Bologna, Italy, 1997
- M. Borish and M. Noël, Private Sector Development in the Visegrad Countries, *Finance & Development*, Washington, DC, 1996
- M. Borish, W. Ding, and M. Noël, On the Road to EU Accession: Financial Sector Development in Central Europe, World Bank, Washington, DC, 1996
- M. Borish and M. Noël, Ahead and Still Gaining? Where the Private Sector Stands in the Visegrad Countries, *MOCT-MOST*, Bologna, Italy, 1996
- M. Borish and M. Noël, Private Sector Development During Transition, World Bank, Washington, DC, 1996
- M. Borish, M. Long, and M. Noël, Lessons from Bank and Enterprise Restructuring, *The World Economy*, Oxford, UK, 1996
- M. Borish, M. Long, and M. Noël, Banking Reform in Transition Economies, *Finance & Development*, Washington, DC, 1995
- M. Borish, M. Long, and M. Noël, Restructuring Banks and Enterprises: Lessons from Transition Economies, World Bank, Washington, DC, 1995

*References, performance reviews, descriptions of experience and skills available upon request.*