

**PYRAMID ENTERPRISES, LLC, CHEVY CHASE, MD**  
*CFO/OWNER/PARTNER*

MAY 2003-PRESENT

Oversee and control all financial operations for \$18mm company of thirteen restaurants, doing business as Five Guys Burgers and Fries, in Maryland and Virginia. Responsibilities include managing the Chief Operations Officer and District Managers, all financial reporting, legal documentation, tax preparation and all book and record keeping. Responsible for obtaining loans for build outs of all restaurants, vendor account setup, and communication and reporting to Partners.

**SMALL BUSINESS OWNER, OWINGS MILLS, MD**

2002 TO 2006

Purchased a Huntington Learning Center franchise. Huntington Learning Center is the oldest private supplemental educator in the U.S. Prior to the acquisition a full analysis and projections were made for this franchise that was losing money. After purchase, the business was reorganized. This included management changes, moving to a new location, targeted marketing efforts, improved sales rate, and the development of strong client relationships. After one year the business broke even and in its second year became profitable.

**BANCO SANTANDER CENTRAL HISPANO, NEW YORK, NEW YORK**

1996 TO 2001

*SENIOR VICE PRESIDENT, DEPARTMENT HEAD FOR LATIN AMERICA*  
*MEMBER OF MANAGEMENT COMMITTEE, MEMBER OF CREDIT COMMITTEE*

Spearheaded the bank's effort to build a strong presence in Latin America in various products as well as the establishment and maintenance of relationships with corporations, banks, and governments. Global responsibility for the bank's relationships with Multilateral Agencies.

**CREDIT LYONNAIS, NEW YORK, NEW YORK**

1994 TO 1996

*VICE PRESIDENT AND DEPUTY MANAGER, INTERNATIONAL BANKING GROUP*

Deputy Manager of the Correspondent Banking Group and the Latin American Group. Managed a group of fifteen marketing officers.

**UNIBANCO – UNIAO DE BANCOS BRASILEIROS, NEW YORK, NEW YORK**

1992 TO 1994

*VICE PRESIDENT AND MANAGER*

Responsible for managing business development, Credit and Loan Operations Departments.

**MANUFACTURERS HANOVER TRUST, NEW YORK, NEW YORK**

1980 TO 1991

Completed Bank's Management and Credit Training Program. Worked extensively in the Bank's Latin American departments in New York. Was assigned to a five-year representative function in Rio de Janeiro/Sao Paulo, Brazil.

**EDUCATION**

MBA, American Graduate School of International Management, Phoenix, Arizona

BS, Bucknell University, Lewisburg, Pennsylvania

Manufacturers Hanover's MBA Management Training Program-9months, New York, New York

**ASSOCIATIONS**

*Dewey Beach Investment Committee, Dewey Beach, DE*

Committee Chairman

2018 TO 2020

Committee Member

2016 TO 2018

*Montgomery Dive Club Boosters, Rockville, MD*

Treasurer and Board Member

2013 TO 2020

Responsible for financial reporting. Successfully helped restructure the business operations of the club.

*The Residences, Dewey Beach, DE*

Treasurer and Board Member

2022 TO 2024